THE NEW 2018-2019 TREA NATIONAL BOARD OF DIRECTORS

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FROM THE EDITOR
By Kim DeCoste

Dear TREA Members,

We hope this issue finds you all well, and enjoying the approach to the ever-busy holiday season. With gratitude, the editorial team would like to thank you, again, for the privilege to “serve” veterans in our work on The VOICE. We are proud to be associated with this fine organization.

Our cover story for this issue is about Understanding PTSD. It seems an acknowledgment during the holidays of the mental health struggles faced by many people, including veterans, is in order. It can be both a joyful and a stressful time of year. We believe community is important and we believe the fellowship afforded by membership organizations is invaluable. Please find someone to talk to if you need help or be that person for someone who does. People need people.

Best wishes to each of you for a warm and wonderful season full of abundance and grace. Happy Thanksgiving and God Bless America!

~The Voice Editorial Team
We've all had nights when we just can’t lie down in bed and sleep, whether it’s from heartburn, cardiac problems, hip or back aches – it could be a variety of reasons. Those are the nights we'd give anything for a comfortable chair to sleep in, one that reclines to exactly the right degree, raises feet and legs to precisely the desired level, supports the head and shoulders properly, operates easily even in the dead of night, and sends a hopeful sleeper right off to dreamland.

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Do you get discouraged when you hear your telephone ring? Do you avoid using your phone because hearing difficulties make it hard to understand the person on the other end of the line? For many Americans the telephone conversation – once an important part of everyday life – has become a thing of the past. Because they can’t understand what is said to them on the phone, they’re often cut off from friends, family, doctors and caregivers. Now, thanks to innovative technology there is finally a better way.

A simple idea... made possible with sophisticated technology. If you have trouble understanding a call, captioned telephone can change your life. During a phone call the words spoken to you appear on the phone’s screen – similar to closed captioning on TV. So when you make or receive a call, the words spoken to you are not only amplified by the phone, but scroll across the phone so you can listen while reading everything that’s said to you. Each call is routed through a call center, where computer technology – aided by a live representative – generates voice-to-text translations. The captioning is real-time, accurate and readable. Your conversation is private and the captioning service doesn’t cost you a penny. Internet Protocol Captioned Telephone Service (IP CTS) is regulated and funded by the Federal Communications Commission (FCC) and is designed exclusively for individuals with hearing loss.

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Hello TREA & TREA Auxiliary Members,

At our national convention in Fort Walton Beach, Florida, in September, I was honored to be elected as the new National President of TREA: The Enlisted Association. I am excited to begin a new phase in TREA’s responsibilities and leadership. Speaking and listening to the delegates and members at the convention was a great opportunity to find out the direction we should go.

Of course, I realize the majority of our members were not able to be at the convention. For those of you unable to attend, I want to assure you that your voice is not left out. I welcome the opportunity to hear from you about your concerns and how you think TREA may be able to help you and all of our fellow enlisted military retirees and veterans.

There are so many opportunities for TREA to explore and grow it may seem overwhelming at first. However, with my experience with large corporations as well on learning different strategies for success, I am ready for the challenge.

One of the first things I have done is to set up a system to allow the Vice Presidents on our TREA Board of Directors to take on more responsibilities. Since they live in various parts of the country, my goal is to provide a connection with more of TREA’s member’s.

In addition, I want to provide new venues for communication for all of TREA’s members such as posting Chapter or Member-At-Large activities on the ‘Chapter Tab’ on the website.

We also hope to enlarge our presence on social media that will allow us to reach more retirees and veterans, especially the younger ones.

Of course, all of this is to help fulfill our mission, which is: “to enhance the quality of life for uniformed services enlisted personnel, their families and survivors – including veterans, active components, 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.”

As a veterans service organization, we are committed to you, our members, and we take that very seriously. I realize that we talk a lot about our chapters, and that is because TREA was built on chapters; however, we do realize that more and more TREA members are choosing to be Members-at-Large (MAL’s). We encourage all of you – chapter members and MAL’s to become engaged and active in TREA. Obviously chapter members can do this by activities at their local chapter, but MAL’s you can support TREA by being active in your community and doing so in our namesake. We are looking to all of you to be our future leaders and to carry TREA into the future.

TREA vows to continue to fight for all our members, it doesn’t matter where you live, or what chapter (if any) you belong to, we will make sure our politicians keep the promises that were made to you in return for your service to our nation.

With that in mind, I urge you to read elsewhere in this issue of the Voice about the new dental program that is coming. If you currently are enrolled in the Tricare Retiree Dental Program, that program is ending on December 31 – just a few weeks from now.

You need to understand that you will NOT be automatically enrolled in a new program. Instead, you are going to have to choose what dental insurance program you want. You will also have the opportunity to enroll in a vision care program. You will find all of the most recent information we have elsewhere in this issue. This is especially important for those of you who do not use a computer. If you don’t use a computer you can still enroll in a new program but it will require more work on your part.

If you want dental insurance after the first of next year, you need to read the information we are providing and then take the action steps that are needed.

Finally, it is not too early to keep next year’s convention in the back of your mind which will be a big event held in Denver, Colorado. It would be great to see more of you there.

Let me again thank all of you for being members of one of the greatest Veteran Organizations in the United States.

United We Stand
Philip Hilinski, National President
Have you ever said to yourself “I’d love to get a computer, if only I could figure out how to use it.” Well, you’re not alone. Computers were supposed to make our lives simpler, but they’ve gotten so complicated that they are not worth the trouble. With all of the “pointing and clicking” and “dragging and dropping” you’re lucky if you can figure out where you are. Plus, you are constantly worrying about viruses and freeze-ups. If this sounds familiar, we have great news for you. There is finally a computer that’s designed for simplicity and ease of use. It’s the WOW Computer, and it was designed with you in mind. This computer is easy-to-use, worry-free and literally puts the world at your fingertips. From the moment you open the box, you’ll realize how different the WOW Computer is. The components are all connected; all you do is plug it into an outlet and your high-speed Internet connection. Then you’ll see the screen – it’s now 22 inches. This is a completely new touch screen system, without the cluttered look of the normal computer screen. The “buttons” on the screen are easy to see and easy to understand. All you do is touch one of them, from the Web, Email, Calendar to Games – you name it – and a new screen opens up. It’s so easy to use you won’t have to ask your children or grandchildren for help. Until now, the very people who could benefit most from E-mail and the Internet are the ones that have had the hardest time accessing it. Now, thanks to the WOW Computer, countless older Americans are discovering the wonderful world of the Internet every day. Isn’t it time you took part? Call now, and you’ll find out why tens of thousands of satisfied seniors are now enjoying their WOW Computers, emailing their grandchildren, and experiencing everything the Internet has to offer. Call today!

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TREA’S LEGISLATIVE REPORT
by Larry Madison, Legislative Director

This is the last issue of THE VOICE for this year and it’s a good time to review what has happened in 2018 when it comes to legislation for Military Retirees, Veterans, Active Duty, Guard and Reserve, and families and survivors. Like it so often has been, it’s a mixed bag.

While this Congress will return to work sometime after the November elections in order to fund the approximately 30 percent of the federal government they have not yet funded for the entire 2019 fiscal year, it appears at the time this is written that they are finished with legislation that is specifically aimed at military people. Here’s the main legislation that’s been passed this year.


This legislation, which must be passed annually, authorizes what DoD can and cannot do each year. New programs and changes to existing programs are made in this bill.

The NDAA for FY2019 authorizes a 2.6 percent pay raise for Active Duty and Guard and Reserve personnel. It also increases end-strength for the Armed Services.

There were no increases to TRICARE fees. However, previously enacted increases in fees will be experienced by some TRICARE users. This does not include TRICARE for Life users.

There was no reduction to the basic allowance for housing.

There was authorization for $40 million in DoD supplemental impact aid and $10 million in impact aid for severely disabled military children.

It expanded eligibility for Special Victims’ Counsel services to victims of domestic violence and other aggravated violent offenses.

It established a new punitive article on domestic violence in the Uniform Code of Military Justice; and authorizes military judges and magistrates to issue military protective orders.

FY2019 National Defense Appropriations Bill

The defense appropriations bill was part of a so-called “mini-bus” legislation this year because it also contained appropriations for the departments of labor, health and human services and education. It includes money for the 2.6 percent pay raise, the largest boost to active duty pay in nearly 10 years, and also funds increases in troops, equipment and weapons for the 2019 fiscal year. (Note: the active duty pay raise has nothing to do with the cost-of-living-adjustment (COLA) for military retirees and veterans’ disability payments. The COLA is calculated using a formula that is set in law and is supposed to compensate for lost purchasing power because of inflation. Ironically, at this time the COLA looks like it will be around that same 2.6 percent when it is finally determined.)
More and more Americans are reaching the age where mobility is an everyday concern. Whether from an injury or from the aches and pains that come from getting older—getting around isn’t as easy as it used to be. You may have tried a power chair or a scooter. The **Zinger** is NOT a power chair or a scooter! The **Zinger** is quick and nimble, yet it is not prone to tipping like many scooters. Best of all, it weighs only 47.2 pounds and folds and unfolds with ease. You can take it almost anywhere, providing you with independence and freedom.

Years of work by innovative engineers have resulted in a mobility device that’s truly unique. They created a battery that provides powerful energy at a fraction of the weight of most batteries. The **Zinger** features two steering levers, one on either side of the seat. The user pushes both levers down to go forward, pulls them both up to brake, and pushes one while pulling the other to turn to either side. This enables great mobility, the ability to turn on a dime and to pull right up to tables or desks. The controls are right on the steering lever so it’s simple to operate and its exclusive footrest swings out of the way when you stand up or sit down. With its rugged yet lightweight aluminum frame, the **Zinger** is sturdy and durable yet convenient and comfortable! What’s more, it easily folds up for storage in a car seat or trunk--you can even gate-check it at the airport like a stroller. Think about it, you can take your **Zinger** almost anywhere, so you don’t have to let mobility issues rule your life. It folds in seconds without tools and is safe and reliable. It holds up to 265 pounds, and it goes up to 6 mph and operates for up to 8 hours on a single charge.

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With the signing of the bill, fears were laid to rest that the government might shut down prior to the mid-term elections in November. Several times this year, the President threatened a veto of spending measures if Congress didn’t include significant funding for his southern border wall, which could have triggered a shutdown.

The “minibus” bill that contained the FY2019 defense appropriations also included a continuing resolution to fund departments that aren’t covered by the minibus appropriations bill until Dec. 7. This will avoid a partial government shutdown, at least until then.

All of the FY2019 appropriations bills that have become law will fund about 70 percent of the federal government. The remaining 30 percent will be covered until that Dec. 7 date.

**MilCon/VA Appropriations**

The legislation that Congress passes each year for the Department of Veterans Affairs is called the MilCon/VA bill, “MilCon” referring to military construction. Just like the defense appropriations bill, the VA bill was put together in another “mini-bus” piece of legislation that also contained funding for the departments of Energy and Water and Legislative Branch appropriations.

This appropriations bill is the VA’s largest spending bill in history.

These are the key provisions contained in the bill:

Funding to support the new VA MISSION Act, including additional funding for community care, expansion of VA’s comprehensive caregiver services and money to modernize medical facilities.

Expanding mental health services, including integration of mental health with primary care services through telehealth, medical centers and community clinics.

Directing more resources to the delivery of care in rural communities.

Funding to redesign VA’s health care delivery system to better meet the needs of women veterans. Funding for a variety of treatment and prevention programs targeting opioid abuse, substance disorders, and justice outreach for homeless veterans.

Expanding long-term care programs in both institutional and home settings.

Establishing a new pilot program to develop best practices and support services for providing hospice and non-palliative care to meet the unique needs of combat veterans.

Funding to modernize VA’s electronic health record and appointment scheduling systems.

Requiring VA to track and monitor individual debt resulting from delays in processing veterans benefits.
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Retired uniformed service members, their families and dependents of active uniformed service members who are enrolled in a TRICARE health plan are now eligible for great benefits through FEP BlueVision®. Discover what matters most with zero copays for eye exams, fully covered frames and access to 75,000 eye care providers nationwide.

Learn more at fepbluevision.com/tricare.

Open Season 11/12 – 12/10
Funding for the appropriate staffing and resources to reduce wait times and backlog of disability claims and appeal decisions

The bill also includes funding for the Choice Program that is expected to last until the new program authorized under the VA MISSION Act is implemented. Additionally, the bill contains a number of provisions that would strengthen VA's internal capacity to provide timely, quality care to veteran patients within VA medical facilities by improving and expanding VA's ability to train, recruit and retain the very best providers.

According to the MISSION Act, VA is expected to begin consolidating and streamlining its original Choice program and other community care programs in May 2019.

Though Congress has designated funding for the MISSION Act in 2019, it still hasn’t struck agreement over how to fund the program in the long term. The new law gave VA an additional $5.2 billion to continue Choice through May 2019 while the department implements the new, consolidated community care program. But the MISSION Act doesn’t authorize additional resources to pay for the new program past May 2019 and into 2020.

The MISSION Act received widespread bipartisan support when Congress passed it into law, but lawmakers continue to struggle on how to pay for it, a struggle which will have to be dealt with next year.

**Blue Water Navy Veterans Legislation**

The fate of the Blue Water Navy Bill that would give Vietnam era Blue Water Navy veterans the presumption of exposure to Agent Orange is not looking good. The bill is being held up in the Senate, largely because of opposition to the bill by the Department of Veterans Affairs.

Although the Blue Water Navy Bill will still be alive until this end of this year and there is a chance for the Senate to pass it before then, it is highly unlikely. When Congress returns after the elections they have major legislation to pass, some of which is very controversial, as well as the final funding bills for the 30 percent of the federal government they still have not fully funded for FY2019.

The Blue Water Navy bill is H.R.299 - Blue Water Navy Vietnam Veterans Act of 2017, and you may want to contact your Senators and urge them to pass the bill this year but it will take a major grass-roots outcry to move the Senate to action.

Assuming the bill does not pass this year, it will be high on TREA's agenda for next year when the new Congress convenes.
What does TREA Consider Some of our Major Legislative Victories are in 2018?
Fought and won the battle to stop any new TRICARE fee increases.
Fought and won the battle to stop changes to the COLA that would reduce retirement and disability pay.
Fought for and won increased access to community care and modernization of the VA health system (VA MISSION Act).

Fought for and won expansion of VA comprehensive caregiver support to eligible veterans of all eras.

Fought and still fighting for increased financial protections for veterans from fraudulent or predatory scams.

Fought for burial benefits for veterans at National Park cemeteries or for unknown remains.
Supported commissary and exchange access for Purple Heart, POWs, disabled veterans and caregivers.

Fought and won the fight to stop a test program to offer military retirees Medicare Advantage for their health care, instead of TRICARE for Life. This could have been the beginning of an effort to end TRICARE for Life and move all military retirees over age 65 into Medicare Advantage.

Fought for and won the fight for improvements to 12304b orders which will allow activated Guard and Reserve members to have access to TRICARE coverage, earn GI Bill and early retirement benefits.

TREA Fights More Than Just Legislative Battles for Veterans

TREA joined 26 other military and veterans service organizations a few weeks ago in a united front to preserve strong enforcement of the Military Lending Act.

The organizations jointly published a full page ad in numerous print publications in Washington, D.C., and in large military communities across the country. The ad included an open letter to Defense Secretary Jim Mattis and Consumer Financial Protection Bureau Director Mick Mulvaney.

The letter follows media reports the White House was considering rolling back the monitoring and enforcement of the lending act, which was created to protect service members from falling prey to unscrupulous payday lenders.

“Service members and their families suffer harm when predatory lenders target them with financial fraud and extremely high interest rates,” the letter read, before it ends with this call to action for Mattis and Mulvaney:

“We urge you to stand with our military and against any attempt to weaken the Military Lending Act, including the Bureau’s supervisory and enforcement authority and the [Defense] Department’s rules against predatory lending by all business, including car dealerships.”
IMPORTANT NOTICE

ON DECEMBER 31, 2018, THE DEFENSE HEALTH AGENCY’S TRICARE RETIREE DENTAL PROGRAM (TRDP) WILL END.

However, retired uniformed service members and their families, who were eligible for TRDP, will have the opportunity to enroll in the Federal Employees Dental and Vision Insurance Program (FEDVIP).

The first opportunity to enroll in FEDVIP will be during the next Federal Benefits Open Season, which runs from November 12 through December 10, 2018 (ET), with coverage effective January 1, 2019.

If you are currently enrolled in a TRDP plan, you will not be automatically enrolled in a FEDVIP plan for 2019. You must enroll during open season.

WHAT IS FEDVIP?
The Federal Employees Dental and Vision Insurance Program (FEDVIP) is a voluntary, enrollee-pay-all dental and vision program that offers eligible participants a choice between 10 dental and four vision carriers, with some plans offering both high and standard options. Enrollee-pay-all means there are no government contributions toward premiums.

WHAT IS OPEN SEASON?
The Federal Benefits Open Season (or open season) is your annual opportunity to enroll in, change, or cancel a FEDVIP dental and/or vision plan. Each year, it runs from the Monday of the second full work week in November through the Monday of the second full work week in December. This year’s open season is November 12 through December 10, 2018 (ET).

WHO’S ELIGIBLE FOR FEDVIP?
In general, retired uniformed service members and their families who were eligible for the TRICARE Retiree Dental Program (TRDP) are eligible for FEDVIP dental coverage and, if enrolled in a TRICARE health plan, FEDVIP vision coverage. In addition, family members of active duty uniformed service members who are enrolled in a TRICARE health plan are eligible for FEDVIP vision coverage. Coverage is effective January 1, 2019, if you enroll during the Federal Benefits Open Season.

WHAT DO I NEED TO DO?
The first thing you should do is contact your dentist and see if he/she accepts FEDVIP. If so, find out which plans in FEDVIP he/she takes.

If you also wish to enroll in the vision plan you should contact your vision care provider and see if he/she accepts FEDVIP. If so, find out which plans in FEDVIP he/she accepts.

If you have access to a computer: go to https://tricare.benefeds.com

Follow the information on the website. You can compare dental and vision plans there and enroll once the enrollment season starts. Do NOT wait until the last few days of open season to enroll.

If you don’t have access to a computer: Once you know which plans your dentist and/or your vision care provider accept,

a) Call 1-877-888-3337. This number is supposed to be available to help you around mid-October. Don’t delay in calling and getting the information you need. If you wait until open season begins (on Nov. 12) you may not have enough time to get the material you need in order to make a decision.
b) Ask for the phone numbers of the insurance providers that your dentist and/or vision care provider accept.
c) Call those companies and ask them to send a brochure of the plans they offer through FEDVIP.
d) Review the plans when you receive the brochures and decide which one you want.
e) Call 1-877-888-3337 again to enroll in the plan you choose. They also can help answer any questions you may have.

Do NOT wait until the last few days of open season to enroll.
Leading Acid Reflux Pill Becomes an Anti-Aging Phenomenon

Clinical studies show breakthrough acid reflux treatment also helps maintain vital health and helps protect users from the serious conditions that accompany aging such as fatigue and poor cardiovascular health

by David Waxman
Seattle Washington:

A clinical study on a leading acid reflux pill shows that its key ingredient relieves digestive symptoms while suppressing the inflammation that contributes to premature aging in men and women.

And, if consumer sales are any indication of a product’s effectiveness, this acid reflux pill turned anti-aging phenomenon is nothing short of a miracle.

Sold under the brand name AloeCure, it was already backed by clinical data documenting its ability to provide all day and night relief from heartburn, acid reflux, constipation, irritable bowel, gas, bloating, and more.

But soon doctors started reporting some incredible results...

“With AloeCure, my patients started reporting less joint pain, more energy, better sleep, stronger immune systems... even less stress and better skin, hair, and nails” explains Dr. Liza Leal; a leading integrative health specialist and company spokesperson.

AloeCure contains an active ingredient that helps improve digestion by acting as a natural acid-buffer that improves the pH balance of your stomach.

Scientists now believe that this acid imbalance is what contributes to painful inflammation throughout the rest of the body.

The daily allowance of AloeCure has shown to calm this inflammation which is why AloeCure is so effective.

Relieving other stressful symptoms related to GI health like pain, bloating, fatigue, cramping, constipation, diarrhea, heartburn, and nausea.

Now, backed with new clinical studies, AloeCure is being recommended by doctors everywhere to help improve digestion, calm painful inflammation, soothe joint pain, and even reduce the appearance of wrinkles – helping patients to look and feel decades younger.

FIX YOUR GUT & FIGHT INFLAMMATION

Since hitting the market, sales for AloeCure have taken off and there are some very good reasons why.

To start, the clinical studies have been impressive.

Participants taking the active ingredient in AloeCure saw a stunning 100% improvement in digestive symptoms, which includes fast and lasting relief from reflux.

Users also experienced higher energy levels and endurance, relief from chronic discomfort and better sleep. Some even reported healthier looking skin, hair, and nails.

A healthy gut is the key to a reducing swelling and inflammation that can wreak havoc on the human body. Doctors say this is why AloeCure works on so many aspects of your health.

AloeCure’s active ingredient is made from the healing compound found in Aloe vera. It is both safe and healthy. There are also known side effects.

Scientists believe that it helps improve digestive and immune health by acting as a natural acid-buffer that improves the pH balance of your stomach.

Research has shown that this acid imbalance contributes to painful inflammation throughout your entire body and is why AloeCure seems to be so effective.

EXCITING RESULTS FROM PATIENTS

To date over 5 million bottles of AloeCure have been sold, and the community seeking non-pharma therapy for their GI health continues to grow.

According to Dr. Leal, her patients are absolutely thrilled with their results and are often shocked by how fast it works.

“For the first time in years, they are free from concerns about their digestion and almost every other aspect of their health,” says Dr. Leal, “and I recommend it to everyone who wants to improve GI health without resorting to drugs, surgery, or OTC medications.”

“I was always in ‘indigestion hell.’ Doctors put me on all sorts of antacid remedies. Nothing worked. Dr. Leal recommended I try AloeCure. And something remarkable happened... Not only were all the issues I had with my stomach gone - completely gone – but I felt less joint pain and I was able to actually sleep through the night.”

With so much positive feedback, it’s easy to see why the community of believers is growing and sales for the new pill are soaring.

THE SCIENCE BEHIND ALOECURE

AloeCure is a pill that’s taken just once daily. The pill is small. Easy to swallow. There are no harmful side effects and it does not require a prescription.

The active ingredient is a rare Aloe Vera component known as acemannan.

Made from of 100% organic Aloe Vera, AloeCure uses a proprietary process that results in the highest quality, most bio-available levels of acemannan known to exist.

According to Dr. Leal and several of her colleagues, improving the pH balance of your stomach and restoring gut health is the key to revitalizing your entire body.

When your digestive system isn’t healthy, it causes unwanted stress on your immune system, which results in inflammation in the rest of the body.

The recommended daily allowance of acemannan in AloeCure has been proven to support digestive health, and calm painful inflammation without side effects or drugs.

This would explain why so many users are experiencing impressive results so quickly.

REVITALIZE YOUR ENTIRE BODY

With daily use, AloeCure helps users look and feel decades younger and defend against some of the painful inflammation that accompanies aging and can make life hard.

By buffering stomach acid and restoring gut health, AloeCure calms painful inflammation and will help improve digestion... soothe aching joints... reduce the appearance of wrinkles and help restore hair and nails ... manage cholesterol and oxidative stress... and improve sleep and brain function... without side effects or expense.

Readers can now reclaim their energy, vitality, and youth regardless of age or current level of health.

One AloeCure Capsule Daily

- Helps End Digestion Nightmares
- Helps Calm Painful Inflammation
- Soothes Stiff & Aching Joints
- Reduces appearance of Wrinkles & Increases Elasticity
- Manages Cholesterol & Oxidative Stress
- Supports Healthy Immune System
- Improves Sleep & Brain Function

HOW TO GET ALOECURE

This is the official nationwide release of the new AloeCure pill in the United States. And so, the company is offering our readers up to 3 FREE bottles with their order.

This special give-away is available for the next 48-hours only! All you have to do is call TOLL-FREE 1-800-809-0023 and provide the operator with the Free Bottle Approval Code: AC100. The company will do the rest.

Important: Due to AloeCure’s recent media exposure, phone lines are often busy. If you call and do not immediately get through, please be patient and call back. Those who miss the 48-hour deadline may lose out on this free bottle offer.

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 AloeCure’s active ingredient were independently conducted and were not sponsored by the American Global Health Group.

FALL 2018 - 17
IMPORTANT NOTICE (cont.)

Remember, if you’d like dental and/or vision coverage next year, beginning January 1, 2019, you must select and enroll in a FEDVIP plan during the next Federal Benefits Open Season. Open season is your annual opportunity to sign up for FEDVIP, and this year it runs from November 12 through December 10, 2018 (ET).

If you are currently enrolled in a TRDP plan, you will not be automatically enrolled in a FEDVIP plan for 2019. You must enroll during open season.

HOW DO I PAY FOR MY FEDVIP COVERAGE?

In most cases, if you are a retired uniformed service member and you have enough available funds or allotments in your retirement pay, the Benefeds people will automatically set up an allotment with your pay provider to pay for your FEDVIP premiums, post-tax.

In the event that you do not have enough available funds or allotments, the Benefeds people will default your payment method to a recurring electronic funds transfer (EFT), which we refer to as an automatic bank withdrawal (ABW), and ask you to provide your bank account information.

If you are an eligible family member enrolling as the primary enrollee, Benefeds will default your payment method to ABW with the option of submitting a payroll authorization form completed by the service member sponsor, to have an allotment for your premiums set up from his or her pay, post-tax.

If you are an eligible survivor, Benefeds will automatically default your payment method to ABW. You do not have the option to pay your FEDVIP premiums through an allotment. Note: FEDVIP does not offer a credit card option to pay for coverage.

TREA Headquarters has copies of the 2019 Federal Employees Dental and Vision Insurance Program Information – this booklet includes all the plans and their costs. If you want a copy, please call us at 303-752-0660 or 800-338-9337 or email us at treahq@treahq.org and we will get you a copy.

DENTAL PLAN PHONE NUMBERS

After you’ve checked with your dentist’s office about which FEDVIP dental insurance plans they accept, you can call the companies you want information from at the number(s) below.

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<tr>
<th>Dental Insurance Providers -</th>
<th>Vision Insurance Providers -</th>
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<tr>
<td>National/International Insurance Providers -</td>
<td>Aetna Vision 877-459-6604</td>
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<tr>
<td>Aetna Dental 877-459-6604</td>
<td>FEB BlueVision (BC/BS) 888-550-2583</td>
</tr>
<tr>
<td>FEB BlueDental (BC/BS) 855-504-2583</td>
<td>VSP Vision Care 800-807-0764</td>
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<td>GEHA 877-434-2336</td>
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<td>Metlife 888-865-6854</td>
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<td>United Concordia Dental 877-438-8224</td>
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<th>Regional Insurance Providers –</th>
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<tr>
<td>Dominion Dental 855-836-6337</td>
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<td>EmblemHealth 800-624-2414</td>
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<td>Humana 877-692-2468</td>
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<tr>
<td>Triple-S Salud 800-716-6081 (Puerto Rico)</td>
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UNDERSTANDING PTSD

~Kim DeCoste

Most people have ideas about PTSD and sadly, many veterans know from personal experience what the effects of PTSD are. According to a Rand Survey, 18.5% of veterans deployed since 2001 have PTSD or some other major form of depression. Unfortunately, only half seek treatment. Dr. Lawrence Wahlberg works with the VA and has been studying the illness and those afflicted, especially veterans, and recently shared new data about it, which we summarize here for TREA members.

First of all, what exactly is PTSD? Dr. Walhberg defines it as “exposure to actual or threatened death, serious injury, or sexual violence in one of the following ways: 1) Directly experiencing the traumatic event 2) Witnessing the event as it occurred to others 3) Learning that the event(s) occurred to a close family member or close friend. (In the cases where it was a close family member or a friend, the event(s) must have been violent or accidental, and 4) Experiencing repeated or extreme exposure to adverse details of the traumatic event(s) (such as for first responders with human remains or police officers repeatedly exposed to details of child abuse.)"

It is important to understand that very specific definition, as other forms of depression or anxiety may merit other forms of treatment.

The symptoms could be one or more of the following: “1) Recurrent and intrusive distressing memories 2) Recurrent distressing dreams 3) Acting or feeling like the event is recurring (also known as “flashbacks”) 4) Intense distress when exposure to cues which symbolize or resemble and aspect of the event 5) Physiological reactivity on exposure to cues which symbolize or resemble some aspect of the event.”

People who suffer PTSD often exhibit avoidance or numbing symptoms, Dr. Wahlberg explained, such as avoiding memories, thoughts, and feelings related to the trauma or avoiding external reminders such as activities, places, people, and conversations that evoke the trauma.

These symptoms create changes both in cognition (how people think) and in their mood or disposition. Symptoms like the inability to remember the trauma or persistent and exaggerated negative beliefs about oneself, others or the world or persistent distorted thought about the cause or consequences of the traumatic event(s) can lead to self-blame and blaming others.

You might recognize some of the symptoms, too, such as losing interest in what were important activities, feeling detached or separate from others, a persistent negative emotional state such as fear, horror, anger, guilt or shame and finally, losing even the “ability” to feel positive emotions such as happiness, satisfaction and love. These feeling often manifest themselves in sleep problems, irritability or anger, concentration problems, always being on the lookout for danger, even when there is none, being “jumpy” or “on edge”, or reckless and self-destructive behavior.

Both men and women experience traumas, through it affects 60% of men and 50% of women and of those people approximately 1 in 7 will experience PTSD which is about 7-9% according to Dr. Wahlberg’s research. Specifically, with Vietnam veterans, the data shows that in the late 1980’s 15% prevalence was common and in their lifetimes, it went up to 31% prevalence. For veterans of Operation Iraqi Freedom (OIF), the Army Surgeon General reported in 2008, 12-19% prevalence with those people suffering from acute stress reactions. Importantly, all kinds of people experience PTSD and it has nothing to do with how strong or smart a person is.

To try to explain Dr. Wahlberg’s research in lay person’s terms is tricky, but we will give it a try. Really, think of your body as a wiring station with the brain connected to all the different parts of the body. When the brain, and specifically the hypothalamus at the base of the brain is exposed to stressful situations time and time again, it constantly is signaling the body of the “danger response”. This manifests in many ways from muscles to the liver, skin and sweat responses, vision, salivary and breathing responses, adrenal glands, digestion and even the bowels and bladder all react to the stress differently, and the immune system is impaired.

Imagine your body in this altered state over time and with frequency. It creates different responses over time to the trauma and can become an uncontrollable situation. Essentially, your brain and body have been rewired. And as Dr. Wahlberg says, “neurons that fire together wire together.” So, essentially, you have to find ways to mitigate the brain’s reaction so
Hi, I’m Walt Coley, your 3rd Vice President and chair of the 5-Year planning Committee. I’d like to tell you all is well and there will be smooth sailing into the future, but I can’t do that yet. I can say for sure we’ve begun some of what needs to be done over the last 2 years, but we also need to do it more aggressively. Our future as an organization that makes a difference is at stake—Nationally and Locally.

Your 5-Year plan needs to focus on why we are here and stay true to the Vision and Purpose of TREA. It has to support our current members, but aggressively move to build for new members now and in the future. So, we believe we need to focus on the Now of our situation and the Future. We must concentrate on the strategic and the immediate. That’s what our strategic planning is all about. Information Technology (IT), Public Relations, Membership, and Finance must also be in sync to be effective. An example is our IT planning.

TREA information technology must continue to reflect where our members are today but also be readily available to the members of the future and how they use the internet now. We need to understand and support our Members At Large (MALs); those who don’t belong to a chapter—to give them a voice in what we are doing and shape how we are doing it.

Your board of Directors is working to instill transparency into our culture between TREA, TREA Auxiliary, and all our members so as we go forward together no one: Not Chapter, MAL, Auxiliary, or non-member will be in the dark about who we are, or what we are about.

We are the Voice of the Enlisted, and United We Stand!
Mountain Majesty Sculpted Torchiere by Ted Blaylock

A Bradford Exchange Design Original!

GENUINE GLASS SHADE captures the openness of the mountain sky.

Fully-dimensional eagle sculpture is hand-cast and hand-painted in extraordinary detail.

Sleek torchiere design illuminates Ted Blaylock's "Breaking the Clouds" artwork.

Lifelike terrain carries the majestic setting all the way to the mahogany-finished base.

Only from The Bradford Exchange—order now!

Strong demand is expected for this dynamic, dimensional Ted Blaylock torchiere, so order now at four installments of $33.75, for a total of $135*, backed by our 365-day money-back guarantee. Send no money now. Mail the Reservation Application today.

*For information on sales tax you may owe to your state, go to bradfordexchange.com/usa-tax

www.bradfordexchange.com/mountain

RESERVATION APPLICATION  SEND NO MONEY NOW

THE BRADFORD EXCHANGE HOMEDECOR
9345 Milwaukee Avenue - Niles, IL 60714-1393

YES. Please reserve the Mountain Majesty Sculpted Torchiere for me as described in this announcement. Limit: one per order. Please Respond Promptly.

Mrs. Mr. Ms. Name (Please Print Clearly)

Address:

City State Zip

Email (optional)

01-29432-001-E27961
The Auxiliary donated numerous business attire items to the Women’s Resource Agency. This agency’s mission is to empower women and teenage girls to attain and maintain self-sufficiency and economic independence. They offer free training and placement service for women and teens going into the workforce and starting their own business, and they find the support and resources needed to seek employment.

Pictured are committee members: Past Chair, Lily McCutchen and Olga Guthrie (seated), Ruth Adams and Pat Buist.

Pictured are members and their guest: Willie Straws, Barbara Brown, Margaret Coleman and Mary Haynes (seated), Cindy and Gloria Burchfield.

Auxiliary Pres. Kitty Jones and 1st V. Pres. Veronica Zietvogel presented our donations to Operations Manager, Trudy Roberts.

Bernice Barrett is a Youth Advocate and Educator at the WRA Her husband is Ch.1 Pres. Lonny Barrett.
NOTES FROM THE AUXILIARY PRESIDENT

Dear National Auxiliary Members and Friends

It was with great pleasure that I accepted the position of National Auxiliary President at the 55th TREA: The Enlisted Association Convention, held in Fort Walton Beach, Florida. I am very excited to be joining a team that is serving and supporting the Auxiliary. I feel confident that working together with you, we will make significant contributions to our organization. I am grateful for the opportunity you have given me. One of the major goals will be to develop a stronger rapport with TREA to ensure an open line of communication and partnership by working with President Hilinski and his board.

Thank you to our latest National President Irmgard Cates and the out-going board for all the work that has been directed for the good of our organization. Irmgard will stay on our board as the Past President (PNP) where she can continue to provide her support and knowledge. Several of the other past board members have agreed to stay on as mentors during this transition. My hope is that the incoming board will continue to offer support to all whom call upon us. The board along with me will continue to work together as we approach the upcoming New Year. Please don’t hesitate to being a part of and developing our winning team. We welcome your services, advice, suggestion and support.

Please join me in welcoming the new Auxiliary Board for 2018-2020:

- President: Mrs. Patricia Winds, Chapter #3, Aurora, CO
- Vice President: Mrs. Barbara Coley, Chapter #34, Goodyear, AZ
- Treasurer: Mrs. Sherry Eller, Chapter #113, Fountain, CO
- 2 Year Director: Ms. Betty Love, Chapter #39, Aurora, CO
- 2 Year Director: Mrs. Sheldria (Dee) Wallace, Chapter #34, Goodyear, AZ
- 2 Year Director: Ms. Annette Harris, Chapter #3, Aurora, CO
- Secretary: Mrs. Pat Weaver, Chapter #1, Colorado Springs, CO
- Assistant Secretary: Ms. Ruby Smoots-Harris, Chapter #3, Aurora, CO
- Parliamentarian: Ms. Audrey McCray, Chapter #3, Aurora, CO
- Past National President (PNP): Mrs. Irmgard Cates, Chapter #1, Colorado Springs, CO

Thank you once again for the confidence that you have expressed in me and in our board. We look forward to working with you, the members of TREA National Auxiliary. May the upcoming Holidays bring joy, peace and blessings to you and your families.

Sincerely yours,

Patricia A. Winds
National Auxiliary President

United We Stand
CONGRATULATIONS!
AUXILIARY SCHOLARSHIP WINNERS! 2018/2019

Bethany Hampton
Columbia, TN
Columbia State University
Sponsor: Aux. Mbr. Helen Ramirez

Joseph Sodano
Minot, ND
North Dakota State University
Sponsor: Aux. Mbr. Sandy Ott

Caitlin Fuelling
Rapid City, SD
Embry-Riddle Aeronautical University
Sponsor: Aux. Mbr. Mary Fuelling

Justin Cook
Apex, NC
Arapahoe Community College
Sponsor: Aux. Mbr. Jane Sheehans

Jacob Dubb
Owatonna, MN
University of Northwestern
Sponsor: Aux. Mbr. Ursula Dubb

Jeffrey Kernkamp
Parker, CO
Arapahoe Community College
Sponsor Aux. Mbr. Jane A. Sheehan

Derek Mayhugh
Grand Saline, TX
Texas A&M University
Sponsor: Aux. Mbr. Linda Mayhugh

Christine Culverhouse
Sturgis, SD
Chadron State College
Sponsor: Aux. Mbr. Rita Culverhouse

Malik Wallace
Hinesville, GA
Regis College
Sponsor: Aux. Mbr. Sheldria Wallace

Taylor Lever
Madison, AL
Auburn University
Sponsor: Aux. Mbr. Janet Craft

Mathew Hampton
Columbia, TN
Trevecca Nazarene University
Sponsor: Aux. Mbr. Helen Ramirez

Tyler Chasse
Universal City, TX
Northeast Lakeview College – San Antonio College
Sponsor: Aux. Mbr. Brian Chasse

Max Applegate
Annapolis, MD
Massachusetts Maritime Academy
Sponsor: Aux. Mbr. Vincent Fonte

Zane Bull
Douglas, WY
University of Wyoming
Sponsor: Aux. Mbr. Elizabeth Bully

Sierra Olson
Valdosta, GA
Georgia Institute of Technology
Sponsor: Aux Mbr. Helen Schoch
Indian River Colony Club
“The Place Patriots Call Home”

FLORIDA GetAway!
$99
3 Days/2 Nights
*per person, transportation not included.

Home to over 600 Military Veterans

Active 55+ Country Club Community
- 2-4 Br Individually Owned Single Family Homes
- 18 Hole Par 72 Golf Course
- Beautiful Pool
- Generous Maintenance Package; covering roof, AC, exterior paint, all appliances, much more
- Gated, Manned Security
- Fine Dining
- Over 40 Groups and Activities
- So Much More!

Ask about our Military Discount!!

Learn more...See our home listings and floorplans online at ColonyClub.com/us-military

877-501-7797
GREETINGS! Just a letter to introduce myself and to let you know I have been elected as TREA National Auxiliary Director/Chaplain.

If you know of any illnesses, bereavements or other related needs from me in your Chapter or from local MAL’s please inform me with their names and addresses. As National Auxiliary Chaplain I will make a call or send a card. Sometimes cards can be an uplifting experience. Please enjoy the upcoming Holidays through joy, blessings and happiness.

Notices can be sent to TREA National Auxiliary Chaplain, 1599 Dayton Street, Aurora, CO 80010.

I look forward to hearing from you,

National Auxiliary Director/Chaplain
Annette S. Harris

United We Stand!

NEED a Helping Hand?
TREA is here for you?

The Widows Emergency and Benevolent Fund of TREA National Auxiliary assists members who are experiencing financial difficulty in getting their basic and health related needs met.

*Vision Care  *Dental Care  *Hearing Aids
*Medical Supplies/Equipment  *Hardship

To apply for assistance, please call 1-800-808-4517 Ext. 1010. Leave your name and number and a program representative will call you back.

You are part of our TREA family and we want to help.

*Must be a member in good standing. One-time basis only. Some restrictions apply
AUXILIARY SPECIAL AWARDS & RECOGNITION

Juanita Higginbotham, Chapter 80 in San Antonio, TX accepts the APNPC award for Social (Humanitarian Program.) The award was presented by Auxiliary President Cates (middle) and Auxiliary PNP Keener (left). Juanita was also the recipient of the Auxiliary Spirit Award that was presented at the Installation Banquet.

Kitty Jones, Chapter 1 in Colorado Springs, CO accepts the APNPC award for Overall Chapter Auxiliary management for large chapter. Presented by Auxiliary PNP Keener (left) and Auxiliary President Cates (right)

Betty Love, Chapter 39 in Aurora, CO accepts the APNPC Public Relations for medium chapter. Presenting the award was Auxiliary PNP Keener (left) and Smith (middle)

Elaine Warner-Savage, Chapter 29 in Rapid City, SD accepts the APNPC award for Overall Chapter Auxiliary Management for medium chapter. Presented by Auxiliary PNP Keener (left) and Auxiliary President Cates (middle)
THE NEW 2018-2019 TREA NATIONAL AUXILIARY BOARD OF DIRECTORS

President Pat Winds

Vice President Barbara Coley
Treasurer Sherry Eller
2-Year Director Annette Harris
2-Year Director Betty Love

Secretary Ruby Smoots-Harris
2-Year Director Sheldria ‘Dee’ Wallace
Parliamentarian Audrey McCray
Past National President (PNP) Irmgard Cates
Affordable Independent Living for Eligible Veterans!

The Armed Forces Retirement Home is an affordable retirement community for eligible veterans who served primarily in the enlisted ranks. Whether it’s at our scenic, wooded campus in Washington, DC, or on the beach-side campus in Gulfport, Miss., AFRH offers supportive care and shared camaraderie.

INCLUDED:

General Services:
- Medical, Dental & Vision
- Wellness Program
- Recreational Activities
- Full Service Library
- Dining Facility
- Computer Center
- Banking Center
- Mail Room
- Campus BX/PX
- Barber & Beauty Salon
- On/Off Campus Shuttle

Major Amenities:
- Private Room-Shower
- Internet-TV connection
- Deluxe Fitness Center
- Movie Theater
- Bowling Center
- Hobby Shops

Gulfport, Miss:
- Walking Path to Beach
- Outdoor Swimming Pool
- Ocean-view balconies

Washington, DC:
- 9-hole Golf Course
- Stocked Fishponds
- Scenic Walking Paths

For more information or to obtain an application, call 800.422.9988
admissions@afrh.gov | afrh.gov
3700 N. Capitol Street, NW, Washington, DC 20011
Beautiful Fort Walton Beach, Florida, better known as the ‘Emerald Coast’ was the host site of the 2018 National Convention. As TREA celebrated its 55th anniversary, over 120 TREA and Auxiliary Members met at The Island, by Hotel RL September 18th – 21st to conduct TREA business, meet with old (and new) friends and enjoy the coast.

We were honored to have USAA, The Exchange, Concordia and the Armed Forces Retirement Home spend time with us this year and hope that those present were able to visit with these wonderful TREA partners. In addition to a delicious breakfast, sponsored by USAA, we had an informative presentation (and wonderful lunch) from TREA’s TSCL (The Senior Citizens League) and our own Washington Legislative Affairs office.

Much discussion occurred during the business meetings – emotions were high, and opinions were voiced. Now some may look at this in a negative light, but if you think about it – the fact that so many members care about the organization and its future and were willing to make their voices heard, it should make all of us secure in the realization that TREA is still worth fighting for that our mission and our promise to protect and fight for enlisted veterans and active duty is still very much alive. That the members want TREA to be around for another 55 years and will not go down without a fight. Questions were asked. Answers were given. Direction and focus were highlighted and at the end of the 2 days, TREA members from all over this great nation met with honor, respect, and dignity to swear in the new TREA National Board of Directors.

Is there work to be done? Of course. Not many organizations or companies can stand up and say that they are perfect and that they have nothing to learn. (Actually, there are none that I am aware of). TREA, like many VSOs, is facing the very real concern of attracting the new veteran, the younger active duty member. How to go about that monumental task is at the core of much discussion. Regardless of the manner in which we reach out to these new ‘hopeful’ TREA members, the very real fact is that we must.

Our mission statement is just as much, if not more important, today than it was 55 years ago when Dean Sorrel and George Skonce first recognized the need for the protection of the earned benefits of all enlisted. TREA did not take on the protection of just those who fully retired from the Armed Forces, or those who served during a specific era, or conflict, or location – TREA promised to protect and preserve the earned benefits of ALL enlisted who have served, who are currently serving and those who will serve in the future.

There is renewed hope for TREA and we have you, our members, to thank for believing in us.

Now the event was not all business – there was a lot of fun too! A seafood boil, with dancing and fellowship was the highlight of the event. TREA members who have not seen the dance floor in many years showed us all that you are never too old to ‘shake your booty’! Laughter was plenty, old friendships were rekindled and new friendships were created.

Throughout the week’s event, I watched and listened - to our leaders, to our membership and to our staff. I was once again reminded how blessed TREA is to have these wonderful individuals as members and how truly blessed I am to be a part of it all.
OPENING CEREMONY

CMSgt Mario White from Eglin AFB, addressing the delegates

Photo left: Front center - Fort Walton Beach Mayor, Dick Rynearson and his wife Janey, Back left - TREA National President John Adams and his wife Nenita, Back center - CMSgt Mario White and his wife Kaleigh, back right - Auxiliary President Irmgard Cates and her husband, TREA 1st Vice Ed Cates

EVERYONE ENJOYING THE PRESIDENT’S DINNER
EVERYONE ENJOYING THE PRESIDENT’S DINNER (CONT.)

SPECIAL AWARDS & RECOGNITION

Outstanding Large Chapter - Chapter 1, Colorado Springs, CO - Chapter Past President Roger Delosh accepts the award from President Adams

Outstanding Medium Chapter - Chapter 80, San Antonio, TX - Chapter President Don Higginbotham accepts the award from President Adams
Recruiter of the Year: CD Rice (r) with 14 new members, Don Higginbotham (l) with 12. Both shared the Recruiting award this year and both received $25.00 and a certificate from President Adams

Website Award (no photos): Large Chapter - Chapter 39 in Aurora, CO / Medium Chapter - Chapter 58 in Valrico, FL - this chapter has since closed / Small Chapter - Chapter 98 in Scottsdale, PA

PNP Larry Hyland receives special recognition for his support and effort on the Exchange Retiree Advisory Committee (ERAC)

Chapter President of the Year for Medium chapter - Don Higginbotham from Chapter 80 in San Antonio, TX.

Community Service Award - Chapter 29 Color Guard - Accepted by John Martinez, presented by President Adams

Other TREA Members who received recognition for their Community Service:
- Bernice Barrett – Chapter 1
- James Savage – Chapter 29
- Ralph Hadley – Chapter 29
- Dennis Feller – Chapter 29
- Virgil Tate – Chapter 29
- Francis Johnson – Chapter 29
- Valdean Fuelling – Chapter 29

SPECIAL AWARDS & RECOGNITION

(left) Paul Chamberlain, Chapter 74 Receives a Certificate of Achievement from President Adams. Rebecca Kluck also was presented with a Certificate (no photo)

Other recipients of the Certificate of Achievement
- Gregory Bell – Chapter 1
- Roosvelt Hale – Chapter 80
- James Scott – Chapter 80
- Oscar Pais – Chapter 80
- Phil Lucero – Chapter 80
- Stanley Meyer – Chapter 80
- Gabriel Vasquez – Chapter 1
- Edward Valverde – Chapter 80
- Raul Juarez – Chapter 80
- Harold Moreland – Chapter 80
- Larry Foster – Chapter 80

TREA Founder Award - presented to Charles Zeitvogel from Chapter 1. Presented by newly elected President, Phil Hilinski

Alvino R. Gutierrez Americanism Award - presented to Henry ‘Hank’ Reisig from Chapter 1. Presented by newly elected president, Phil Hilinski
Benjamin Pearson Award - is awarded to Chester Westman from Chapter 29. Chester was not present, Chapter 29 member, John Martinez accepted the award on his behalf.

INSTALLATION BANQUET & CEREMONY

(l-r), Outgoing President John Adams and his wife Nenita, Out-going Auxiliary President Irmgard Cates and her husband 1st Vice Ed Cates, Incoming President Phil Hilinski and Incoming Auxiliary President Pat Mitchell-Winds and her husband Osie.

Honor Guard from Hurlburt Field

We will never forget!

Chaplain Barnett leads the Head Table in Grace

TREA’s new National President - Phil Hilinski (r)

TREA Auxiliary’s new National President – Pat Mitchell-Winds (l)
THE MEMORIAL FOUNDATION IS HERE TO HELP
Butch Liebaert, Foundation Chairman

The TREA Memorial Foundation has six Trustees who chair or help on the Foundation Committees, plus individuals that make up each committee. It takes time, effort, and dedication to fulfill these positions. The committee chairs and their respective committee members volunteer many hours of their time to support the mission of the Foundation. The Foundation also enlists the help of the TREA Headquarters staff to receive, review and organize applications. It takes everyone to make the Foundation a success.

The Foundation has been busy this year helping Veterans in need. From January 2018, until the end of August 2018, the Foundation has given out $111,387.00 in grants and Scholarships. The Trustees approved the Holiday Program again this year and we are geared up to ‘adopt’ 150 families from across the country. We have budgeted $70,000.00 to support this program this year.

We have also awarded 15 Scholarships out of the 72 applications that were received. Make sure that you take a moment to read the list of winners that are in another part of this Voice issue.

We have several programs running full time, they are: Financial Need, Food Card, Disaster, Betterment Program and Scholarship. If you are a veteran in need, or if you know of a veteran in need, please reach out to the home office (800-338-9337) or visit the TREA website (www.trea.org) for an application.
CONGRATULATIONS!
MEMORIAL FOUNDATION SCHOLARSHIP WINNERS - 2018/2019

Hannah Sonntag  
Archer, FL  
Southeastern University  
Sponsor: Mark Sonntag  

Aubree Hopkins  
Kalama, WA  
James Madison University  
Sponsor: Paul Hopkins  

Elizabeth Wong  
McKinney, TX  
Abilene Christian University  
Sponsor: Richard Watley  

Dennis Carson  
Grand Forks, ND  
University of Northern Minnesota  
Sponsor: Thomas Dennis  

James Campbell  
Gibsonia, PA  
University of Akron  
Sponsor: Janette Campbell  

Joseph Melia  
Cheyenne, WY  
Black Hills State University  
Sponsor: Steven Melia  

Andrew Roth  
Colorado Springs, CO  
University of Northern Colorado  
Sponsor: Leslie Lundin  

Emily Sandlin  
Jacksonville, NC  
Clemson University  
Sponsor: Ruta Sandlin  

Caleb Wong  
McKinney, TX  
University of Texas at Austin  
Sponsor: Richard Watley  

Rachael Clements  
Brandon, MS  
Mississippi College  
Sponsor: Pearson Flowers  

Emery McClenny  
Mount Dora, FL  
Stetson University  
Sponsor: Curtis McClenny  

Tristan Boling  
Athens, AL  
University Alabama Birmingham  
Sponsor: James Boling  

Madison Swingholm  
Ft. Knox, KY  
University of Louisville  
Sponsor: Lisa Swingholm  

Katelyn Kennedy  
Home, PA  
Cedarville University  
Sponsor: Herbert Kennedy  

Sierra Townsend  
Converse, TX  
University of Texas at Austin  
Sponsor: Eddie Waddington
PR COMMITTEE
Greg Barnett, TREA National 1st Vice & PR Committee Chair

First, I would like to express to our members, active duty, reservist, all veterans and their families that were affected by Hurricanes Florence and Michael that our thoughts and prayers were with you and we wish you for a speedy recovery to get back to a normal lifestyle. We would like to remind you that we are here to help if you need assistance. Any applications for assistance will be dealt with in a speedy manner.

This year’s convention was interesting to say the least but I’m an optimist. I can only see better things waiting for TREA: The Enlisted Association in the future. I would like to reach out at this time to the Members at Large; you are now represented by two seats on the National Board - myself and Director Hazel Simeon. We would like to hear from you to find out your concerns and your stories. We want to hear what TREA: The Enlisted Association has done for you and what your expectations are from us and if we are meeting those expectations. We are also looking for your special talent or expertise in the field of marketing, recruitment, and grant writing. We know we have great, knowledgeable and skilled members and family members in our organization. We ask that you share that knowledge and your skills to make us more proficient as a professional veterans’ organization; we are asking for your assistance in these areas.

I have been assigned this year to chair the Public Relations Committee and the TREA Scholarship Committee. I still find it hard to believe that TREA has been in existence for 55 years and so many of our elected officials, veterans, and civilians do not know who we are and what we do and what we stand for. It is our job to enlighten them. We are constantly being asked to attend different types of veteran events and functions across the United States, but due to financial constraints, we have been unable to attend. We would like to change that this year by reaching out to our membership and asking if they can attend these important functions on behalf of TREA. If you are able and willing to attend any functions, please notify us at TREA Headquarters. We as an organization need to be seen and heard – this is how they know who we are, and that we will not go away and that we will continue to fight the battles for our comrades who gave so much and received so little just to watch their benefits slowly disappear. Help us continue that fight.

This year’s Scholarship Program will be starting shortly, so keep your eye on our website (www.trea.org) for more information. The 2019/2020 Scholarship application will be posted on January 1, 2019. The deadline for applications is April 30th, 2019.

I am enthusiastic about this upcoming year and will continue to be a servant for you our membership, veterans and their family members and keeping your best interest at the forefront of any decisions I make in your stead. Thank you for electing me. With your help I will make great strides for improvements in this upcoming year. Semper Fi.

UNITED WE STAND
LOOKING FORWARD, NOT BACKWARDS
Deb Oelschig, TREA National Treasurer

Numbers are what they are; they don’t lie or make excuses. It’s the numbers that I, your Treasurer, and the TREA Board of Directors, need to pay attention to. The TREA Board acts in the best interest of the organization and with the input and expectations from YOU, the TREA membership on how to manage these finances.

There was much discussion about the current state of TREA's finances at the recent convention – and there should have been. TREA is facing an unprecedented time of uncertainty and we need to take action – appropriate action. It’s not the time to rehash things of the past. These things cannot be changed. We need to focus our energy on what we can do and accomplish moving forward. There is much at stake and the efforts needed to take us forward will require ALL OF US to work together for the future of TREA.

We have been given a lifeline in the sale of the Headquarter building in Aurora. These funds need to be used wisely and productively to propel TREA forward. We cannot continue to operate the way we were used to. Society has changed, the military has changed, our government has changed and we, in turn, need to change, if we want to succeed in this new membership environment.

TREA will always stand up for and fight for your earned benefits – it’s our mission and what we believe in. The fight may look a bit different than what it used to with the current political environment, but we are resilient, determined and tough. We will rise above the current temporary membership standstill that we are currently experiencing and come out a stronger, more energetic organization. Why? Because of you – our members! Your support and your belief in our mission and our fight will see us through. I, as your Treasurer, promise to fight for and protect TREA's assets in order to provide for our tomorrow.

The decision to continue with an expensive yearly convention that is attended by a very small percentage of our membership is not being a good steward of TREAs' finances. A decision was approved to help with that. At this year’s convention in Fort Walton Beach, the delegates approved the proposed 2019 budget which included the following changes:

• A 2-day business meeting will replace the historical convention format – resulting in a $20K/year savings

• The VOICE magazine will go to a newsletter format, beginning in February 2019 – resulting in approximately $25K/a year savings.

• Restructuring of the Washington Office, reducing staff from 3 full time employees to 2, with more defined responsibilities. This will result in about an $80K a year savings.

These three things alone should result in an annual savings of $125K. This is a great start, but we can’t stop here. We must find a new revenue source in addition to constantly being aware of our spending. This is YOUR organization and I would like to hear YOUR ideas. Please reach out to me or any other Board Member with your suggestions and feedback.

Together, we can accomplish this and more.
A MESSAGE FROM THE MEMBERSHIP COORDINATOR
Hazel Simeon

Every department of TREA has been charged with doing their part to make sure that TREA is running efficiently and is not being wasteful with the monetary resources that you, as members of TREA, have given us through your membership fees and donations to help us continue our fight on your behalf in Washington DC. I am committed, as the person in charge of the Membership Department, to keeping TREA a “Lean, Mean, Fighting for your benefits machine!” To do this I am asking you to help me. If you are moving, please let us know. If the person who is receiving the magazine is deceased please let us know. Every VOICE magazine that comes back to us as undeliverable costs TREA money. I do my best to track you down but sometimes I can’t. That means I list you as a “Bad Address” in our database, and unless you get in touch with us you will stay that way and will never get another magazine again. We want you to stay informed with the articles we write for you. So let us work together to ensure that we have all of your address information. If you don’t have a computer call us and we will update the information for you. If you have a computer, you can create a membership account on the trea.org website where you can update your address, phone as well as information such as branch of service. These are the instructions for doing this:

Step 1:
Look for “Attention Members!” Then “Click Here”
Put in your email address and if it is found click on “This is Me”
If your email address is not found either call the TREA Headquarters at 303-752-0660 or 800-338-9337 or go to the “Contact US” link on the home page and send us an email with all of your information and we will add your email address to our database within 48 business hours.

Step 2: If and when your email is in the data base then you will click on “Forgot User Name”. Your user name is always your email address.

A box will appear called “Retrieve User Name”. Put in your email address.

A message will be sent to that email address (BE SURE TO CHECK YOUR JUNK FOLDER IF IT DOES NOT APPEAR IN YOUR INBOX). There will be a link that you will have to click on (or copy and paste into the URL search field), this link is only active for a limited time so check right away. When you have activated the link it will automatically redirect you back to the log in on the TREA website. This is where you will create your own personal password. Continue logging in by going to the top right corner where it says “Sign In” and you will see your membership page with your personal information. You, as a TREA member, will be able to update your address, phone #, email address, add a photo, etc. Only you have access to this page once your personal account is created. Any updates to address, phone, email may take 24 hours to be updated.
NEW PAID LEAVE PROPOSAL A BAD DEAL FOR PARENTS AND RETIREES

By Jessie Gibbons, TSCL Legislative Director

The Senior Citizens League is monitoring a policy proposal that would negatively impact the future of the Social Security program and weaken retirement security in America if adopted. The Economic Security for New Parents Act was recently introduced in the House and Senate, and it’s quickly gaining steam on Capitol Hill. The bill would create a new federal paid family leave program, and it would require young workers who claim the benefit to pay for it with reduced Social Security benefits in retirement.

The Economic Security for New Parents Act, which was introduced earlier this year by Senator Marco Rubio (FL) and Congresswoman Ann Wagner (MO-2), would cause Social Security to become insolvent more quickly in the short term, and it would lead to significantly reduced lifetime benefits for future retirees who receive paid parental leave.

Here’s how the program would work. Following the birth or adoption of a child, new parents – both working and stay-at-home parents – would be eligible to claim up to twelve weeks of paid family leave. To cover the cost, individuals would essentially borrow against their future Social Security benefits by delaying the claiming of their Social Security benefits in retirement.

Those who take twelve weeks of paid family leave would see their full eligibility ages in retirement increase by around twenty-five weeks – that’s more than double the duration of the leave. The full eligibility ages of those who take two leaves would increase by nearly a year, from age sixty-seven to sixty-eight. And those who take three or four leaves after having children would see more significant long-term impacts on their Social Security benefits in retirement.

The Senior Citizens League opposes the Economic Security for New Parents Act, and our legislative team is advocating against its adoption on Capitol Hill for these six reasons...

1. **This proposal would lead to permanent cuts in retirement benefits.** According to the Urban Institute, parents who take paid leave one time would see a 3.2 percent cut in their Social Security benefits in retirement. A reduction of that size is substantial for individuals living on fixed incomes for thirty years or more, especially since research shows Social Security benefits are already failing to keep up with rising costs. According to a recent TSCL study, benefits have lost 34 percent of their buying power since 2000.

2. **This proposal penalizes those who have more children and take more leaves.** The Urban Institute estimates that those who take two paid leaves would see permanent Social Security benefit cuts in retirement of around 5.5 percent, and those who take paid leave four times would see cuts of 10 percent in retirement. With fertility rates in the United States currently at record-low levels, lawmakers must be cautious about penalizing those with more children.
NEW PAID LEAVE PROPOSAL A BAD DEAL FOR PARENTS AND RETIREES (CONT.)

By Jessie Gibbons, TSCL Legislative Director

3. **This proposal would be a bad deal for women and low-wage workers.** This program would likely be utilized more frequently by women and low-income earners – two populations who can least afford benefit reductions due to paid leave. Women and low-wage workers already tend to receive significantly lower Social Security benefits in retirement than men and those with higher earnings.

4. **This proposal disregards others in need of paid leave.** TSCL understands the importance of paid leave – not just for new parents, but for caregivers who provide care to older family members and workers with serious medical conditions. Congress should consider a more comprehensive proposal that includes all populations in need – including those caring for aging parents.

5. **This proposal would worsen the solvency of the Social Security Trust Fund, threatening the benefits of people who are already retired.** Despite claims that this program would not cost one penny, research shows that it would strain the Social Security Trust Funds. According to a report from the American Action Forum, this proposal would have a net cost of around $226 billion.

6. **This program could set a dangerous precedent.** Allowing individuals to borrow against their future Social Security benefits for non-retirement purposes would undermine the program’s mission of providing financial protection to older and disabled Americans. Similar programs offering education benefits or student loan forgiveness to young adults in exchange for reduced retirement benefits would likely follow if this program were implemented.

For these six reasons, The Senior Citizens League is urging lawmakers to reject this proposal and to consider others that would include benefits for those who also care for aging or ill family members. Most importantly, TSCL believes that fiscally responsible legislation must rely on sources of funding other than Social Security. This could potentially include new payroll taxes or tax credits for employers.

A paid family leave program is essential in order to grow the workforce, increase population numbers, and ultimately strengthen the financing of the Social Security program with more payroll tax revenues. However, The Senior Citizens League firmly believes the Economic Security for New Parents Act is neither a responsible or realistic answer.

In the months ahead, The Senior Citizens League will continue to oppose this paid leave proposal on Capitol Hill, and we will advocate for legislation that would strengthen retirement security in America. For progress updates, visit the Legislative News section of our website, or follow TSCL on Twitter.
CHAPTER 1

In July, Chapter 1 had its annual picnic at the Peterson Air Force Base Club. Members of all ages and their families came out to enjoy the food, sports, and festivities.
CHAPTER 16

August 11 2018, Central Mall Shopping Center, Saline, KS Chapter 16 Recruiting
Table manned by members (left to right) Nelson Newell, Treasurer Shirley Wagner,
and honorary member Fredrick Ramirez

August 10, 2018 at Chapter 16 monthly membership meeting. Saline County Se-
nior Center, Board Room left to right, Jim Deister, Jim Price, Guest Speaker Sean
Pilcher City of Salina Building Official and Ronald Gallant. Sean Pilcher talked about
building permits and codes on basement residential accessory & storage buildings,
attic finish and dwelling work exempt from permits. He handed out checklists on free
standing meta carports, property maintenance codes for houses and other buildings
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330-716-0476
A LEGACY OF LEADERSHIP:
JOHN MCCAIN

We, of course, begin working on The VOICE long before you receive it in the mail. When we began discussion for the November issue, it was just before Labor Day and the memorial for Senator John McCain. It seems a few words about Senator McCain could be placed here as well.

We realize political commentary is not part of our job here, however, with your indulgence, we would like to acknowledge his life, his service to our country, and the gap he leaves behind in his frank, principled leadership. The Governor of Arizona said, as McCain lay in State, “Imagining Arizona without John McCain is like trying to imagine Arizona without the Grand Canyon.” That certainly is a void.

No matter your views about his politics, he did seem to live life in a way that can inspire both sides of the aisle. John McCain learned to love America during his two years in solitary confinement in the Hanoi Hilton. Clinging to thoughts of this nation with all of her flaws and imperfections, is what sustained him. He returned to a life of service and spoke the truth as he saw it. He apologized publically when he made mistakes. By all accounts, he was approachable and humble. He was not afraid to speak his truth to power, whether in the Senate Building that might someday bear his name or to the Oval Office.

In this time of Thanksgiving, he can serve as a reminder, that regret is not useful, and vision is meant to be shared. Leading by example is the best way to lead.Treating people (even your opponents) with honesty and dignity still resonates with us all. And love of family and country can be eternal.
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
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 conventions, making motions and holding office.

[Form Fields]

- New Member
- Renewal
- Membership Number: # _________________________
- Recruiter: _________________________ Recruiter Number: ______________________ Chapter Number: __________________
- Name: __________________________________________________________________ Birthdate: ________________________
- Address: ___________________________ City:____________________ State: __________ Zip Code: __________
- Phone Number: ___________________________ E-Mail: ___________________________
- Spouse: __________________________________________ Your Grade/Rank: ______________ Years in Service: ______
- 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

________________________________________________________________________________________

(Applicant, 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
- Life Membership (over 70) - $350

- □ paid in 10, $42 quarterly payments: $420 total
- □ paid in 10, $37 quarterly payments: $370 total

Payment:
- Visa
- Master Card
- Discover
- American Express
- Check (Make checks payable: 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
WE EARNED OUR STRIPES

TREA CELEBRATES ALL OF THE BRAVE MEN & WOMEN WHO SERVE THE UNITED STATES