

THE VOICE

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Bylaws & Standing Rules

	Approve	Disapprove
<u>Article IV, Section 1 - Dues:</u> Increases membership by \$5.00	☐	☐
<u>Article V, Section 1 - Elected Officers:</u> Removes the 2nd & 3rd Vice President positions	☐	☐
<u>Article XII, Section 1, Standing Committees:</u> Transfers the Scholarship Committee to TREA Gives	☐	☐
<u>Standing Rule 1, Paragraph 4, TREA Clothing:</u> Ensures TREA recognition when in public	☐	☐
<u>Standing Rule 8, - Appendix 1, Group IV, JROTC Awards:</u> Reinstates the JROTC program	☐	☐

National Board Positions - all are un-opposed

	Yes
President - Kyle Carpenter	☐
Vice President - Douglas Osborne	☐
Treasurer - Justin Jump	☐

Unique Member Identifier (UMI) - REQUIRED

(this code can be found on the address label of the magazine)

Instructions:

You must be a current TREA member with dues paid up through September 2026 to vote.

Step 1: Locate your 'Unique Member Identifier' (UMI) - this is the 8 digit number above your name

on the mailing label of the VOICE magazine. You will need this code to vote. If you can't find it, or if you did not receive a VOICE magazine, call TREA Headquarters to get your code (303-752-0660)

Step 2: To vote electronically : Go to <https://vote.yeselections.com/trea>. Enter your UMI.

To vote manually: Mark your selection on this ballot, add your UMI number mail to:

TREA
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Mineola, NY 11501-0906



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George Skonce, 1915 – 2000
Dean Sorell, 1921 – 2004

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**September
18 - 20, 2026
Providence,
Rhode Island**



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Magazine Staff

The magazine staff can be reached by email at editor@trea.org. Editor-in-Chief, Debbie Osborne
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Please send all written communication to TREA Headquarters at 12200 E Briarwood Ave, Suite 170 Centennial, CO 80112

Submissions

The VOICE accepts articles and photographs on a continual basis, but does not pay for submissions. Please send all articles and photos via email to editor@trea.org or by mail to 12200 E. Briarwood Ave., Ste 170, Centennial, CO 80112. There is no guarantee that any submission will be published. Photos must be high quality in order to be printed in the magazine. Low quality photos will not be printed.

Deadlines

For copy and photos (with captions, please) the deadline is the 15th day, two months prior to magazine release. Next deadline is September 15th, 2026.

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 170 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

Justin G. Jump, TREA National President



For the past 6 years we have been talking about the societal shift away from membership organizations, and the effect that this has had on TREA. As our membership has declined, every retaining member has become more important, more needed, and more valuable than ever before. We have asked, repeatedly for input, engagement, support and participation from you – our most treasured asset. Unfortunately, many of our members have reached a stage in life where continued active participation has become increasingly difficult. It is not a lack of commitment – it is simply the reality of aging. The very members who built this organization are now less able to carry it forward. That reality tells us it may be time for a shift.

This realization has led the TREA leadership into some extremely tough discussions – one being, ‘what is the real future of TREA?’ ‘How do we keep 63 years of successes alive?’ ‘How do we move forward with the same mission, but with a different structure?’ The answer might not be difficult.

TREA was created as a 501(C)(19), meaning it is structured as a membership organization. A membership organization depends on an engaged membership. Without that engagement, even the strongest organization struggles to fulfill the purpose for which it was created.

The TREA leadership, during my first term as National President recognized the evolving membership structure and the need to prepare for the future. With that vision, we established TREA Gives as a separate 501(C)(3) charitable organization. While its structure is different, its purpose remains rooted in the same commitment to serving those who have worn our nation’s uniform. Unlike a membership organization, TREA Gives is able to grow through charitable support, partnerships, grants, and volunteer involvement while continuing legislative advocacy, expanding programs, and creating new opportunities to serve veterans and military families. In contrast to a membership organization, TREA Gives is not dependent upon maintaining a government-defined membership threshold to fulfill its mission. Its relevance is measured by the lives it touches and the impact it makes.

It’s important to realize that organizations are defined by their mission, not merely by their legal structure. Our responsibility is to ensure that the mission entrusted to us more than sixty years ago continues to serve future generations of enlisted service members, veterans and military families.

Please know this – no member of the National Board of Directors wants to see TREA’s legacy come to an end - but as sworn officers whose responsibility it is to use TREA’s funds properly and with fiduciary intent, we understand that it is not in the best interest of the organization to continue to operate in a downward-spiraling trajectory. This conversation is not about saving a corporation. It is about preserving an organization that has spent more than six decades fighting for enlisted service members, veterans, military families, and those who will serve long after we are gone.

We have the opportunity to use our history, our successes and our resources to ensure that TREA’s legacy, reputation, and national recognition continue into the future. TREA Gives provides a clear and sustainable pathway for carrying that mission forward.

While the Board has begun the formal process of evaluating whether dissolution is in the long-term best interest of the organization, nothing is concrete. There are many discussions to be had and decisions to be made and we strongly encourage each of you to get involved in this process. Our Annual Membership Meeting will take place on Saturday, September 19th in person at The Hilton Garden Inn in Providence

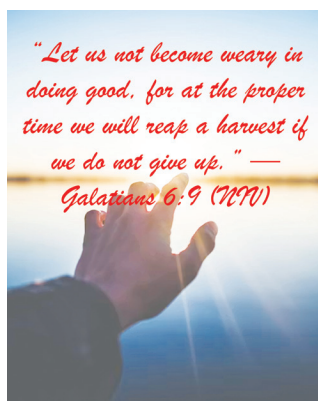


Rhode Island and virtually through the ZOOM platform. You have a voice – let us hear it. It's more important now than ever. What do you want from your organization? What do you think is the responsible/ethical thing to do? What is our future?

As a new board/leadership takes place in September, it is imperative that they come into office with a clear mission of what is in the best interest of TREA, the organization as a whole. Help us provide them with that.

For 63 years, TREA has stood beside enlisted service members, veterans, survivors, and military families. That legacy was built by people who believed something bigger than themselves was worth protecting. Today, that responsibility belongs to all of us. Whatever direction we choose, let it be one that honors our past while ensuring our mission continues for generations to come. I know we can make that journey together.

Justin G. Jump
National President
UNITED WE STAND



A THOUGHT FOR TODAY

Encouraging Hearts ~ Strengthening Faith ~ Honoring Service



Still Called to Serve

For many of us, there comes a day when we hang up the uniform, retire from our careers, or find that age and health no longer allow us to do the things we once could. It is easy to wonder if our season of service has come to an end.

The good news is that while our careers may end, God's purpose for our lives does not.

Service takes many forms. Sometimes it is standing watch through the night. Sometimes it is mentoring a younger veteran, calling a lonely friend, helping a neighbor, volunteering at church or in the community, or simply offering a kind word to someone who is struggling. Small acts of compassion often have the greatest impact.

As veterans, we understand commitment, sacrifice, and perseverance. Those same qualities continue to bless others long after military service is over. Every smile shared, every prayer offered, every encouraging conversation reminds someone that they are not alone.

Scripture reminds us:

“Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up.” — Galatians 6:9 (NIV)

There may be days when our bodies grow tired, our pace slows, or life's challenges seem overwhelming. Yet God still calls each of us to be a light in the lives of others. Our mission may look different today, but it remains just as meaningful.

As members of TREA, let us continue to support one another with the same spirit of service that defined our military careers. A phone call, a visit, a note of encouragement, or a simple act of kindness may be exactly what another veteran needs today.



WASHINGTON UPDATE

President Justin Jump

Executive Summary

As lawmakers enter the final stretch of the 119th Congress, the Military and Veterans community faces a critical legislative window. TREA continues monitoring major developments affecting enlisted service-members, retirees, Veterans, survivors, caregivers, and their families.

At the center of the current Washington discussion is the Take Care of America's Veterans Act (TCAVA), a broad Veterans legislative package containing more than 60 bills and provisions. The package represents years of bipartisan work and includes many long-standing TREA priorities across health care, benefits, suicide prevention, transition assistance, caregiver support, survivor programs, and quality-of-life improvements.

For TREA members, one of the most consequential provisions is inclusion of the Major Richard Star Act, which has remained one of the organization's top legislative priorities.

H.R. 9273 / S. 4744 - The Take Care of America's Veterans Act (TCAVA)

TCAVA has emerged as one of the most comprehensive Veterans legislative packages considered by Congress in many years. Rather than advancing individual bills one at a time, Congress frequently relies on larger bipartisan packages to move priorities that have accumulated broad bipartisan support, have made it through legislative hearings and markups, but have struggled to receive individual floor consideration.

The legislation includes more than 60 provisions impacting Veterans, caregivers, survivors, and families. Major areas addressed include Veterans health care improvements, benefits modernization, mental health resources, caregiver support, transition assistance, survivor programs, women veterans services, spinal cord injury care, prosthetics improvements, and other VA reforms.

The package has generated significant attention because it includes the Major Richard Star Act, a long-sought fix for combat-injured medical retirees who currently face an offset between Department of Defense retirement pay and Department of Veterans Affairs disability compensation. If enacted, this provision would provide relief to tens of thousands of combat-injured Veterans who have waited years for concurrent receipt reform.

At the same time, TCAVA has prompted serious policy discussions within the Veteran community regarding Section 108 and proposed changes connected to the Veterans Affairs Schedule for Rating Disabilities (VASRD). As such, some organizations have raised concerns about using future disability compensation changes as a funding mechanism for other Veterans benefits.

To be clear, TREA has not taken a public position supporting or opposing TCAVA. Instead, TREA continues to carefully review the legislation, recognizing the importance of the many included provisions that would benefit millions of current and future generations of Veterans while also evaluating concerns raised by partners in the Veteran community.

The debate reflects a difficult reality in Washington that major legislative opportunities often require negotiation to adhere to Cut-Go and Pay-Go rules. Supporters argue that TCAVA provides a rare opportunity to deliver long-awaited reforms and ensure resources remain dedicated to Veterans. Critics caution that Congress must avoid creating unintended consequences for future Veterans seeking disability compensation.

As this issue of The VOICE reaches members, TCAVA may have already advanced further in the US House legislative process. Regardless of timing, TREA remains focused on ensuring any final package protects Veterans, strengthens earned benefits, and delivers meaningful improvements.



WASHINGTON UPDATE - CONT.

Major Richard Star Act Update

The Major Richard Star Act remains one of TREA's highest priorities. The legislation addresses the unfair offset affecting many combat-injured veterans who were medically retired before reaching 20 years of service.

While the standalone House and Senate bills have maintained significant bipartisan support, the challenge has always been finding a legislative vehicle capable of becoming law. Inclusion in TCVA represents one of the most significant opportunities yet for this issue to move from advocacy to enactment.

TREA will continue pressing Congress to deliver a solution for combat-injured retirees and ensure these Veterans receive both their earned retirement pay and disability compensation.

U.S. Department of Veterans Affairs Update

The Department of Veterans Affairs (VA) continues to face a year of significant activity, opportunity, and oversight. Major issues include claims processing performance, modernization of VA technology systems, community care access, infrastructure investment, workforce challenges, and implementation of recent Veterans legislation.

VA continues efforts to improve benefits delivery and reduce delays while Congress evaluates whether additional statutory reforms are needed. Community care remains a major topic, with lawmakers examining access standards, scheduling, and transparency for Veterans seeking care along with the \$1 Trillion NextGen Community Care contract still in active procurement.

Technology modernization also remains a central oversight issue, particularly implementation of the federal electronic health record (EHR) system. Congress and Veterans organizations, including TREA, continue monitoring whether modernization efforts improve care coordination without negatively affecting frontline providers or patients.

For TREA members, the priority remains simple in that VA reforms must improve the experience of Veterans and families who rely on these earned services.

FY27 National Defense Authorization Act Outlook

The FY27 National Defense Authorization Act (NDAA) remains a major opportunity to advance service-member and retiree priorities. Each year, the NDAA serves as Congress's primary vehicle for defense policy, military quality-of-life improvements, personnel reforms, and readiness initiatives. TREA continues emphasizing enlisted quality of life, military family support, compensation, health care access, reserve component issues, and retirement fairness.

The NDAA process also remains important because historically it has served as a possible pathway for difficult military and Veterans provisions that have broad support but require a larger legislative vehicle. Currently, the bill is expected to be voted on in the US House in mid-July, 2026 in hopes the US Senate can find floor time after the August recess.

Looking Ahead

The coming months represent a critical period for Veterans policy. TCVA, the Major Richard Star Act, VA oversight, and the FY27 NDAA will shape the legislative landscape in the 120th Congress and for years to come.

TREA will continue working with Congress, federal agencies, and our Military Coalition partners to protect earned benefits, advocate for enlisted servicemembers and retirees, and ensure the voices of America's Veterans remain heard in Washington.

Communications

TREA continues to expand outreach using the VOICE, Facebook, LinkedIn, and X to mobilize members, amplify legislative campaigns, and share timely updates on VA developments and congressional action. Members are encouraged to subscribe and engage to maximize our impact.



TREA GIVES

GETTING TO THE ROOT OF THE PROBLEM

Real Solutions for Military Families
Deb Oelschig, Chair

When most people think of food insecurity, they rarely picture an active-duty military family. Yet today, far too many of the men and women serving our country are quietly struggling to put nutritious meals on the table for their families. At TREA Gives, we believe helping families through today's crisis is important – but preventing tomorrow's crisis is even more important.

Food insecurity is just one of the many issues facing our servicemembers and veterans today. But it's one that demands our attention. Did you know that 1 in 4 active-duty families is currently experiencing food insecurity and that veterans are about 8% more likely to go hungry than the civilian population? Driven heavily by the soaring grocery costs, military spouse unemployment and low pay for junior ranks, many of the people that we have asked to risk their lives are forced to ration their family meals. If you think this is unacceptable, welcome to the club – we do too!

Sometimes knowing what the actual need is, is part of the solution. Saying that veterans and military members are facing food insecurity, while true, is, in itself, a very generic and vague statement. Why is this an issue? Is it truly that we don't pay our military members enough to afford the very basics of life? I would certainly like to think that that is NOT the answer. Is it because they live in areas where quality food is not accessible? Or maybe that they are too proud to seek out the resources that are available to them. The next question is the real question --- does it matter?

I know many of you want to say no, but in reality, the correct answer is yes.

In order to fix the problem, you have to know what is creating the problem.

Addressing military rate of pay encompasses a completely different strategy than organizing resources for a food bank for an in-need area. Getting to the root of the problem allows organizations, communities, and policymakers to work together toward a long-term solution. A band aid is only temporary and does not have lasting effects. Sure, it helps a family (or two) for a short time – a very short time – and we are all in on doing that – but we want to do MORE. While emergency assistance is essential, lasting change requires us to address the policies, systems, and circumstances that created the need in the first place.

TREA Gives wants to work with anyone and everyone, - from fellow nonprofit organizations to community partners and leaders in Washington – to identify the underlying causes and develop lasting solutions together.

How can you expect a soldier to be performing at his/her peak when he/she is struggling and worried about being able to provide adequate food for their family?

TREA Gives is working hard with other organizations through our 'Halt the Hunger' program to find a way to lessen the burden of food insecurity for our men & women who are serving or have served. Our goal is not simply to ease today's burden but to help create a future where no servicemember or veteran has to wonder where their next meal will come from. Those who protect our nation should never have to fight hunger at home.

TREA Gives' goal is to be a comprehensive resource for servicemembers, veterans, retirees, survivors, and their family members. We do so much more than food insecurity – we just chose to highlight that in this issue. To find out more about us, in general, or to get more details about one of our programs, please go to: treagives.org or email: treagives@trea.org.



TREA GIVES (CONT.)

Some of our programs are:

- Halt the Hunger (Food insecurity)
- Holiday Program (a thank you to wounded or deployed military families)
- Service Dog Sponsorship
- Suicide Prevention Resource
- VA Claim Resource
- Warmth for Warriors (warm clothing & supplies for homeless veterans)

Whether you choose to volunteer, partner with us, share our resources, or make a financial contribution, you become part of the solution. Together, we can move beyond temporary relief and create lasting change for those who have sacrificed so much for our country.

TREA GIVES is not charity. It is a continuation of our promise to take care of our own.



TREA GIVES SUPPORTS ANOTHER VETERAN/SERVICE DOG TEAM

~ Meet Ranger ~

We understand the life changing impact that a service dog makes - not only to the veteran, but to the spouse, children, parents, extended family – and to the entire community. The reach is wide, significant, and it is real. A trained service dog has the ability to give a veteran their life back.

As a sponsor, we have the wonderful opportunity to choose the name for the dog. For our previous service dogs, we've chosen names that were special and unique to TREA, such as 'Skonce', named after one of our founders (George Skonce), and Dottie, who was named after TREA's first female president (Dottie Holmes). This year we chose the name 'Ranger'. This name is in honor of the Army Rangers – an elite group of soldiers known for their courage, dedication, and unwavering commitment to protecting and supporting their team. Much like his namesake, Ranger will serve with loyalty, vigilance, and purpose, always ready to go above and beyond for his veteran. Through companionship, support, steadfast devotion, and of course his specialized training, Ranger will help provide the confidence, security, and independence that his partner deserves.

This program is important to us and we have made the promise to sponsor a service dog every year (funds permitting). You can help make this happen by supporting this very special program. When you send in a donation to TREA Gives, mark "Service Dog" in the memo. Your donation will be earmarked for the sponsorship of our next service dog. Like all donations to TREA Gives, your donation is tax-deductible.

Send donations to: TREA Gives – 12200 E. Briarwood Ave, #170 – Centennial, CO 80112, or call 303-752-0660 to make a donation by credit card. Your donation does make a difference.

"We make a living by what we get, but we make a life by what we give" – Winston Churchill





TOGETHER

No One Serves Alone

Debbie Osborne, TREA National Executive Director

There is a saying that behind every successful servicemember is a supportive military spouse.

I'd like to respectfully suggest something different.

Military spouses are not behind those who serve - They stand beside them.

Every servicemember raises their right hand and promises to serve our nation. But they don't make that journey alone. There is often someone at home quietly carrying a burden that rarely receives public recognition.

Military spouses become experts at adapting. They manage households through deployments, comfort children who miss a parent, celebrate birthdays over video calls, navigate PCS moves, build new friendships, and then begin again. They balance careers with military life, learn new communities, and somehow create a sense of home wherever duty calls.

Their service isn't measured by medals or ribbons, but by resilience.

Years ago, someone asked me what role military spouses play in our Armed Forces.

As a proud military spouse (20 years Air Force!), my answer was simple:

A servicemember cannot fully devote their heart and mind to defending our nation unless they know the family they love is cared for at home.

That isn't just a comforting thought - It's operational readiness.

Every meal packed, every school conference attended alone, every broken appliance repaired, every reassuring hug given to a worried child, every holiday celebrated with an empty chair at the table—those moments free our servicemembers to focus on the mission before them.

Military spouses don't wear the uniform - But they help make the mission possible.

As members of TREA, we have always honored enlisted service. Today, we proudly recognize that military spouses are an essential part of that story. Their dedication strengthens families, supports readiness, and preserves the values that define our military community.

Whether you served in uniform or stood beside someone who did, your commitment matters. Your experiences matter. Your voice matters.

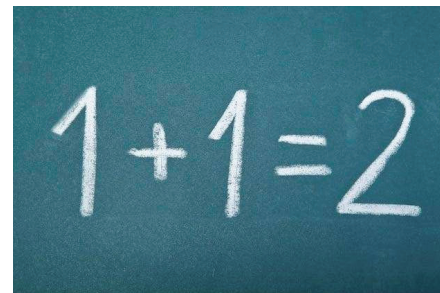
For more than six decades, TREA has been the voice of the enlisted servicemember. Today, we are equally proud to welcome the spouses who have shared that journey. Together, we will continue to advocate, support, and serve those who have dedicated their lives to our military community. If you've walked this path – as a servicemember or as the spouse who stood beside one – we invite you to become a part of the TREA family.

Because service doesn't always begin with an oath - Sometimes, it begins with a promise made across a kitchen table: "We'll get through this together."

VA MATH

When 50 + 50 Does NOT Equal 100

By Debbie Osborne, TRE Association
National Executive Director



One of the most common questions we hear from veterans is:

“If I receive a 50% disability rating for one condition and another 50% for a second condition... Why don’t I receive a 100% disability rating?”

It’s a fair question. The answer is that the Department of Veterans Affairs does not simply add disability percentages together.

Instead, the VA uses what is known as the Whole Person Theory.

The VA begins with the assumption that every veteran starts as 100% healthy. Each disability is then subtracted from whatever healthy portion remains.

Think of it like slicing pieces from a pie rather than stacking percentages on top of each other.

How the calculation works:

1. Subtract from 100: The VA starts at 100% (fully healthy) and subtracts your highest disability rating.
2. Apply the next rating: Your second rating is applied only to the remaining healthy percentage, not your original 100%
3. Repeat & Round: This process repeats for all ratings, Only the final calculated total is then rounded to the nearest multiple of 10.

Ex: A veteran has a primary disability rating of 50% and a secondary rating of 30%:

1. Starting with 100%, deduct the primary disability, leaving 50% healthy
2. Deduct the secondary rating of 30% from the remaining 50% healthy. This gives you 15%
3. Add the 15% to the original 50% for a total of 65%
4. The VA rounds up to the nearest 10, so in this case, the veteran will be assessed at 70%

Why Does the VA Do This?

Congress created this method decades ago because the VA views disability as a reduction in a veteran’s remaining ability to function—not a simple addition of medical conditions.

Each new disability affects only the portion of the veteran that remains “efficient”, or “health”.

That’s why it becomes progressively harder to reach a 100% combined rating.

Reaching 100%

Many veterans are surprised to learn that reaching a **100% schedular disability** rating often requires several significant disabilities.

For example: 50% + 50% + 30% + 20% + 10% does not equal 160%.

Using the VA Combined Ratings Table, those disabilities combine to only 90%.

That’s why understanding the VA’s math is so important when reviewing your disability decision.



TREA'S 2026 ANNUAL MEMBERSHIP MEETING

September 18 - 20, 2026

Providence, RI

Be a part of TREA's future – let your voice be heard.

This meeting is hybrid – both in-person at the Hilton Garden Inn in Providence, RI and virtual, through Zoom.

All TREA members are invited and encouraged to attend. The National Board of Directors strives for transparency and nothing is more transparent than being able to ask your own questions and hearing the answers directly from the board members themselves – not second-hand from someone who is repeating what they 'heard'.

There are some pretty serious items on the agenda and it is important that all TREA members be a part of the discussion(s). If you were ever to be engaged and participate, now is the time.

Before the official event, attendees are invited to a Friday evening Welcome Reception at the hotel with cocktails and appetizers. Visit with friends, relax on the patio overlooking the river and enjoy the cool Autumn winds of September in New England.

The Annual Membership Meeting will start at 10:00 AM Saturday morning, (remember, this is EST, so we have to adjust for multiple time zones). The agenda will include:

- The 2026 Financial Review
- The proposed 2027 budget
- The results of the proposed Bylaws & Standing Rule changes
- Discussion about what the future of TREA looks like
- The announcement of the new board members (this is not a secret as all positions were un-opposed).

This means that the candidates who ran for the President, Vice President and Treasurer positions will assume the roles by acclamation).

Saturday night will end with a special Members Dinner.

There will be a joint board breakfast on Sunday morning at 9AM, where board members from TREA, TREA Gives, The Senior Citizens League (TSCL) and the National Auxiliary will be available for Q & A and general discussion. All attendees are invited.

Registration is required – even if you are attending virtually. Call 303-752-0660.

In person attendees - \$255, includes Welcome Reception, Member Dinner, Joint Board Breakfast, printed meeting book.





Virtual attendees - \$0 cost, includes an electronic meeting book
Deadline for registration is September 1, 2026. No exceptions please.

Here are a couple of fun things to do for those who are coming to Providence.

Scenic Narragansett Bay Cruise – see historic churches, lighthouses, harbor estates, the Jamestown shoreline and Newport harbor - <https://gyg.me/6Gu4hac6>

Morning Mimosa Cruise – Soak up the sun and listen to entertaining stories about the yachts and Gilded Age Mansions of Newport Harbor and Narragansett Bay - <https://gyg.me/3t86yW8T>

Sunset Cocktail Cruise – Enjoy the sunset in Newport and cruise around Narragansett Bay and Newport Harbor on a historic yacht. Drinks for purchase - <https://gyg.me/usy5VCcJ>

Storm the Fort: Fort Adams Guided Walking Tour – Explore Fort Adams on a guided walk as you discover the fort's strategic military design, and the seven layers of defenses - <https://gyg.me/70TDdk6J>

'The Breakers' Mansion Tour – discover The Breakers – a magnificent Gilded Age mansion built for the social and financial elite - <https://gyg.me/HLlvqzY7>

Scenic history & mansion tour – learn about Newport's history and its ghostly residents. Discover the history of pirates who met their demise in Newport and visit the Gilded Age Mansion – 'The Marble House' - <https://gyg.me/EFCJ3rhB>



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>



★ TOP 10 ★ VA DISABILITY CLAIMS ★★ BY ERA ★★

Every era. Different exposures. Different challenges. We've got your six.

VIETNAM ERA VETERANS (1962 – 1975)	GULF WAR VETERANS (1990 – PRESENT)	IRAQ WAR (OIF) VETERANS (2003 – 2011)	AFGHANISTAN WAR (OEF) VETERANS (2001 – 2021)	POST-9/11 VETERANS (2001 – PRESENT)
1 HEARING LOSS	1 PTSD	1 PTSD	1 PTSD	1 PTSD
2 TINNITUS	2 MIGRAINES	2 TINNITUS	2 TINNITUS	2 SLEEP APNEA
3 PTSD	3 IBS	3 MIGRAINES	3 SLEEP APNEA	3 TINNITUS
4 DIABETES MELLITUS TYPE II (AGENT ORANGE)	4 FIBROMYALGIA	4 SLEEP APNEA	4 MIGRAINES	4 MIGRAINES
5 ISCHEMIC HEART DISEASE	5 CHRONIC FATIGUE SYNDROME	5 LUMBOSACRAL STRAIN	5 TBI RESIDUALS	5 BACK CONDITIONS
6 PERIPHERAL NEUROPATHY	6 SLEEP APNEA	6 KNEE CONDITIONS	6 BACK CONDITIONS	6 MENTAL HEALTH CONDITIONS
7 HYPERTENSION	7 SINUSITIS	7 CERVICAL STRAIN	7 KNEE CONDITIONS	7 KNEE CONDITIONS
8 PROSTATE CANCER RESIDUALS	8 RHINITIS	8 ANXIETY / DEPRESSION	8 ANXIETY DISORDERS	8 RADICULOPATHY
9 CORONARY ARTERY DISEASE	9 ASTHMA	9 RADICULOPATHY	9 SINUSITIS / RHINITIS	9 SINUSITIS
10 PARKINSONISM / PARKINSON'S DISEASE	10 GERD	10 TBI RESIDUALS	10 ASTHMA	10 GERD

WHY THE DIFFERENCE?



DIFFERENT
EXPOSURES



DIFFERENT
DEPLOYMENTS



DIFFERENT
INJURIES



DIFFERENT
STRESSORS

★ REMEMBER ★

You don't have to be in the top 10.
If your condition is connected
to your service, you can
file a claim.



3 KEYS TO SERVICE CONNECTION



CURRENT
DISABILITY

+

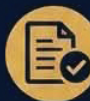


IN-SERVICE
EVENT OR
EXPOSURE

+



NEXUS
(THE LINK)



GET THE EVIDENCE

Medical records, service records,
buddy statements, and nexus
opinions can make all
the difference.



WE'VE EARNED OUR BENEFITS.

Let's make sure we
get what we earned.



HONOR YOUR SERVICE. FILE YOUR CLAIM. GET YOUR BENEFITS.



Need help? Contact a VSO, Accredited Representative, or visit www.va.gov



TO OUR AUXILIARY FAMILIES

The TREA Annual Membership Meeting will be held September 18–20, 2026, in Providence, Rhode Island. The National Auxiliary Business Meeting will be held separately on September 23–24 at Chapter #3, 1599 Dayton Street, Aurora, Colorado 80011. To attend by Zoom, please email me at mccraya@aol.com.

The Midterm Meeting was held May 13–14 at TREA Chapter #3. The following items were discussed:

CHAPTER REPORT: All chapter reports are due September 15, 2026. Please email your report to mccraya@aol.com.

DUES: A proposal was made to increase dues to \$25.00 for one year, \$45.00 for two years, and \$55.00 for three years, effective January 1, 2027. The proposal will be voted on at the Business Meeting in September 2026.

BY-LAWS AND STANDING RULES: No changes were submitted 45 days before the Midterm Meeting for the Board's recommendation of approval or disapproval. The Committee will review the By-Laws and Standing Rules and make any updates needed before the Business Meeting in September 2026.

NOMINATIONS/ELECTION: President Audrey McCray requested nominations for all Board positions. If you are interested in becoming an officer, please submit Form 100-3. If you can't find the form, please send an email to treahq@trea.org. After completing the form, please email it to mccraya@aol.com by September 15, 2026. The By-Laws state that if no nominations are received, current Board members remain in office for one additional year. Auxiliary members, please submit nominations. The following Board members will serve another year: President Audrey H. McCray, Vice President Vacant, Treasurer Peggy Carlson, Secretary Vacant, Director Rose Milan, and Director Ruby Smooths-Harris.

We look forward to seeing you at the Annual Business Meeting in September 2026.

Audrey McCray
TREA National Auxiliary President
UNITED WE STAND



**TREA Members can save big
on hotels and travel –
worldwide!**

<https://trea.hotelplanner.com/>



**John I. Adams,
TSCL Chairman**

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.

TSCL Honors Congressional Leaders with 2026 Senior Sentinel Awards



The Senior Citizens League (TSCL) recently recognized two members of Congress for their outstanding commitment to improving the lives of older Americans. TSCL Chairman John Adams, Executive Director Shannon Benton, and Legislative Assistant Ramatou Njoya presented the organization's 2026 Senior Sentinel Awards to Representative Steven Horsford (NV-1) and Representative Nicole Malliotakis (NY-04).

The Senior Sentinel Award is presented to lawmakers who demonstrate exceptional leadership and a sustained commitment to advancing policies that strengthen health, financial security, and quality of life for America's seniors.

Representatives Horsford and Malliotakis have each worked to elevate issues that matter deeply to older Americans, including protecting retirement security, improving access to affordable healthcare, and advancing policies that help seniors maintain independence and dignity throughout retirement. Their efforts reflect a broader understanding of the challenges facing an aging population and the importance of ensuring those concerns are addressed in federal policymaking.

TSCL is actively engaged every day on Capitol Hill, working directly with lawmakers and staff to advocate for legislation that strengthens protections for seniors and improves their financial and healthcare security. Much of this work focuses on advancing bipartisan solutions that protect earned benefits, strengthen Social Security and Medicare, and improve affordability for older Americans.

At the same time, TSCL closely monitors federal legislative and regulatory activity to identify proposals that could negatively impact seniors. A core part of TSCL's mission is working to stop or amend legislation that could reduce benefits, increase costs, or weaken protections for older

Americans. Through direct advocacy, policy analysis, and grassroots engagement, TSCL ensures that seniors' voices are heard when key decisions are made in Washington.

As the nation's population continues to age, TSCL believes it is more important than ever to recognize elected officials who understand the unique needs of older Americans and who are willing to take action on their behalf. The leadership demonstrated by Representatives Horsford and Malliotakis reflects that commitment and helps strengthen retirement security for seniors nationwide.



LEADERS WANTED FOR TSCL BOARD

★ VACANCIES EFFECTIVE
SEPTEMBER 2026 ★



★ REQUIREMENTS ★

- ★ Must be a TREA member
- ★ At least 18 years old
- ★ Not an elected TREA or TREA Auxiliary Officer (exception: Treasurer)
- ★ Willing to serve a 3-year term

★ HOW TO APPLY ★



SUBMIT
TREA FORM 100-3



QUESTIONS?
Call Shannon Benton at
800-333-8725



SEND RESUMES TO:
Chairman John I. Adams
Chairman_Adams@seniorsleague.org
— OR —
Shannon Benton
sbenton@seniorsleague.org



★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★
Together
**WE CAN MAKE A
DIFFERENCE**
★ ★ ★ ★ ★ ★ ★ ★ ★ ★





Your computer health is important

Computer/Online Security

Cyber threats don't just target governments and corporations — they increasingly affect individuals, families, and nonprofits, including veteran households and organizations. Phishing emails, account takeovers, and financial fraud are now common and successful. Not because of advanced hacking, but because basic security gaps go unnoticed.

To address this, BANDDIT (Baseline Analytics Network Defense & Digital Intrusion Team), in partnership with TREA GIVES, is exploring a pilot initiative offering one-hour remote baseline cybersecurity assessments for enlisted veterans and service members.

WHAT IS A BASELINE SECURITY ASSESSMENT?

These one-hour, remote sessions are practical, non-technical, and member-friendly. Each assessment focuses on identifying common digital risks and improving everyday security habits, including:

- Email and account security risks
- Password and authentication practices
- Device and home-network hygiene
- Fraud and phishing awareness
- Clear, actionable steps to reduce exposure

The goal is awareness and prevention, not sales or technical overwhelm.

WHY START HERE - Most cybersecurity failures occur at the baseline level. A short, focused assessment can help individuals and organizations understand where they may be vulnerable — and what small changes can meaningfully reduce risk.

INTERESTED IN PARTICIPATING? Enlisted veterans and service members who would like to participate in this one-hour remote baseline security assessment are encouraged to contact TREA GIVES, at treagives@trea.org. This is a special offer and at no cost to enlisted veterans and service members.

Have you Moved? Changed your phone number? E-mail address?

TREA is always receiving important, up-to-date information that could possibly affect your hard-earned military benefits. For us to keep you informed, it is important that we have your correct information. The quickest, and most efficient form of communication for us is e-mail. To ensure that you continue to receive important Legislative and general TREA information from us, please take a minute to make sure that your e-mail address is correct.

If you do not use e-mail, or do not have access to a computer, it is even more important that we have your correct mailing address. We receive return mail daily from outdated, or incorrect addresses. Aside from being an unnecessary expense for TREA, it prevents you from receiving important information.

You can log into your membership account (www.memberplanet.com) or call Melissa at 303-752-0660 to verify your contact information.



MEMBERSHIP APPLICATION

- **Membership:** Any honorably discharged enlisted person – retired, active duty, National Guard or Reserve, shall be eligible for membership. Spouses/widows/widowers of an honorably discharged enlisted person - retired, active duty, National Guard or Reserve who were married during active duty time are also eligible for membership. Membership entitles the person to all privileges of membership including attending business meetings, making motions and holding office. Spouse members are not eligible to hold National positions.

☐ 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 ☐ a Veteran ☐ Active Duty ☐ a spouse/widow/widower, married during active duty time

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 and that you were married during active military time). ***Proof of eligibility falls on the applicant and not TREA.***

I agree to abide by the TREA National Bylaws & Standing Rules as written. X

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

(Make checks payable to: TREA)

Credit Card Number: _____

Expiration Date: _____ CCV: _____

Please return your completed application to:

TREA: The Enlisted Association - 12200 E. Briarwood Ave, Suite 170 - Centennial, CO 80112

E-mail: treahq@trea.org

303-752-0660 www.trea.org



WE EARNED OUR STRIPES

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