

THE VOICE

O f T h e E n l i s t e d

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Magazine Staff

The magazine staff can be reached by email at editor@trea.org. Editor-in-Chief, Debbie Osborne
Creative Director/Graphic Designer, Gabriela Schechter.

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Please send all written communication to TREA Headquarters at 12200 E Briarwood Ave, Suite 250 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 250, 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 December 15th, 2020.

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)

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CONGRATULATIONS

The new 2020 – 2022 Board of Directors -



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Justin Jump



1st VICE PRESIDENT
Deborah Oelschig



2nd VICE PRESIDENT
Walt Coley



3rd VICE PRESIDENT
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Not pictured: **TREASURER** – Kyle Carpenter

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You'll notice plenty of design detail throughout this apparel exclusive, like a flag patch on the left sleeve (an Army logo patch on the Army hoodie), contrasting gray lining in the hood, front pockets, knit cuffs and hem, a full front zipper, and even chrome-look metal tippons on the hood drawstrings. It is available in sizes medium to XXXL. Imported.

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A MESSAGE FROM THE PRESIDENT

Justin Jump



It is with great honor and humility that I write to you today as being the first National President duly elected to office by popular vote. I genuinely believe this upcoming year TREA will be presented with many firsts for our veterans' organization. In this respect, your trust in me to lead the organization into the future and face the many challenges present will not be misplaced. I am resolute to ensure the success of TREA for future veterans.

Today, we have a daunting task, and some may even say an uphill battle. As TREA, like all other VSO and non-profits we face unknown challenges at a time where COVID-19 continues to negatively impact our nation, economy, and business enterprise. Not to mention the social, political, and racial unrest our country is facing. Americans are strong, resilient, and I believe by standing together as fighters, we will be victorious in our pursuit and endeavors. As your President and leader, I promise to stand strong and fast in leading the charge, but to be successful, I need every TREA member to engage and become active in this fight. We must all work together for the successful future of TREA.

We have all been a part of the first step – voting through the implementation of the one-member-one-vote ideology. This changed our voting structure from voting by delegation where the direction and focus of our organization rested in the popular voting that allows every member to have an equal voice in the election process and the direction and focus of our organization. Our recent election is the culminating result of that action. We had over 400 online and mail in responses. This attributed to a 300% increase in voter participation compared to recent years. I would say this is progress and a positive accomplishment and must be used as our foundation for future growth. I am counting on you to take this journey with me and the National Board as we embark on this journey for the growth of TREA. We need to share with the rest of our great nation TREAs purpose, our promise, and our principles.

Our Purpose

To be the professional military organization of choice for all enlisted personnel, veterans, their families, and grandchildren.

Our Promise

Lead the fight to enhance the quality of life for all enlisted personnel of the uniformed services, veterans, their families, and survivors. To stop the erosion of earned benefits through our legislative efforts, maintain our esprit de corps, dedication, and patriotism, and to promote devotion and allegiance to God and Country.

A MESSAGE FROM THE PRESIDENT

Justin Jump

OUR GUIDING PRINCIPLES – WHAT WE LIVE BY:

TREA's Guiding Principles include these eight important elements:

- Promote love of God, our country, and the flag;
- Support the honor and integrity of our country and constitution;
- Advocate for military forces adequate to the defense of our country;
- Promote the integrity and prestige of uniformed services;
- Promote fraternal relations between all branches of the military services of the United States of America;
- Promote and support the education of children of service personnel;
- Aid service members, veterans, and their families in need according to our principles and ability;
- Remember, the welfare of our members and the enlisted community comes first!

TREA vows to continue the fight for all members, it does not matter where you live, or what chapter (if any) that 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.

I am proud to represent this great organization as the National President and I stand firm in my belief that TREA can be one of the greatest Veteran Organizations in the United States. **THE TIME IS NOW!** Let us make it happen!!

United We Stand

TREA'S HOLIDAY MESSAGE

As America continues to deal with COVID, a tumultuous national election and social unrest; it's more important than ever to share a message of hope, unity, care and support. As long as we have Soldiers, Sailors, Airman, Marines, Guard and Reservists still out there fighting our fight, TREA will be that light and that hope for them. We will continue to fight those who have targeted the military and veteran budgets for reduction. We will continue to fight for the benefits that you have earned and for some, are still earning for your service to our country. We honor that service and that of your family members who served with you.

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

Regardless of how you and your family choose to celebrate the holidays, TREA wishes you happiness and joy as we bring 2020 to an end (thankfully) and hope and encouragement as we welcome in 2021.





A NOTE FROM YOUR NEW TREASURER

Kyle Carpenter, National Treasurer

My name is Kyle Carpenter and I have served in the United States Air Force for 20 years. I spent the first 12 1/2 years as a Regular Active Duty member and the last 8 as a Guard member. I have been married to my lovely wife Lisa for 12 years and we have 2 dogs. I met Lisa at Shaw AFB, SC while she was enlisted in the Air Force.

I am currently in the transition of moving from Tyndall AFB, FL, to Little Rock AFB, AR.

My hobbies are hanging out with my wife and dogs, especially taking the dogs for a walk. Enjoy playing sports, particularly basketball and football. Also enjoy watching movies, playing video games, and learning how to start a business in due time.

I joined TREA in 2013 and became active in Chapter 39. I helped with cooking in the kitchen every Sunday morning for a few years and marching in the Memorial Day Parade. I became a TREA life member in 2018.

I served on the Top 3 Council as Sergeant at Arms at Tyndall AFB, FL and am a former Toastmasters member, serving as President and Treasurer. As treasurer, it was my responsibility to ensure that expenses were managed and every dollar was accounted for.

As your new Treasurer, I plan to work with the national board on making sure money is spent correctly and to enhance and TREA's fundraising efforts during my tenure. I will work with our auditor to ensure a smooth and successful audit. I believe in making sure that every dollar is accounted for so no member can question how we are using the money for TREA.

My main attribute is my reliability – you can count on me to do my best and to put forth an honest effort on behalf of all TREA members. Taking on a new position on the National Board is a daunting task and to do it properly will require the ability and desire to learn. I am eager and willing to do both. I will work closely with the previous Treasurer and with the other board members to not only learn my position as the new Treasurer but to understand every position of the board. It is only with understanding and knowledge that we can move forward as a unified group with the best interest of the organization at heart. This is what I promise during my tenure as your Treasurer.

I look forward to working with the other members of TREA board and with you – the TREA member.

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WASHINGTON OFFICE UPDATES –

Ken Greenberg, Director of Veterans & Military Policy
Bill McCabe, Deputy Director of Veterans & Military Policy

Congress Funds Government for FY 2021 – Landmark VA Mental Health Bill Sent to President – Comprehensive Toxic Exposure Bill on Senate Floor – DIC/SBP Offset effective 1/1/2021

As the end of the 2020 fiscal year occurred on September 30th, 2020, TREA is pleased to report the following updates related to Congressional actions and their impact on veterans, retirees, and active duty service members, including Guard and Reserve components.

Most important, Congress has agreed to a **Continuing Resolution for FY 2021 to fund the Federal Government until December 11th, 2020**. This prevents a government shutdown and assures that Department of Defense (DOD) and Department of Veterans Affairs (VA) benefits and services remain available to all TREA members.

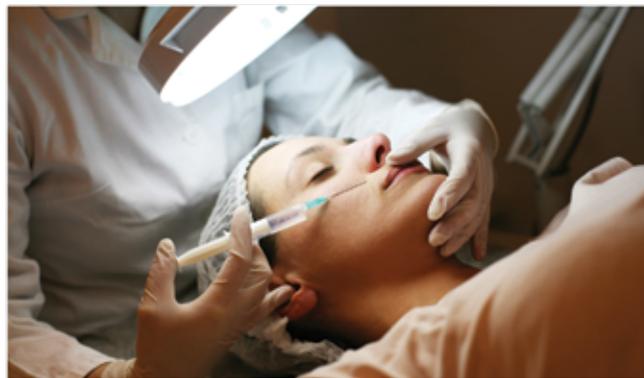
Landmark Suicide Prevention and Mental Health Bill

TREA is constantly lobbying Congress to address the serious challenges many veterans and service members face when transitioning from the military to civilian life. **S. 785 – The Commander John Scott Hannon Veterans Mental Health Improvement Act was sent to the President for signature**. This critical bill provides veterans with transition assistance, mental health support and telehealth access. It commits VA to deliver bold new initiatives to improve veteran mental health and well-being, and help bring an end to the tragic trends in veteran suicide.

The bill is named after former Navy SEAL Commander Hannon, diagnosed with post-traumatic stress disorder after serving our nation honorably for more than 23 years. He actively helped other veterans with war-related physical and mental trauma, but who regrettably died from suicide in 2018. VA will implement the types of programs that improved Commander Hannon's life, including:

- Bolstering VA's mental health workforce to serve more veterans by giving VA direct hiring authority for more mental health professions, offering scholarships to mental health professionals to work at Vet Centers, and placing at least one Suicide Prevention Coordinator in every VA hospital;
- Improving rural veterans' access to mental healthcare by increasing the number of locations at which veterans can access VA telehealth services and offering grants to non-VA organizations that provide mental health services or alternative treatment to veterans;
- Studying and investing in innovative treatment options by expanding veterans' access to alternative programs and investing in VA research on veterans' suicide risk and identifying and treating mental illness;
- Holding VA accountable for its mental healthcare and suicide prevention efforts by examining how VA manages its suicide prevention resources and how VA provides seamless care and information sharing for veterans seeking mental healthcare from both VA and community providers; and
- Establishing a grant program that requires VA to better collaborate with community organizations across the country already serving veterans. This collaboration will result in earlier identification of veterans who are at risk of suicide and will provide the ability to intervene with preventive services.

Scientists Target New Acid Reflux Pill for Anti-Aging Research



Surprisingly, the secret to slow the aging process may reside in a new acid reflux treatment; studies find the pill to help protect users from fatigue, cardiovascular issues, and serious conditions that accompany premature aging.

Seattle, WA – A published study on a leading acid reflux ingredient shows that its key ingredient improves digestive health while maintaining health levels of 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®, its ingredient was already backed by research showing its ability to neutralize acid levels and hold them down for long lasting day and night relief from bouts of heartburn and, acid reflux, gas, bloating, and more.

But soon doctors started reporting some incredible results...

"With AloeCure, my patients started reporting, better sleep, more energy, 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 could be a major contributing factor to painful inflammation throughout the rest of the body.

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

Relieving other stressful symptoms related to GI health like pain, bloating, fatigue, cramping, acid overproduction, and nausea.

Now, backed with new scientific studies, AloeCure is being doctor recommended to help improve digestion, and even reduce the appearance of wrinkles – helping patients 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. Virtually all participants taking it reported stunning improvement in digestive symptoms including bouts of heartburn.

Users can also experience higher energy levels and endurance, relief from chronic discomfort and better sleep, 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 famous healing compound found in Aloe Vera. It is both safe and healthy. There are also no known side effects.

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

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 millions of 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 before considering drugs, surgery, or OTC medications."

"All the problems with my stomach are gone. Completely gone. I can say AloeCure is a miracle. It's a miracle." Another user turned spokesperson said, "I started to notice a difference because I was sleeping through the night and that was great. AloeCure does work for me. It's made a huge difference."

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.

Millions spent in developing a proprietary process for extracting acemannan resulted in the highest quality, most bio-available levels of acemannan known to exist, and it's made from organic aloe.

According to Dr. Leal and leading experts, improving the pH balance of your stomach and restor-

ing 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 manage painful inflammation through immune system adjustments 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's ingredient maintains healthy immune system function to combat painful inflammation...reduce the appearance of wrinkles and help strengthen hair and nails ... maintains healthy cholesterol and oxidative stress... improves sleep and energy.... and supports brain function by way of gut biome... without side effects or expense.

Readers can now reclaim their energy, vitality, and youth regardless of age.

AloeCure Taken Daily

- Helps End Digestion Nightmares
- Reduces appearance of Wrinkles & Increases Elasticity
- Supports Healthy Immune System

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 only available for a limited time. All you have to do is call TOLL-FREE 1-800-808-8124 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.

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AUXILIARY

FROM THE AUXILIARY PRESIDENT –



Greetings All, I would like to introduce myself to you as your new National Auxiliary President. It is an honor and pleasure to serve in this prestigious position. I wish to thank the members for putting your faith and trust in me as I step forward into this position. Here is a little information about me. I have been a TREA member for 5 years and on the Board of Directors (BOD) for 4 years. I am also a member of local Chapter 34, Glendale, Arizona, and retired from the Federal Government with over 30 years of service. (Department of Veterans Affairs). I loved working with veterans and I surely want to bring the best to the TREA National Auxiliary. I am really excited with our new board members and would like to introduce you to them. They are Vice-President, Audrey McCray (A03), Treasurer, Betty Love (A39), Director, Judith Hilinskii (MAL), Director/Chaplain, Annette Harris (A03), Director, Sandra Milner (APNP, A113), Secretary, and APNP, Patricia Winds (A03), and Parliamentarian, APNP Irmgard Cates (A01).

Because of COVID-19 pandemic, it was decided that we implement changes of where our Annual Business Meeting would be held. It was originally scheduled to be in San Diego, CA. After careful decision making, it was decided we not go to San Diego because of the impact on traveling. Another meeting place was Denver, CO. Finally, we decided that we hold a ZOOM webinar meeting. That meeting took place on September 14, 2020. This was also an election year and we wanted to give everyone a chance to vote since we were not meeting together in person. We reached out to AMS and John May, to implement a voting procedure. Ballots were mailed out to all TREA Auxiliary members including Members at Large (MALS), in good standing to attend the meeting and vote for candidates of their choice for elective offices which consisted of President, Vice-President, Treasurer and 3 directors. Amendments to standing rules: Standing Rule 2.7.b (Vice President) and Standing Rule 16.2 (Scholarship Eligibility. 16.2). Votes were counted and results were announced.

As you all know, our membership has been steadily going down and we are looking at ways to grow it. Bringing in new members and getting our old members to rejoin. We will be reaching out to all our MALS to join and form chapters. We are looking at ways of growth with the use of Facebook, YouTube, and Instagram. We want to let people, know what TREA is about. As we press forward, it is especially important for both BOD's TREA and Auxiliary to partner with each other for the greater good of our organizations.

Important info: The Scholarship Chairperson, Audrey McCray, will be placing this year's scholarship application to be posted on the TREA website (www.trea.org), on January 1, 2021. Email: mccraya@aol.com or 303-921-2548. The Bylaws and Standing Rules Chairman, APNP Irmgard Cates, will be mailing out information to Chapter presidents and PNP's regarding bylaw and standing rules amendments soon. Email: irmy@comcast.net or 719-593-0112. APNP Pat Winds of the WEF/Benevolent program is still seeking those in need. Funds are available to support widows/widowers of deceased service members. Please remember that we provide support for dental, vision, hearing and other medical or benevolent needs. Email: Pmitch2121@gmail.com or 720-224-8415. That is all for now. Until next time, blessings to all.

Barbara Coley
National Auxiliary President
UNITED WE STAND



A MESSAGE FROM THE AUXILIARY CHAPLAIN

GREETINGS!

Just a letter to introduce myself and to let you know that I have been elected again 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 to the member.

Because of the Coronavirus Pandemic, notices can be sent to my home address, TREA National Auxiliary Chaplain, Annette S. Harris, 4863 Scranton Street, Denver, CO 80239. I look forward to hearing from you. STAY SAFE.

National Auxiliary Director/Chaplain
Annette S. Harris

2020 TREA NATIONAL AUXILIARY SCHOLARSHIP

Caitlin Fuelling	\$3,000.00 APNP
Rachel Williams	\$2,500.00
Paige Venrick	\$2,500.00
Matthew Price	\$2,500.00
Megan Petersen	\$2,500.00
Samantha Visciotti	\$2,500.00
Darby Bowman	\$2,500.00
Trevor Dean McGill	\$2,500.00



WASHINGTON OFFICE UPDATES –

Ken Greenberg, Director of Veterans & Military Policy
Bill McCabe, Deputy Director of Veterans & Military Policy

Comprehensive Toxic Exposure Legislation on Senate Floor

TREA is proud to report the Toxic Exposure in the American Military (**TEAM**) Act or **S.4393 is pending Senate Floor action** and is a positive step to ensure that all veterans are given a fair and uniform process to receive health care and benefits to which they are entitled following exposure to toxicants during their service. The TEAM Act fundamentally reforms and improves how veterans exposed to toxic substances receive health care and benefits from the VA.

More than six million veterans of all eras have been exposed to toxic substances in the course of their military service such as herbicides, burn pits, radiation, engine fumes, and chemically laced improvised explosive devices and more. These exposures can potentially lead to serious illnesses including, but not limited to, cancers, respiratory diseases, autoimmune disorders, and skin conditions. Unfortunately, many veterans suffering from these illnesses still lack access to the lifesaving care they need and deserve.

If enacted, the TEAM Act would reform the way the Department of Veterans Affairs (VA) evaluates and provides care for veterans suffering from conditions that may be associated with toxic exposures in the following ways:

- Grants VA health care enrollment in Priority Group 6 to veterans who served in areas of known toxic exposure and creates mechanisms for the enrollment of veterans who may be exposed to toxic substances in the future. Traditionally, VA health care eligibility is contingent on establishing a service-connected disability which can take months or even years. This provision will ensure that veterans who suffered toxic exposures get the care they need without delay;
- Reauthorizes on a permanent basis key provisions of the Agent Orange Act;
- Requires VA to respond to scientific evidence of associations between diseases and toxic exposures for the purposes of establishing presumptive disabilities;
- Establishes a commission to review toxic exposures in veterans and recommend independent studies to VA and Congress;
- Requires VA to enter into an agreement with the National Academies of Sciences, Engineering, and Medicine to study potential associations between diseases and toxic exposures in veterans;
- Grants every veteran access to their own Individual Longitudinal Exposure Record. This important provision will greatly improve veterans' understanding of their health care needs and assist them in applying for disability benefits;
- Improves training for VA health care and benefits employees on toxic exposure related issues; and
- Adds questions about toxic exposures to VA primary care questionnaires.

January 1, 2021 is effective date for changes in SBP DIC

TREA was successful in **eliminating the SBP-DIC off-set**, resulting in surviving spouses being able to collect insurance benefits from DOD and not having them offset by DIC payments received from VA. Beneficiaries will see a one-third increase in their checks in 2021, a two-thirds increase in 2022 and the full amount in 2023. The Defense Finance and Accounting Service (DFAS) has created a webpage to share information about the elimination of the SBP-DIC offset: <https://www.dfas.mil/retiredmilitary/survivors/SBP-DICNews.html>. (continued on page 21)



It
Lights
Up!

A TRIBUTE TO
ALL MARINES

COLD-CAST
BRONZE

OVER ONE
FOOT TALL

Shown much smaller
than actual size of
about 12" H x 10" W

It was February 23, 1945... and an epic moment in WWII. Six Marines climbed Mt. Suribachi and raised our proud American flag, signaling our victory in Iwo Jima. Now, on the 75th Anniversary of Iwo Jima, you can honor these American heroes with a bold new commemorative.

This striking cold-cast bronze sculpture is hand-crafted with the intricate details of the real-life United States Marine Corps War Memorial located just outside of the gates to Arlington National Cemetery. Just like the national treasure, the base is inscribed with "Uncommon Valor Was a Common Virtue" and the dedication to "The United States Marine Corps Who Have Given Their Lives to Their

Country Since 10 November 1775," as well as a list of the major battles of the USMC. Over one foot tall and featuring a real fabric flag and six LED lights, *Iwo Jima* is a dramatic and stirring commemorative tribute — so don't delay reserving yours today.

STRICTLY LIMITED TO 7,500 WORLDWIDE

Strong demand is expected, so act now to order yours at \$119.99*, payable in three convenient installments of just \$39.99, the first due before shipment. Our 365-day money-back guarantee assures your satisfaction. Send no money now. Simply mail the Reservation Application today.



ORDER TODAY AT BRADFORDEXCHANGE.COM/32367



* Officially Licensed Product of the United States Marine Corps.

©2020 BGE 01-32367-001-BIRW

Where Passion Becomes Art

RESERVATION APPLICATION SEND NO MONEY NOW

The Bradford Exchange

9345 Milwaukee Ave., Niles, IL 60714-1393

YES! Please reserve the *Iwo Jima 75th Anniversary Commemorative Sculpture* as described in this announcement. **Please Respond Promptly**

*Plus a total of \$16.99 shipping and service; see bradfordexchange.com. Limited-edition presentation restricted to 7,500. Please allow 2-4 weeks after initial payment for delivery. Subject to product availability and order acceptance.

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

Address _____

City _____ State _____ Zip _____

Email (optional) _____

01-32367-001-E27961

THE SENIOR CITIZENS LEAGUE – DID YOU KNOW?

By: Richard Delaney, Chairman



The revenues from taxation of benefits are earmarked for funding Social Security and Medicare benefits. Those revenues took on new importance in 2020, as the coronavirus takes a significant toll on Social Security and Medicare payroll tax revenues with more than 40 million people out of work.

The number of older taxpayers who find that a portion of their Social Security benefits are taxable tends to grow over time. Unlike income brackets that are adjusted for inflation, the income thresholds that subject Social Security benefits to taxation have never been adjusted since Social Security benefits became taxable in 1984. When the law was first passed, less than 10 percent of all Social Security recipients were estimated to have incomes high enough to be affected by the tax on benefits. But today, even retirees with modest incomes can be affected by the tax.

Up to 85 percent of Social Security benefits can be subject to taxation if an individual has a combined income of \$25,000 and married couples filing jointly have a combined income of \$32,000. Had income thresholds been adjusted for inflation, they would be about \$62,902 for individuals and \$80,515 for joint filers in 2020. “Combined income” is determined by adding one’s adjusted gross income, plus any tax - free interest income, and one - half of Social Security benefits.

According to the “<https://www.ssa.gov/OACT/TR/2020/index.html>” 2020 Social Security Trustees report, which does not include estimates of the impact of the coronavirus, Social Security is expected to receive about \$853.3 billion in payroll tax revenues this year. TSC Policy Analyst predict that estimate is higher than it actually will be, since it was based on just a 5 percent unemployment rate. Currently the unemployment numbers are roughly four times higher than that. In addition, the Coronavirus Aid, Relief and Economic Security Act (CARES Act), allowed employers to defer the employer portion of payroll taxes in 2020 for up to two years.

The Social Security Trustees further estimate that \$38.9 billion in revenues in 2020 would come from the taxation of Social Security benefits. Yet those revenues are also likely to be lower, impacted by both large numbers of older Americans who lost income from jobs, as well as from lower distributions from retirement accounts that have lost value from last year. Under the CARES Act, retirees can completely waive required minimum distributions for 2020 from retirement accounts.

At the same time, new claims for Social Security benefits are growing, as many older workers who have lost jobs file for Social Security benefits earlier than planned. The combined impact increases pressure on Social Security to address solvency issues. A future solvency option supported by more than 72 percent of The Senior Citizens League’s survey participants is to apply the Social Security payroll tax to all earnings, instead of just the first \$137,700 in wages. The survey was conducted from mid - January through April of this year.

With 1.2 million supporters, The Senior Citizens League is one of the nation’s largest nonpartisan seniors’ groups. Its mission is to promote and assist members and supporters, to educate and alert senior citizens about their rights and freedoms as U.S. Citizens, and to protect and defend the benefits senior citizens have earned and paid for. The Senior Citizens League is a proud affiliate of TREA: The Enlisted Association. Visit www.SeniorsLeague.org for more information.

Breakthrough From #1 U.S. Hospital Clears up Sinus and Nasal Problems - Fast!

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

By Wayne B. Roberts
Associated Health Press

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

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

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

How Sinuprol works

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

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

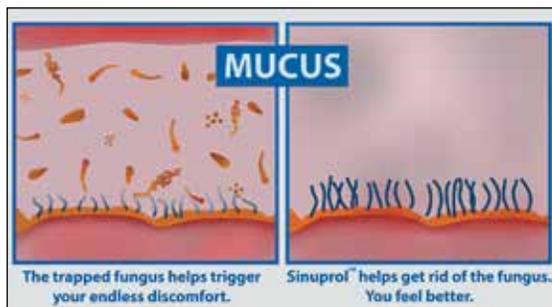
The result? Only Sinuprol can dry up runny noses, end constant coughing, and unclog your swollen nasal channels - safely, swiftly, and effectively.

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

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

Fungi triggers 96% of sinus problems

Top doctors have found that chronic sinus infection is caused by inhaling 40 different types of infectious fungus in the air



you breathe. The proof? In a study of 210 people with sinus infections, 96% of them had fungus in their mucus.

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

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

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

The natural alternative to nasal sprays

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

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

Dries up runny noses

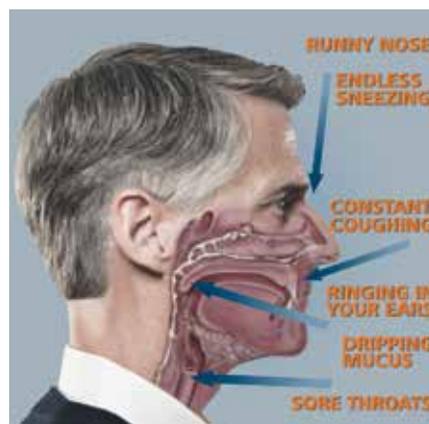
A stuffed-up nose may be just a cold. Or, it may be something far worse: a sinus infection, otherwise known as "sinusitis."

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

Helps with allergies, too.

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

In a study appearing in *Advances in Therapy*, 580 patients took 16 mg of butterbur leaf extract, an active ingredient in Sinuprol, daily for 2 weeks. The



STUNNING RESEARCH SHOWS that 38 different kinds of harmful fungus may be hidden in your mucus, causing sinus nightmares. Now a new doctor approved treatment dissolves infected mucus to help you breathe easier.

symptoms of allergic rhinitis, which included sneezing and congestion, improved in 90% of the participants.

Keeps your nose fungus-free

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

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

50% OFF FOR THE NEXT 10 DAYS

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

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

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

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

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

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

TAKE-AWAYS FROM THE 2020 ANNUAL MEMBERSHIP MEETING –

Debbie Osborne, Director for Operations

TREA: The Enlisted Association's 2020
Virtual Membership Meeting
September 16th & 17th, 2020

Supporting Veterans – One member at a time



Unlike last year and years before where we had scenic views of mountains, oceans, beaches, rivers and beautiful cityscapes filling in as our meeting backdrop – this year we had our living room, den, home office and in some instances, our kitchen. This year the Annual Membership meeting was a virtual meeting. Due to the risks and concerns from COVID-19, and the need to keep our members safe and healthy, the TREA National Board made the very difficult decision to cancel the in-person meeting originally scheduled for San Diego. It was certainly not an easy decision, but it was the right one. On September 16th, 2020, The Enlisted Association held its first ever 100% electronic Membership Meeting and it was quite the success. Every TREA member had the ability to participate in the meeting - there was no travel, no expense and no inconvenience. The meeting was scheduled and held through the ZOOM Virtual Meeting platform.

We had a respectable turnout for our first time. Of course we would have liked more, but change is hard and we understand that. It will take time for this change to be fully embraced by the total membership, but we think it will

happen. We are hopeful that more and more members will see the positive possibilities of electronic meeting platforms and take advantage of the simplicity and convenience of attending future membership meetings virtually. Membership engagement is the key to our future and our success.

That said – the voting turnout was a completely different story. We were very pleased with the 400+ members who participated in the voting process by completing their ballot online or by mailing it in. This is a 300% increase in participation over recent years where all voting was done in person. I think we can all say that this was a victory for TREA and its membership and one that we hope to expand upon in coming years.

The meeting portion went smoothly and quickly. Business was accomplished, information was shared and comments and questions from the members were addressed. It was a successful Membership Meeting.

As you probably know by reading it elsewhere in this issue, your new National Board consists of:

President - Justin Jump
1st Vice President - Deborah Oelschig
2nd Vice President - Walt Coley
3rd Vice President - Clarence 'CJ' Johnson

Treasurer - Kyle Carpenter
Director - Garry Turks
Director - Butch Liebaert *
IPNP - Phil Hilinski
Parliamentarian - Charlie Flowers (PNP)

*Butch Liebaert was voted in by the sitting board members in accordance with Article V, Section 5 of the TREA Bylaws.



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TAKE-AWAYS FROM THE 2020 ANNUAL MEMBERSHIP MEETING –

Debbie Osborne, Director for Operations

There were 6 Bylaw and 2 Standing Rule changes submitted for consideration. All of them were approved by the membership. Here is a recap of them:

Article IV, Section 1 – Dues. This change discontinues the promotion of and the selling of Life memberships. All current and ‘in process’ life membership are grandfathered in.

Article VII, Section 3B – Meeting of the new Board. This change allows for videoconferencing as an official format.

Article IX, Section 1 – Nominee Committee. This change states that all nominees will have their names only published in The VOICE magazine. Resumes and other information will be posted on the TREA website. This is a \$10K cost savings.

Article IX, Section 5 – Tellers. This change simply notes the change made when the members voted for online and mail in ballots. With the new process in place, the responsibilities of the tellers have changed.

Article X, Section 7. Annual Membership Meeting Site – this change opened up the possibility for the off year (2021, 2023, 2025 etc.) to be held in a different location than that of the National Headquarters.

Article XII, Section 1 – Standing Committees. This change adds the ‘Financial Assistance’ committee as a standing committee and allows TREA to bring back a benevolent program

Standing Rule 12, All Paragraphs – Annual National Convention. This change is a complete re-write of this standing rule to bring it into agreement with the approval of the online and mail in voting process.

Standing Rule 15, Paragraph 2D – Publications. This change simply states the requirement for all photos that are submitted for publication in The VOICE magazine.

As happy as we were with our first go round with an electronic meeting platform (ZOOM), we cannot deny that one thing was missing and that was the ability to meet with and enjoy each other’s personal presence. The camaraderie we share and our ability to share in each other’s story is an important aspect of our membership and it holds a very special place amongst many of our members. While we were unable to provide that level of physicality, I believe that we were together in spirit, in hope and in the belief that we can move forward away from the negativity that has surrounded 2020.

As we closed out the 2020 Annual Membership Meeting, it was uplifting to see and hear everyone’s well wishes for the remainder of 2020 and the excitement and hope in the ability of seeing each other in San Diego in September 2021.

photo right: the new TREA Board being sworn in during the first official virtual Annual Membership Meeting.



WASHINGTON OFFICE UPDATES – (continued from page 14)

Ken Greenberg, Director of Veterans & Military Policy
Bill McCabe, Deputy Director of Veterans & Military Policy

TREA continues to fight in Congress for and before DOD and VA officials for the benefits and services TREA members earned. These priorities include:

- ** Securing full and incremental **concurrent receipt** (H.R. 333, H.R. 303, H.R. 5995, S. 208, S.2293) for all VA rated disabled retirees – they should receive all the money that is rightfully theirs;
- ** Assuring funding at VA and DOD during and after the COVID-19 crisis, so that vital services are not interrupted;
- ** Continuing our fight for retirees to receive care at military treatment facilities and maintain TRICARE benefits and services to all beneficiaries; and
- ** Adding bladder cancer, hypothyroidism, and Parkinsonism related to Agent Orange exposure so that tens of thousands of Vietnam veterans are eligible for VA benefits. Vietnam veterans have been subject to delays and veterans exposed to Agent Orange should be granted presumptive service connection for these conditions without further delay.

Members are encouraged to check the **TREA Facebook account at @TheEnlistedAssn** and **Twitter account at @TREA_DC** for the most updated information. The **TREA Home Page and Legislative tab** also provides valuable content on TREA's efforts to keep veterans and active duty members and families informed.

If you are not receiving TREA updates, please provide an email address to legislativeinfo@trea.org or call HQ and provide an email by phone. We want to hear your views and comments on issues that are important to you.



TREA STORE

This quarter we are featuring TREA Face Masks. Protect yourself and those you love while showing your support for TREA: The Enlisted Association.

Only \$6.00 each or 3 for \$15.00 – includes shipping.

Email us at treaHQ@trea.org or call us at 1-800-338-9337 to order



The following individuals were recipients of awards. Recognized for service and support to TREA for the 2019 calendar year –

CERTIFICATES OF ACHIEVMENT

Chapter 1 <u>Colorado:</u>	Chapter 74 <u>Washington:</u>	<u>Chapter 80 - Texas</u>		Chapter 111 <u>Ohio:</u>
Ray Parnell	Paul Chamberlain	Harold Moreland	Gabriel Vasquez	Patrick Thompson
Kelsey Bush	Jesse B Trotter	Edward Valverde	Roosevelt Hale	
Roger Ehrke	Charles Marshall	James Scott	Teodore Llanas	
David Simoneaux		Larry Foster	Phil Lucero	
			Oscar Pais	

SPECIAL AWARDS

FOUNDERS AWARD FOR DISTINGUISHED SERVICE

John Wall - Chapter 1, Colorado

CHAPTER NEWSLETTER OF THE YEAR

Small Chapter: Chapter 74, Washington

Medium Chapter: Chapter 80, Texas

CHAPTER PRESIDENT OF THE YEAR

Medium Chapter: Don Higginbotham, Chapter 80

Large Chapter: Lonny Barrett, Chapter 1

SOCIAL MEDIA AWARD

Medium Chapter: Chapter 3, Colorado

Large Chapter: Chapter 1, Colorado

SOMEWHERE, A VETERAN NEEDS YOU –

Somewhere out there, a veteran is hungry; somewhere out there, a veteran is homeless.

Somewhere out there, a veteran is struggling to make ends meet; somewhere out there, a veterans' family needs help.

TREA can be that help. All we need is for you to make a small donation today to help fund our new Veteran Emergency Assistance Program.

Every little bit counts. You can make a difference.

Our program will provide assistance for food, shelter, medical care, emergency transportation, disaster assistance and other daily necessities.

We can and will make a difference – one veteran at a time.

Will you help us?

Contact us today to make your tax-deductible donation and instantly know that your contribution will be used to make a veterans' life better.



MEMBERSHIP APPLICATION

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

New Member Renewal Membership Number: _____

Name: _____ Birthdate: _____

Address: _____ City: _____ State: _____ Zip Code: _____

Phone Number: _____ E-Mail: _____

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

Recruiter Information: Name: _____ Membership Number: _____

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

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

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

(Applicant, please sign here)

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

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

Payment:

Visa

Master Card

Discover

American Express

Credit Card Number: _____

Expiration Date: _____ CCV: _____

Make checks payable to: TREA)

Please return your completed application to:

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

E-mail: treaHQ@trea.org

303-752-0660 800-338-9337

www.trea.org





WE EARNED OUR STRIPES

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