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Welcome aboard!



Photos courtesy 87FSS

Events Calendar

<http://gomdl.com/87fss-events-calendar>

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DEPARTMENT OF DEFENSE **WARRIOR GAMES**

The 2018 Department of Defense Warrior Games featured 11 sporting events with about 300 athletes representing teams from the Army, Marine Corps, Navy, Coast Guard, Air Force, U.S. Special Operations Command, as well as the United Kingdom Armed Forces, Australian Defense Force and Canadian Armed Forces.

Adaptive sports help wounded warriors build strength and endurance while drawing inspiration from teammates. The goal of the Warrior Games is to demonstrate the incredible potential of wounded warriors through competitive sports.



U.S. Navy E-5/P02 Alan Thomas, U.S. Air Force E-7/MSgt Kenneth Guinn and U.S. Army E-5/SGT John Weasner pose for a photo op during the Medal Ceremony after the powerlifting competition. Athletes use a specially designed bench that allows for equal and fair competition between athletes who may or may not have lower limbs. (DoD photo by John Leyba)



Track and field event during the 2018 DoD Warrior Games at the U.S. Air Force Academy in Colorado Springs on June 2, 2018. (DoD Photo by Roger L. Wollenberg)

Leaders, Celebrities Salute 'Inspirational' 2018 DoD Warrior Games

By Shannon Collins, DoD News, Defense Media

www.defense.gov/News/Article/Article/1546444/leaders-celebrities-salute-inspirational-2018-dod-warrior-games/

The 2018 Department of Defense Warrior Games, described by a senior Air Force leader as 'absolutely' successful and inspirational, drew to a close at the U.S. Air Force Academy on, June 9.

After a week of competition, more than 608 medals were presented at over 11 events to athletes from the Marine Corps, Navy, Coast Guard, Air Force, Army, U.S. Special Operations Command, as well as the United Kingdom, Australian and Canadian armed forces.

For the first time in DoD Warrior Games history, the games hosted the Canadian armed forces, held three new sports -- indoor rowing, powerlifting and the cycling time trial and held a two-day sports expo, where 450 family members experienced wheelchair rugby and tennis, family archery and shooting and sled hockey, said Air Force Lt. Gen. Gina Grosso, 2018 DoD Warrior Games director.

Grosso recognized the athletes, families, Air Force Academy team, the mayor of Colorado Springs and the hundreds of volunteers who supported the games.

Inspirational Warrior Games

Air Force Vice Chief of Staff Gen. Stephen W. Wilson said the success of the games could be measured "by the smiles given and shared by the lives saved, by the steps forward the athletes are making and by the inspiration that you've given to everyone here."

"If that's how we define success, I'd say these games were absolutely, unbelievably successful," Wilson said.

This year's Warrior Games also showcase unity among the participating partners and allies, Wilson said. "For all of our coalition partners, just like we fight together, we compete together," he said. "You make us all better and stronger. There's never been a more important time in our nation to have partners and allies and friends like you. Thank you, very much."

Wilson said the athletes are an "inspiration for not only the Department of Defense, but for this whole nation and all of our partner nations."

Wilson also thanked the coaches, caregivers, supporters and families.

Stewart's Congratulations

Jon Stewart, who's hosted the DoD Warrior Games for the past three years, also congratulated the athletes and their families.

"It's an honor," Stewart said. "I walk out of here twice the man I was walking in here, and you all make that possible. I'm so thankful for the opportunity. From my family to you, from the bottom of my heart, thank you for everything you do."

"You're the best of us. Thank you," he added.

The athletes recognized Stewart's work at the games for the past few years by giving him heartfelt thanks and a DoD Warrior Games flag signed by the athletes and their families.

...continued on page 10



Athletes receive their medals after competing in the cycling competition. (DoD photo by John Leyba)

Warrior Games History

The Department of Defense (DoD), and the U.S. Olympic Committee (USOC) in a joint effort started the Warrior Games competition in 2010. The Warrior Games showcase the resilient spirit of today's wounded, ill or injured service members through Paralympic-style sports. The first Warrior Games was held in Colorado Spings, Co. and was named the Best New Sports Event by SportsTravel magazine.

"Recognition of the Warrior Games is recognition for our nation's finest who serve in the Armed Forces," said USOC Chief Executive Officer Scott Blackmun. "The USOC, DoD and United Service Organizations (USO) are honored to provide opportunities through physical activity and sport that assist in the rehabilitation process and get these heroic men and women back to living full and productive lives."

One-hundred eighty-nine wounded, injured and ill servicemen and women competed in the 2010 Warrior Games from all five service branches. The goal of the competition was to inspire recovery, capitalize on physical fitness, and promote new opportunities for growth and achievement. The Warrior Games demonstrate the continued role physical fitness can play in service members' lives regardless of injury.

...2018 DoD Warrior Games continued from page 9

Honoring the Fallen

During closing ceremonies, the Air Force band, "Blue Steel" played an acoustic version of "Amazing Grace" as photos were displayed to honor previous DoD Warrior Games athletes who've passed away in the past year -- Air Force Capt. Chris Cochrane, 2016 torchbearer, Air Force Capt. Austin Williamson, 2017 torchbearer and Ultimate Champion silver medalist, and U.S. Special Forces Command's Army Staff Sgt. Luke Yetter, who earned the Heart of the Team award in 2017.

"One of the more difficult parts about these games is that while you all come together as a family, and you leave here as one, among the highs of the games of the competition, we do sometimes lose a brother or sister along the way," Stewart said. "Let's take a moment to honor them."

Ultimate Champions

To earn the Ultimate Champion title, athletes compete in their respective functional classifications in eight sporting events. Each service branch was allotted two slots. Ultimate Champion athletes earned points based on their individual results in the events. The Ultimate Champion is the athlete who earned the most points in the eight sporting events. Army Staff Sgt. Ross Alewine earned the gold medal, Air Force Senior Airman Rafael Morfinencisco earned the silver medal and Army Staff Sgt. Altermese Kendrick took home the bronze medal.



100 meter race (DoD Photo by Gabriel Christus)



Army Sgt. Chris McGinnis and his 17-month-old son Ace celebrate Army's gold medal in wheelchair basketball. (DoD Photo by Roger L. Wollenberg)

"It's amazing to take home the gold in Ultimate Champion; I couldn't have done it without the support of Team Army and the support of the cadre," said Alewine, who earned gold in wheelchair basketball, rowing and track and field, two silver medals in swimming and a bronze in cycling.

"I've been training every day, six days a week. I've lost 41 pounds in two-and-a-half months," Alewine added. "I wanted to show other guys who are injured like me that if I can do it, any of you guys can do it. I also wanted to make my daughters, Carson and Kenney, proud. Go Army!"

Kendrick said he was honored just to be among the competition for the Ultimate Champion title. "I've given it my all, I always can find something to improve on," he said. "If I'm able to come back again, I'm going to snag it."

Kendrick earned gold medals in the 100-meter hand cycling in the time trial event and in the indoor rowing 1-minute sprint race and a silver medal in the powerlifting 70-kilogram in her disability category.

Kendrick, a chaplain assistant with the Chaplain Family Life Training Center, Fort Hood, Texas, said her coaches motivated her so much last year, she learned how to swim so she could compete in swimming at this year's Warrior Games.

"The team is great this year, the coaches are magnificent. To just be with them every year and to just show what they have helped us to accomplish, it's amazing," Kendrick said. "I didn't know how to swim. I had to go home and get into the water. I met with Coach Abita in the pool here. He's an awesome coach and did more swimming than I've ever done in my life. It was a huge accomplishment for me."

Kendrick said her family and leadership cheered her on every step of the way. "My chaplain, [Army Lt. Col.] Steve Moser, and his wife, they're my greatest fans," she said. "I really love them, and thank them for their prayers and their support. I also thank my family, my sister, Sharon, and those who came to visit, like my brother, Carolos, and my nephew, Army Capt. Dion Theres at Fort Carson. I really do thank them for their support, as well as the support

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...2018 DoD Warrior Games continued from page 11

of Team Army, the Airmen, Marines, U.K., all of us, thank everyone for all of their support. We appreciate everyone's support. Go Team Army!"

Heart of the Team

The athletes said they felt a sense of accomplishment by winning their medals, yet most of them said their biggest takeaway from the week was the sense of camaraderie and friendship. The Heart of the Team award is awarded to one member on each team who best exemplified character, integrity and sportsmanship. The teams chose who received the awards.

The recipients are: Army Spc. Brent Garlic, Marine Corps Staff Sgt. Jason Pacheco, Navy medically retired Petty Officer 3rd Class Anthony Dieli, U.S. Special Operations Command Army Master Sgt. George Vera, Royal Air Force veteran Cpl. Michael Bates, Australian Leading Seaman Vanessa Broughill and Canadian Master Cpl. Charlene Kendell.

"I was very surprised to get this. I thought James Howard should've gotten it," said a surprised Vera. It sums up what Socom is all about: putting ourselves last every time, no matter what. We're all about team and family."

"I'm very proud of my dad and all of the hard work he's done," Vera's daughter, Isabella, 11, said. "Even if you're in a wheelchair like my dad, you can do more than you think."

Passing the Torch

Team Air Force's Master Sgt. Shay Hampton passed the torch to Wilson, who passed the torch to Socom's



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Teammates applaud Army Spc. Brent Garlic after he receives the Army Heart of the Team award. DoD photo by Mark Reis

commander, Army Gen. Raymond A. Thomas III, who passed the torch to Socom's Army Sgt. 1st Class Brant Ireland, officially closing the 2018 DoD Warrior Games.

"Thank you General Wilson, General Grosso, the DoD Warrior Games staff and the United States Air Force Academy for hosting a tremendous Warrior Games 2018," Thomas said. "Thanks as well to Jon Stewart. Congratulations to all the athletes who competed and a special thank you to the families of our warriors. You are the rock and an inspiration to us all."

Next year, Thomas said, the U.S. Special Operations Command will host the Warrior Games in Tampa, Florida.

"I hope to see you all there," he said. ☆



Marine Corps Master Gunnery Sgt. Carnell Martin competes in powerlifting. (DoD Photo by Roger L. Wollenberg)

2018 Medal Results

Team	Gold	Silver	Bronze	Total
Air Force	70	56	39	165
Navy	41	32	28	101
Army	39	33	26	98
Marine Corps.....	44	30	14	88
SOCOM	29	19	17	65
United Kingdom	22	16	14	52
Australia	13	9	9	31
Canada.....	5	5	2	12

2019 Warrior Games Information

The U.S. Special Operations Command (SOCOM) will host the 2019 Department of Defense (DOD) Warrior Games June 22-30 in Tampa, Fla.

Approximately 300 wounded, ill and injured service members and veterans will participate in the competition.

The athletes will represent the United States Army, Marine Corps, Navy, Air Force and Special Operations Command. Athletes from the U.K. Armed Forces, Australian Defence Force and Canadian Armed Forces will also compete.

The 2019 DoD Warrior Games will feature 11 adaptive sports: archery, cycling, shooting, sitting volleyball, swimming, track and field, wheelchair basketball and three new sports debuting this year: indoor rowing, powerlifting, and time trial cycling. (The shooting event is conducted using Olympic competition pellet guns).

Who is eligible to participate:

Before a wounded, ill or injured service member may compete to participate in the Games, he or she **must first be enrolled in his/her respective service's wounded warrior program**, which provides non-medical care to post-9/11 service members who are seriously wounded, ill or injured. The links below provide details for how to contact the respective wounded warrior program:

- **U.S. Army Warrior Care and Transition**
www.wct.army.mil/index.html
- **U.S. Air Force Wounded Warrior**
www.woundedwarrior.af.mil/
- **U.S. Marine Corps Wounded Warrior Regiment**
www.woundedwarrior.marines.mil/
- **U.S. Special Operations Command Care Coalition**
www.socom.mil/care-coalition
- **U.S. Navy Wounded Warrior**
www.navywoundedwarrior.com/
- **U.S. Coast Guard (under U.S.Navy)**
www.navywoundedwarrior.com/

Once enrolled, service members may then participate in structured camps, clinics, trials and daily adaptive sports activities that are executed nationwide with support from the Department of Defense's military adaptive sports program. Athletes are able to compete based on their professionalism, dedication and determination and that of their military medical teams' and families' supporting their recovery efforts.

Warrior Games are important to the DoD and the Armed Services

Fitness and teamwork are a way of life in the military. Serious illness or injury can profoundly impact that way of life, often confining a service member to a hospital bed and significantly altering their physical capabilities.

Adaptive sports help wounded warriors build strength and endurance, while also drawing inspiration from their teammates. The goal of the Warrior Games is to demonstrate the incredible potential of wounded warriors through competitive sports.

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+





2018 USMC Warrior Games Trials. Around 250 athletes from a half dozen international teams vied with USMC Wounded Warrior Battalions East and West in the adaptive sports competition. (DoD Photo by T. L. Cornwell)

Military Adaptive Sports Program

Are you an active duty wounded, ill, or injured Service member looking for an adaptive reconditioning opportunity?

<http://warriorcare.dodlive.mil/carecoordination/masp/>



Military Adaptive Sports Program (MASP)

The Office of Warrior Care Policy oversees the Military Adaptive Sports Program (MASP), which provides reconditioning activities and competitive athletic opportunities to all wounded, ill and injured Service members to improve their physical and mental quality of life throughout the continuum of recovery and transition.

This program is designed to enhance recovery by engaging wounded, ill, and injured Service members early in individualized physical and cognitive activities outside of traditional therapy

settings. The program hopes to inspire recovery and physical fitness and encourage new opportunities for growth and achievement. The benefits of physical activity for injured Service members include reduced stress, increased quality of life, lower blood pressure, weight management, and enhancement of the rehabilitative process.

Through this program, Service members also have access to the Healing Arts, which support both physical and psychological recovery and rehabilitation from visible and invisible wounds of war including traumatic brain injury (TBI), post-traumatic stress disorder (PTSD), and others.

Adaptive Sports Site Coordinators

WCP executes MASP at three major Medical Treatment Facilities. Site Coordinators facilitate daily activities, access to community-based events and resources, sports camps, and clinics

MASP offers a variety of single-sport clinics, multiple-sport camps, and mentorship opportunities to help wounded, ill and injured Service

...continued on page 17



Army Warrior Games Trials at Fort Bliss, Texas. (DoD photo by Roger L. Wollenberg)

Attention All Military Members

Active Duty, Retired & Wounded Warriors



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Crossroad Realty is proud to announce that we participate in **U.S. MILITARY ON THE MOVE™**, a program offered exclusively by Leading Real Estate Companies of the World.

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Crossroads has been assisting veterans and civilians to reach their home ownership dreams since 1966.

Bryron Kotzas, founder of **Crossroad Realty**, was a veteran of the Air Force, piloting missions from 1942 to 1945 in WWII. He also has been an avid supporter of the ongoing efforts of the USO. Bryon was legendary for his philanthropic endeavors with many charities but the USO was very dear to home.

We thank you for your service. To find out more about the program, please call Tina Orth at 732-674-7913

Crossroads Realty has gone one step further and expanded the program to honor our Police / Fire / and Emergency Medical Personal as well. All first responders will be eligible for the same rebate available as part of the **U.S. MILITARY ON THE MOVE™** program.

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The Tina Orth Team

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...Military Adaptive Sports Program continued from page 15
members learn new skills and promote lifelong fitness and well-being.

Regional Coordinators

Regional Coordinators are available at military treatment facilities and installations across the country. They work within the military services' wounded, ill, and injured programs including:

- **U.S. Army Warrior Care and Transition Program (WCT)** <http://wct.army.mil>
- **U.S. Navy Wounded Warrior – Safe Harbor (NWW)** www.navywoundedwarrior.com
- **U.S. Air Force Wounded Warrior Program (AFW2)** www.woundedwarrior.af.mil
- **U.S. Marine Corps Wounded Warrior Regiment (USMC WWR)** www.woundedwarrior.marines.mil
- **U.S. Special Operations Command (USSOCOM) Warrior Care Program (Care Coalition)** www.socom.mil

Adaptive Activities Include:

The activities listed are examples and not an exhaustive list of MASP-approved events.
Cross Country and Track • Cycling • Golf • Hiking
Wheelchair Basketball • Baseball and Softball

Field Sports such as Discuss, Shotput and Javelin
Paddling Sports such as Kayaking and Canoeing
Rock Climbing • Rodeo • Sitting Volleyball
Sled Hockey • Snow Skiing • Surfing
Swimming and Scuba Diving • Triathlon
Air Rifle, Air Pistol, Skeet and Trap Shooting
Equine • Archery • Hunting and Fishing • Yoga

For more information on the Military Adaptive Sports <http://warriorcare.dodlive.mil/carecoordination/masp>



Team U.S. member Marine Corps veteran Sgt. Michael Nicholson during 2017 Invictus Games golf competition. DoD photo by Roger L. Wollenberg



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U.S. Service Members Compete In

INVICTUS GAMES

FOR OUR WOUNDED WARRIORS

THE WORD 'INVICTUS' IS LATIN FOR 'UNCONQUERED'

The 2013 Warrior Games held in the United States was visited by the Duke of Sussex, Prince Harry.

Impressed by the positive impact sport could have on the recovery and rehabilitation of wounded, injured and ill servicemembers.

He vowed to take the idea and launch a similar event in the UK.

The Invictus Games Foundation was established and in 2014 and London hosted the inaugural Invictus Games



2017 Invictus Games
Toronto, Ontario, Canada

U.S. Air Force Tech. Sgt. Lara Mastel, left, and veteran Marine Sgt. Gabby Graves-Wakes, right, pose at the medal podium with a Canadian competitor and Prince Harry of Wales after competing in the women's recumbent bike time trial during the 2017 Invictus Games at High Park in Toronto, Ontario, September 26, 2017. (DoD photo by Sgt Cedric R. Haller II/Released)

The 2018 Invictus Games in Sydney Australia will be held from 20 - 27 October 2018

www.invictusgames2018.org

The Sydney Games will attract more than 500 competitors from 18 nations to compete in 11 adaptive sports and will recognize and thank families and friends for their role and the challenges they share in supporting our wounded warriors. Sydney will host around 1000 family and friends who'll be in the stands cheering.

The Duke of Sussex, Prince Harry, asked these questions. How do these men and women find the motivation to move on and not be defined by their injuries?

How can we challenge perceptions and send a positive message about life beyond disability to an international audience?

They have been tested and challenged, but they have not been overcome. They have proven that by embracing each other and the support of family and friends, they can reclaim their future.

They are Invictus. Most of us will never know the horrors of combat. Horrors so great that many servicemen and women suffer life-changing injuries, both visible and invisible, while serving their countries, while serving us.

The word 'Invictus' is Latin for 'unconquered' and embodies the fighting spirit of our wounded, injured and ill servicemen and women.

Invictus Games Foundation

In 2014 the Invictus Games Foundation was established and London hosted the inaugural Invictus Games with more than 400 competitors from 13 nations.

Orlando, Florida was the location of the second Invictus Games in 2016 with more than 500 competitors participating from 15 nations.

Toronto, Ontario, Canada hosted the 3rd Invictus Games with more than 550 competitors from 17 nations.

2018 Invictus Games in Sydney Australia

The 2018 Invictus Games in Sydney Australia will be held from 20 - 27 October 2018. The Sydney Games will attract more than 550 competitors from 18 allied nations are expected to compete in 11 adaptive sports and will recognize and thank families and friends for their role and the challenges they share in supporting our wounded warriors. Sydney will host around 1000 family and friends who'll be in the stands cheering.

2018 United States Team

The Department of Defense announced the names of the 72 competitors who will compete on the 2018 Invictus Games, USA Team

Release No: NR-134-18 May 1, 2018
www.defense.gov/News/Article/Article/1510594/dod-announces-invictus-games-sydney-2018-team-members

More than 550 wounded, ill and injured servicemen and women from 18 allied nations are expected to compete.

Competitors will participate in 11 adaptive sports, including archery, athletics, indoor rowing, powerlifting, road cycling, sitting volleyball, swimming, wheelchair basketball, wheelchair



Left to right: Team U.S. members Air Force Master Sgt. Brian Williams, Marine Corps veteran Lance Cpl. Matthew Grashen, Army veteran Spc. Anthony Edward Pone and Marine Corps veteran Sgt. Anthony McDaniel attempt to block Netherlands player Jack Pastora's shot in the gold medal wheelchair basketball game during Invictus Games 2017. DoD photo by Roger L. Wollenberg

rugby, and a new addition this year, sailing - around the iconic Sydney Harbour.

"Participation in the 2018 Invictus Games helps to shine a light on the amazing power and positivity of adaptive sports and reconditioning activities for our wounded warriors, who continue to inspire us with their strength, resilience and personal courage every day," said Stephanie Barna, performing the duties of undersecretary of defense for personnel and readiness. "These brave service members and veterans demonstrate what it means to be professional, dedicated, and determined. We are proud to honor and recognize their remarkable achievements and support them as they continue their personal journeys of recovery and healing."

The following athletes were selected as primaries for the USA Team:

Staff Sgt. Ross Alewine, U.S. Army
Retired, Gunnery Sgt. John Ayo, U.S. Marine Corps
Retired Cpl. Josue Barron, U.S. Marine Corps
Retired Senior Airman Jamie Biviano, U.S. Air Force
Retired Capt. Steven Bortle, U.S. Army
Master Sgt. Benjamin Brodt, U.S. SOC*
Spc. Vairon Caicedo U.S. SOC*
Retired Petty Officer 2nd Class Brian Canich, U.S. Navy
Retired Senior Airman Heather Carter, U.S. Air Force
Sgt. 1st Class Jarrod Collins U.S. SOC*
Sgt. David Crook, U.S. Army
Staff Sgt. James Dunaway, U.S. Marine Corps
Retired Petty Officer 3rd Class Mark Eldridge, U.S. Navy
Retired Chief Petty Officer Joshua Erickson, U.S. Navy
Retired Sgt. Brandi Evans, U.S. Army
Retired Tech. Sgt. Christopher Ferrell, U.S. Air Force
Retired Airman Austin Chance Field, U.S. Navy
Gunnery Sgt. Dorian Gardner, U.S. Marine Corps
Retired Petty Officer 3rd Class Jamie Garza, U.S. Navy
Retired Gunnery Sgt. Doug Godfrey, U.S. Marine Corps
Petty Officer 2nd Class Emmanuel Gonzalez, U.S. Navy
Retired Lance Cpl. Matthew Grashen, U.S. Marine Corps
Retired Sgt. Gabby Graves Wake, U.S. Marine Corps
Retired Staff Sgt. Megan Grudzinski, U.S. Army

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May Almighty God bless our military men and women and their families!



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Sunday Mass Schedule

Saturday Vigil: 5:15 PM

Sunday: 9:00 AM and 11:00 AM

12:30 PM (Extraordinary Form, Traditional Latin)

Holy Day Mass Schedule

Vigil: 7:00 PM

Holy Day: 7:00 AM and 7:00 PM

Weekly Mass

Monday: 7:00 PM

Tuesday - Thursday: 8:00 AM

Friday: 8:00 AM Traditional Latin Low Mass

Saturday: 8:00 AM

Confession: Saturday at 4:30pm and by appointment

Adoration of Blessed Sacrament: Monday from Noon until Benediction at 6:45pm



Patrick Roberts, a medically retired Air Force technical sergeant, competes in the men's 100-meter dash for Team Socom, the U.S. Special Operations Command Invictus Games team, at York-Lions Stadium in Toronto, Canada, Sept. 25, 2017. DoD photo by Marine Corps Sgt. Cedric R. Haller II

... 2018 Invictus Games continued from page 19

Master Sgt. Kenneth Guinn, U.S. Air Force
 Retired Master Sgt. Shay Hampton, U.S. Air Force
 Maj. Lee Harvey, U.S. SOC*
 Retired Seaman Damion Headington, U.S. Navy
 Senior Chief Petty Officer Raina Hockenberry, U.S. Navy
 Capt. Brian Hotchkiss, U.S. SOC*
 Retired Capt. Lawrence Hufford, U.S. Air Force
 Petty Officer 2nd Class Mario Ingram, U.S. Navy
 Sgt. 1st Class Brandt Ireland, U.S. SOC*
 Master Sgt. Keith Jackson, U.S. SOC*
 Spc. Stephanie Johnson, U.S. Army
 Retired Staff Sgt. Michael Kacer, U.S. Army
 Staff Sgt. Altermese Kendrick, U.S. Army
 Master Sgt. Linn Knight, U.S. Air Force
 Lance Cpl. Kira Lavine, U.S. Marine Corps
 Retired Lt. Daniel Lee U.S. Coast Guard
 Retired Staff Sgt. Sebastiana Lopez, U.S. Air Force
 Retired Staff Sgt. Ryan Major, U.S. Army
 Retired Petty Officer 2nd Class Leroy Mccullough, U.S. Navy
 Sgt. Ryan McIntosh, U.S. Army
 Retired Sgt. Maj. Shawn Mello, U.S. SOC*
 Retired Capt. Kristen Morris, U.S. Air Force
 Retired Sgt. Alex Nguyen U.S. Marine Corps
 1st Sgt. Douglas Norman, U.S. SOC*
 1st Lt. Ryan Novack, U.S. Air Force

Retired Master Sgt. Edward Oneil, U.S. SOC*
 Staff Sgt. Jason Pacheco, U.S. Marine Corps
 Gunnery Sgt. Alex Padilla, U.S. Marine Corps
 Sgt. 1st Class Dawn Page, U.S. SOC*
 Retired 1st Lt. Chris Parks U.S. Army
 Retired Staff Sgt. Tim Payne, U.S. Army
 Retired Tech. Sgt. Ryan Pinney, U.S. Air Force
 Retired Staff Sgt. Danielle Pothoof, U.S. Marine Corps
 Retired Master Sgt. Francis Reilly, U.S. SOC*
 Lt. Jason Roberts, U.S. Navy
 Retired Staff Sgt. Joel Rodriguez, U.S. Army
 Petty Officer 1st Class Tyson Schmidt, U.S. Navy
 Master Sgt. Benjamin Seekell, U.S. Air Force
 Retired Tech. Sgt. Joshua Smith, U.S. Air Force
 Retired Cpl. Michael Sousadecarma, U.S. Marine Corps
 Retired Senior Airman Hannah Stolberg, U.S. Air Force
 Retired Sgt. Jorge Toledo, U.S. Marine Corps
 Maj. Christina Truesdale, U.S. Army
 Retired Sgt. 1st Class Sualauvi Tuimalealiifano, U.S. SOC*
 Petty Officer 1st Class Carlos Valerio, U.S. Navy
 Master Sgt. George Vera, U.S. SOC*
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 Master Sgt. Brian Williams, U.S. Air Force
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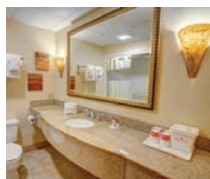
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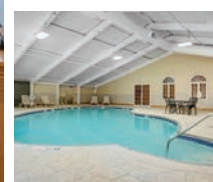
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My life's Odyssey Began When I Met An energetic Service Dog Named Agatha

Story By Cpl. Matthew Raible, USMC (Ret.)

Severely wounded during the 1968 Tet Offensive

I am a disabled Vietnam veteran and I attribute much of my success throughout the past twenty-five years to three unique service dogs that were trained to assist me by Canine Companions for Independence. I joined the United States Marine Corps in July 1966. I served with the Third Battalion, Twenty-seventh Marines who were deployed to Vietnam in February 1968 to support the First Marine Division during the infamous 1968 Tet Offensive. On May 27th, 1968 I was severely wounded by fragments from an 81mm mortar while standing radio watch on Operation Allen Brook.

My wounds were extensive. I was hospitalized for physical rehabilitation at the Bronx VA Medical Center (VAMC). I struggled for nine long years to overcome the physical limitation of my paralysis and cope with my PTSD before I could live a relative independent lifestyle outside of the VA healthcare system. After I was released from the VA hospital, I sought the services of the Queens Vietnam Veterans Outreach Program to focus my lifestyle and become a productive member of society. It was here I was introduced to St. John's University. Once again, it would take me another nine long years to achieve a Bachelor of Science degree in Computer Science. Eventually I was hired by the Social Security Administration (SSA) and I retired from government service after a rewarding 18-years working as a Benefit Authorizer (BA).

My life's odyssey began when I met an energetic Service dog named Agatha. The service dog is taught a host of tasks that enable an individual who has a disability to perform their activities of daily living with a modicum of independence. As a consequence of the spinal cord injury, I lost most of the active function in my right hand and I relied upon Agatha to retrieve a pen, a sheet of paper of adaptive equipment that I may have dropped and give it to me so that



Cpl. Matthew Raible, USMC (Ret.) and Canine Companions Jason

I could complete an assignment and eventually graduate from St. John's University with a Magna Cum Laude degree.

These simple tasks actually saved my life. Upon returning from work, I parked my handicapped accessible van in the apartment complex parking lot on a frigid January night. Unbeknownst to me, I did not apply the brakes on my wheelchair and I fell between the driver's seat when I transitioned from the van's seat to my wheelchair. Besides this, I left the vehicle's remote control in the ignition switch along with the van keys. Without the remote control I could not open the passenger door and call for help. Agatha and I would be hypothermia victims that night if not for her help. Please bear in mind the dog is trained to pick up items lying on the floor. With some gentle persuasion she figured out how to get and give me the keys all by herself and gave the remote control to me. I opened the van's door and called for help. In 2002, Agatha received a citation called the "Award for Canine Excellence" from the American Kennel Club for her lifesaving action on the cold and dark January night.

Jason is my third successor dog; he is a yellow labrador/Golden Retriever mix.

Jason has an innate instinct of compassion that lets him know that I am not feeling well. He sits at my side during those moments, placing his head on my lap and looks at me with eyes brimming with unconditional love. He greets me every morning with a plethora of kisses and lies by my bedside at night. I feel secure with Jason by my side.

The benefits of having a Canine Companions assistance dog are too numerous to mention here. I am truly blessed to have had these special dogs in my life. ☺

Cpl. Matthew Raible, USMC (Ret.)



Canine Companions for Independence® enhances the lives of people with disabilities the lives of people with disabilities by providing highly trained assistance dogs.



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Canine Companions for Independence®

Founded in 1975, Canine Companions for Independence® is a non-profit organization that enhances the lives of people with disabilities by providing highly trained assistance dogs and ongoing support to ensure quality partnerships.

The assistance dogs we breed, raise and train aren't just the ears, hands and legs of their human partners. They're also goodwill ambassadors and often, their best friends. They open up new opportunities and new possibilities, and spread incredible joy. We unite people with dogs in a powerful program that leads to greater independence and confidence.

Canine Companions for Independence train four types of assistance dogs

Service dogs

Service dogs assist adults with physical disabilities by performing daily tasks.

"Mork helps me help myself. He can retrieve my phone and other dropped items, pull my wheelchair and open doors for me."

—Wallis and Service Dog Mork

Hearing dogs

Hearing dogs alert their partners, who are deaf and hard of hearing, to important sounds.

"Thanks to Hazel, I don't have to rely on someone to wake me up. I am less dependent on my family now."

—Karen and Hearing Dog Hazel

Facility dogs

Facility dogs work with clients with special needs in a visitation, education, criminal justice or health care setting.

"Sherlock allows many children to surprise themselves into doing things they might never have had the courage to try!"

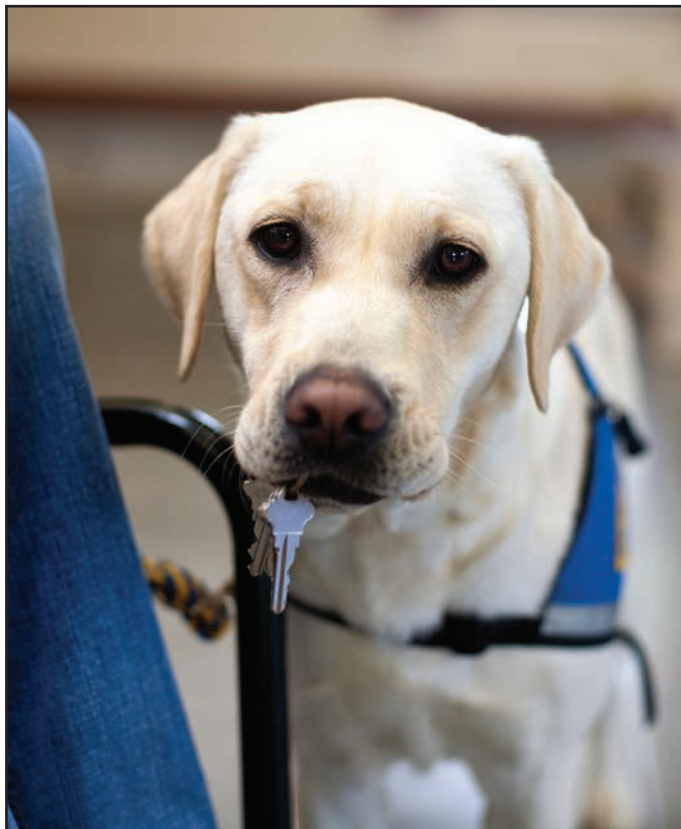
—Kristen and Facility Dog Sherlock

Skilled companions

Skilled companions enhance independence for children and adults with physical, cognitive and developmental disabilities.

"He has really changed my life and I like showing people how he helps me."

—Carter and Skilled Companion Hollen



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Canine Companions breeds Labrador Retrievers, Golden Retrievers, and a cross of the two to be assistance dogs. Volunteers care for our breeder dogs and nurture newborn puppies for eight weeks. Canine Companions puppies spend the next 14-18 months with volunteer puppy raisers who provide basic obedience training, socialization and care.

...continued on page 28

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... Canine Companions continued from page 27

Professional Canine Companions instructors teach the dogs to master over 40 commands in six to nine months. After training is successfully completed, the dogs can go through Team Training and be matched with adults, children or veterans with a disabilities, or professionals assisting clients with special needs. Team Training culminates in a joyful graduation ceremony for graduates beginning a new journey and for puppy raisers witnessing their puppies' achievements.

National Headquarters & Locations

Northwest Training Center

Jean and Charles Schulz Campus

2965 Dutton Avenue • Santa Rosa, CA 95407

(707) 577-1700 Voice

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Serving Northern California, Northern Nevada, Oregon, Washington, Idaho, Montana, Alaska and Wyoming.

Canine Companions for Independence was founded in Santa Rosa, California in 1975. The **National Headquarters and Northwest Training Center are located on the Jean and Charles Schulz Campus in Santa Rosa, California.** The Schulz Campus, named after generous supporters Jean and Charles Schulz, opened in 1996. The Northwest Region serves people in Northern California, Northern Nevada, Oregon, Washington, Idaho, Montana, Wyoming and Alaska.

Southwest Training Center

The Dean, Gerda and Trixie Koontz Campus

124 Rancho del Oro Drive • Oceanside, CA 92057

(760) 901-4300 Voice

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(800) 572-BARK (2275) Toll-free

The Southwest Region of Canine Companions was founded in 1986. We serve Arizona, Utah, Colorado, New Mexico, Oklahoma, Arkansas, Southern California, Southern Nevada and Hawaii. The Southwest Regional Training Center is named the Dean, Gerda and Trixie Koontz Campus after our campus benefactors: bestselling author Dean Koontz, his wife and their late Golden Retriever adopted from Canine Companions after being retired from service.



North Central Training Center

4989 State Route 37 East • Delaware, Ohio 43015

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Canine Companions for Independence North Central Region has been enhancing the lives of children, adults and veterans with disabilities since 1987. The North Central Regional Training Center, located just outside of Columbus in Delaware, OH, opened its doors in 1990 and serves 13 and a half states: everything west of Pittsburgh, Ohio, Kentucky, Michigan, Indiana, Illinois, Wisconsin, Missouri, Iowa, Minnesota, Kansas, Nebraska, North Dakota and South Dakota. The North Central Region also serves our graduate teams living in eastern Canada.

South Central Training Center

Kinkeade Campus at Baylor Scott & White Health

7710 Las Colinas Ridge • Irving, TX 75063

(214) 259-4700 Voice

(800) 572-BARK (2275) Toll-free

Canine Companions for Independence South Central Region is the sixth and newest region. The Kinkeade Campus at Baylor Scott & White Health is located in Irving, Texas, and is the first assistance dog program to partner with a healthcare system. The campus is named for United States District Judge Ed Kinkeade, who took the lead in bringing this partnership together for the formation of a campus to serve the state of Texas. We look forward to continuing to enhance lives through our wonderful assistance dogs in the Lone Star State.

Northeast Training Center

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286 Middle Island Road • Medford, NY 11763

(631) 561-0200 Voice

(631) 561-0230 Fax

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The Northeast Region of Canine Companions for Independence was founded in 1989 and was located on the SUNY Farmingdale Campus in Farmingdale, NY.

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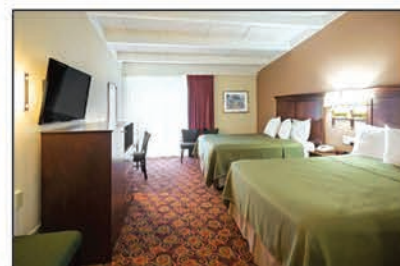
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SOCIAL MEDIA

Information You Can Use

ARE YOU DOING YOUR PART ON SOCIAL MEDIA TO KEEP SOLDIERS SAFE

Story by Abigail Kelly August 9, 2018

www.army.mil/article/209671/army_families_are_you_doing_your_part_on_social_media_to_keep_soldiers_safe



The National Guard Bureau, speaks to civilian and military social media managers on the benefits and risks of using social media within the Defense Department. Web sites including Facebook and Twitter to communicate with Citizen-Soldiers and -Airmen as well as the public. Photo By: Master Sgt. Mike R. Smith, U.S. Air Force

ARLINGTON, Va. -- Social media plays a significant role in everyday life, especially for military families. It helps them learn information about their next duty station and stay connected to the family and friends they leave. At the same time, the tool is also used by terrorists to seek out individuals and information.

Therefore, it is essential to follow Army regulations on social media use and protect operational security because if members of the military community put too much information online, and violate operational security, the safety of service members and their families can be at risk.

According to the Army's web page detailing information regarding social media use, operations security is "the process by which (individuals) protect unclassified information that can be used against (the Army). Its purpose is to prevent potential adversaries from discovering critical (Department of Defense) information. Success depends on secrecy and surprise, so the military can accomplish the mission more quickly and with less risk. Enemies of freedom want this information, and they are not just after the military member to get it."

Joint Base Myer-Henderson Hall Antiterrorism Officer Vihn Cayton said it is not necessarily service members that are the problem. It is usually their loved ones.

"Our biggest violators are actually family members," he said. "They are putting stuff on there that they shouldn't be putting on social media. The majority of the Soldiers are trained. It is just them taking it to explain to the Family."

Cayton explained that family members violate operational security on social media when they give out too much information on topics such as major events and deployments such as the date, time, location, and mission.

"(For example, a family member will post) 'hey he's coming on this date, this is the flight he is on, I am going to meet him at the airport,' or 'my husband/wife is getting ready to deploy with the unit and they going to wherever doing this,'" Cayton described.

Cayton said while service members go through training on how to be smart with social media, families do not always receive that same information. Therefore, when he briefs a family member, he gives them a case study that can show various impacts on what social media posts can do to security.

"It could be loss of life, damage to government property, even identity theft," Cayton said. "They put too much information about themselves out there; they might go through a legal battle trying to get their identity back."

Posts on social media have even delayed deployments and homecomings for service members.

The Army stated that individuals should not post details regarding their assigned unit's mission, security procedures, and details of locations, dates of deployments, and events.

Cayton said that it is okay to post about service members, it just shouldn't be done with specific details.

"You can say 'hey I am going to a dining in' and that's it instead of giving the specific details and location," he explained.

Following these rules are essential for the military community because even when one believes their security settings are private, and only friends can see their posts, that is not always the case, especially when other people start to share content with or without consent.

"Once information is posted or uploaded onto a social networking site, it should no longer be considered private," states the Army's Antiterrorism Awareness for Social Media Pocket Guide.

The Criminal Investigation Command also noted that when things are posted online, they never really go away.

"Once something is posted on a social networking website it can spread quickly, and no amount of effort can delete it," CID stated in a 2014 release.

Cayton said he works with service members and families to help reduce the risk and challenges from social media.

"We can't say (to family members) what you can and what you can't (post online)," he said. "It is what you should and shouldn't (post). One of my responsibilities (is to) try to get you to that proper training, so you know what you are doing."

Editor's Note: Pentagon Staff Writer Abigail Kelly can be reached at akelly@dcmilitary.com. This is a Part II of a two-part story series about Antiterrorism Awareness Month. The first part was an overview of the work of the antiterrorism office. The second part dives into the importance of safe social media use.

For more information on Army Social Media go to: <https://www.army.mil/socialmedia/>

National Veterans Creative Arts Competition & Festival



U.S. Air Force photo by
Airman 1st Class George Goslin

2018 National Veterans Creative Arts Festival

Presented by:

The Department of Veterans Affairs and the American Legion Auxiliary.

Hosted by:

A Central Iowa Health Care System

Dates:

Thursday, November 1, 2018

Art Exhibit and Creative Writers Meet & Greet

Sunday, November 4, 2018, Stage Show

Location: Des Moines, IA

Tickets are not required to attend the Thursday, events, but a ticket is required to attend the Stage Show.

The National Veterans Creative Arts Festival (NVCAF) is the 2018, celebration and grand finale stage show and art and writing exhibitions which are the culmination of talent competitions in art, creative writing, dance, drama and music for Veterans treated in the Department of Veterans Affairs (VA) national health care system.

Veterans will exhibit their artwork and original writings or perform musical, dance or dramatic selections in a gala variety show. **All Veterans invited to participate are selected winners of year-long, national fine arts talent competitions** in which thousands of Veterans enter, from VA medical facilities across the nation.

VA medical facilities incorporate creative arts into their recreation therapy programs to further the rehabilitation milieu for both inpatients and outpatients. This annual competition recognizes the progress and recovery made through that therapy, and raises the visibility of the creative achievements of our Nation's Veterans after disease, disability or life crisis.

History Of The National Veterans Creative Arts Festival

The National Veterans Creative Arts Festival originated as two separate competitions. Muriel Barbour, then chief of recreation therapy at the McGuire VA Medical Center in Richmond, Va., created the visual arts competition, VET ARTS, in 1981, as an observance of the International Year of Disabled Persons. Shirley Jefferies, a recreation therapist at the Waco, Texas, VA Medical Center, initiated the performing arts competition, The National Music Competition for Veterans,

in 1981. The premier live winners' stage show was held in 1981 at the VA Medical Center in Tuskegee, Ala. The second show was staged in 1982 at the Coatesville, Pa., VA Medical Center.

In 1984, the live stage show was presented in Washington, D.C., and the music competition was renamed "The Music Festival." The following year, the stage show took place in historic Constitution Hall.

The Music Festival and VET ARTS merged and drama and dance divisions were added, to create the National Veterans Creative Arts Festival in 1989. Designed to spotlight the four creative arts therapies of art, music, dance and drama, this landmark Festival was performed to an audience of 4,000 in the Fox Theater in St. Louis, Mo. In 2005, a fifth creative arts division, creative writing, was added to the Festival roster.

The National Veterans Creative Arts Festival continues to evolve each year as it showcases the artistic achievements of Veterans from across the country in each of the five artistic divisions. Each Festival features an art exhibit showing the first place artwork from 51 categories. A live stage show, complete with orchestral accompaniment generously provided by the Music Performance Fund, is performed by Veterans who have achieved medal-winning status in a variety of categories from the performing arts divisions of music, drama and dance, as well as creative writing.

Workshops are offered during the Festival week for participants and staff, educating them in a variety of artistic modalities by utilizing the talents of local community artists. There is no competition at the Festival itself, as it is a showcase for previously judged medal winners.

In 2016, 3,251 Veterans from 126 VA medical facilities entered the art, music, drama, dance and creative writing competitions. Of those, approximately 130 medal-winning Veterans earned an invitation to participate in the 2016 Festival in Jackson, Mississippi. In 2017 the VA Western New York Healthcare System hosted the event in Buffalo, New York.

The National Veterans Creative Arts Competition and Festival is supported by the Department of Veterans Affairs, American Legion Auxiliary and many other organizations both locally and nationally.

2019 Local Competition Begins

Nationwide, Department of Veterans Affairs (VA) medical facilities use the creative arts as one form of rehabilitative

treatment to help Veterans recover from and cope with physical and emotional disabilities. Across the country each year, Veterans enrolled at VA health care facilities compete in a local creative arts competition. The competition includes 51 categories in the visual arts division this year that range from oil painting to leatherwork to paint-by-number kits. In addition, there are categories in creative writing, dance, drama and music. Through a national judging process, first, second and third place entries in each category are determined.

Most VA facilities hold their local competitions in January and February. Be sure to check with your VA facility as early as December in order to meet their deadline date for submission of entries into the local competition. Veterans must work with a staff person from the VA facility where they are enrolled.

Competition Eligibility Criteria

This competition is open to Veterans who are enrolled at a VA Medical Center or Outpatient Clinic BEFORE entering the local competition. An eligible Veteran can enter local competition at only one VA facility per year. He/she can submit an entry in creative writing, dance, drama or music categories with a Veteran or group from another VA facility, but still represents and must go through his/her originating VA facility to enter the competition. This facility should be the site where he/she receives their primary treatment.

The Military Health System

Healing arts initiatives promote creative expression through art, music, writing, dance, and other artistic modalities to help Service members and Veterans express themselves in new ways and improve their quality of life — psychologically, physically, and spiritually. Individuals with opportunities to express themselves and share their stories can often better cope with the most common symptoms of today's conflicts: post-traumatic stress, traumatic brain injury, and depression.

Art, more specifically, offers a nonverbal outlet of expression where many Service members find their art to become an extension of themselves and their thoughts. This open creativity allows them to process traumatic experiences from their past and also navigate the visible and/or invisible challenges they face every day, to foster post-traumatic growth and healing.

DoD works with organizations like the **National Intrepid Center of Excellence (NICoE)**, a directorate of Walter Reed National Military Medical Center, which helps Service members and their families better manage their traumatic brain injury (TBI) and psychological health (PH) conditions.

The NICoE delivers a broad range of patient- and family-centered assessments and clinical offerings, encompassing traditional medicine, advanced diagnostic techniques, and integrative medicine. Creative Arts Therapy, a NICoE Outpatient Service, is comprised of the NICoE Healing Arts Program.

<http://warriorcare.dodlive.mil/carecoordination/masp/healingarts/>



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PREDATORY LENDING

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VA ISSUES NEW POLICY TO PROTECT VETERAN HOMEOWNERS FROM PREDATORY LENDING

June 15, 2018

www.va.gov/opa/pressrel/pressrelease.cfm?id=4073

WASHINGTON — The U.S. Department of Veterans Affairs (VA) has issued a new policy implementing the May 2018 Economic Growth, Regulatory Relief, and Consumer Protection Act, to protect Veteran homeowners from predatory lending practices when obtaining a VA-guaranteed refinance loan.

The act helps protect Veterans and service members from the dangers associated with repeatedly refinancing their home loans, requiring, among other things, the seasoning of the original loan and a recoupment period for fees, closing costs, and expenses related to the refinance.

"We want to ensure Veterans have the informed ability to take advantage of economic opportunities and make sound decisions that enable them to prosper when using their benefits," said Acting VA Secretary Peter O'Rourke. "This is yet another tool that will help Veterans meet their personal goals."

The act also provides for a specified interest rate decrease and for protections of loan-to-value ratios.

A refinancing loan must meet the requirements specified in the act or VA will not guarantee the loan.

VA recently implemented a policy where lenders provide Veteran borrowers a comparison of their existing VA-backed home loan to the proposed one when refinancing to ensure borrowers are set up for success. This is also referred to as a recoupment or



break-even analysis, which helps Veteran borrowers clearly understand the costs of refinancing, the monthly payment savings, and the overall impact on their finances.

VA-backed home loans generally do not require a down payment, have low closing costs, and are the lowest rates among all loan products in the marketplace. Notably, VA-backed home loans also continue to outperform other products in the market. In fiscal year (FY) 2017, VA guaranteed more than 740,000 loans for a total of \$189 billion, an all-time record for the VA Home Loan Program. Over the past three years, VA has guaranteed more than 2 million VA home loans for over \$500 billion.

The VA Home Loan Program's mission is to maximize Veterans' and service members' opportunity to obtain, retain, and adapt homes by providing a viable and fiscally responsible benefit program in recognition of their service to the nation. In addition, VA also helps severely disabled Veterans adapt their homes to live more independently by providing up to \$81,080 for home modifications. For more information, including eligibility criteria, visit [Housing Grants for Disabled Veterans. www.benefits.va.gov/homeloans/adaptedhousing.asp](http://HousingGrantsforDisabledVeterans.www.benefits.va.gov/homeloans/adaptedhousing.asp)

Policy Guidance Update: VA Refinance Loans and the Economic Growth, Regulatory Relief and Consumer Protection Act • Circular 26-18-13, May 25, 2018.
www.benefits.va.gov/HOMELOANS/documents/circulars/26_18_13.pdf

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You don't need to take action now. But, to prevent a gap in dental coverage when your TRDP plan ends, you must select and enroll in a FEDVIP dental plan during the next Federal Benefits Open Season. Open season is your annual opportunity to sign up for FEDVIP dental and vision coverage, and this year it runs from November 12, 2018, to December 10, 2018. The coverage effective date is January 1, 2019.

Previously, FEDVIP was only available to Federal and U.S. Postal Service (USPS) employees, retirees, and their eligible family members, but eligibility for the program has expanded. Both FEDVIP dental and vision coverage will now be offered to certain retired members of the uniformed services and their families. In addition, FEDVIP vision coverage will also be offered to most family members of active duty service men and women.

FEDVIP is popular among Federal employees. The more than 3.3 million people already enrolled give the program high marks for quality and value. With 10 dental and four vision carriers to choose from, and both standard and high plan options, we're happy to say that FEDVIP offers many benefit plans and options, which will provide great flexibility to members of the uniformed services.



Key Dates To Remember

October 2018
2019 FEDVIP plan
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Nov. 12–Dec. 10, 2018
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Jan. 1, 2019
2019 FEDVIP
plan year begins

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FEDVIP vision plans

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UnitedHealthcare Vision
Vision Service Plan (VSP)

Note: Plan details and rates for the 2019 plan year will be available in fall 2018.

If you are eligible, you can start enrolling in FEDVIP in November 2018. Coverage will start Jan. 1, 2019.

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Mortgage Payment May Sound Too Good To Be True

“Warning Order” To Servicemembers And Veterans

CFPB and VA are issuing their first WARNO, “Warning Order”

By Patrick Campbell and Anthony Vail – NOV 20, 2017

www.consumerfinance.gov/about-us/blog/cfpb-and-va-warno-va-refinancing-offers-sound-too-good-be-true

www.benefits.va.gov/homeloans/irrrl.asp

The CFPB and VA are issuing their first WARNO, “Warning Order,” to servicemembers and veterans with VA home loans. If you have a VA home loan, then there is a good chance that you have already come into contact with unsolicited offers to refinance your mortgage that appear official and may sound too good to be true.

Many of these solicitations promise:

- **Extremely low interest rates**
- **Thousands of dollars in cash back**
- **Skipped mortgage payments**
- **No out-of-pocket costs**
- **No waiting period**

Don't be fooled. Before responding to any unsolicited offers, here is what you need to know.

A - Operational environment

Some lenders marketing VA mortgage refinances may use aggressive and potentially misleading advertising and sales tactics. Lenders may advertise a rate just to get you to respond, or you may receive a VA mortgage refinance

offer that provides limited benefit to you while adding thousands of dollars to your loan balance.

How will you know if the offer is too good to be true? Here are some offers and tactics to watch out for:

Offers to skip one or two mortgage payments – Lenders sometimes advertise this as a benefit of a VA mortgage refinance; in fact, VA prohibits a lender from advertising the skipping of payments as a means of obtaining cash in an Interest Rate Reduction Refinance Loan (IRRRL). Certain lenders nevertheless use this as a selling point when they are unable to offer cash-out or a significantly lower interest rate.

Offers to receive an escrow refund – Lenders may promise that you will receive a certain amount of cash as a refund from your escrow account; however, the amount you may receive is dependent on how much is left in your account at the time the loan closes, which may be much less than you were promised. We have heard from

servicemembers who were promised a certain refund amount and received a much lower amount at closing. We have also heard from servicemembers who have experienced problems with their new escrow accounts after closing and have had to make higher monthly payments to make up for the shortfall.

Low-interest rates without specific terms – Lenders may advertise a low-interest rate to get you to respond to an advertisement. You might assume these rates are for a 30-year fixed-rate mortgage, but in many cases, the rates are for a 15-year fixed-rate mortgage or an adjustable-rate mortgage, or you may have to pay discount points to receive the advertised rate.

Aggressive sales tactics – Certain lenders may try to push you into a VA mortgage refinance. For example, you may be called by a lender multiple times or receive VA mortgage refinance offers in the mail that look like a check or bill to get you to open it. You may be pressured to refinance your VA loan only a month or two after you closed on your current VA loan.

Be prepared to: Understand that certain advertised benefits, such as no out-of-pocket closing costs, skipped mortgage payments, and escrow refunds, are costs that are generally added to your loan and increase the overall principal balance. These are all red flags that may indicate that the loan is less likely to benefit you. Before you proceed with a VA mortgage refinance, be sure to consider the long-term and short-term benefits and consequences of refinancing your loan.

B - Friendly forces

We are working hard, along with other government agencies, to identify, stop, and prevent illegal and misleading advertising related to VA mortgages and refinancing.

If you are considering mortgage or refinancing through a VA loan, VA loan specialists are available from 8 a.m. to 6 p.m. ET, Monday through Friday, to assist you. If you have questions about your current VA loan, contact VA at (877) 827-3702.

If you have a problem with a VA mortgage refinance or other mortgage issues, you can submit a complaint to the CFPB online or by calling (855) 411-CFPB (2372).

If you would like to stop or reduce the amount of the offers you receive, you can call 888-567-8688 or visit www.optoutprescreen.com.

You can also put your phone number on the federal government's National Do Not Call Registry to reduce the telemarketing calls you get at home.

Visit www.donotcall.gov or call 888-382-1222 from the phone number you want to register.

Whether you're thinking of buying a home, already have a home loan, or are having trouble paying your mortgage, the CFPB has mortgage resources to help you every step of the way. If you currently have a VA loan and are having issues repaying your mortgage, you should call a VA loan technician at (877) 827-3702 to explore potential options that can assist you.

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News Release No: NR-217-18, July 12, 2018

www.defense.gov/News/News-Releases/News-Release-View/Article/1573168/pentagon-announces-changes-to-post-911-gi-bill/

The Department of Defense issued a substantive change today to department policy on the transfer by service members in the Uniformed Services of "Post-9/11 GI Bill" educational benefits to eligible family member recipients.

Effective one-year from the date of this change, eligibility to transfer those benefits will be limited to service members with less than 16 years of total service (active duty service and/or selected reserves as applicable). Previously, there were no restrictions on when a service member could transfer educational benefits to their family members. The provision that requires a service member to have at least six years of service to apply to transfer benefits remains unchanged in the policy.

Focus on Retention

"After a thorough review of the policy, we saw a need to focus on retention in a time of increased growth of the Armed Forces," said Stephanie Miller, director of Accessions Policy, Office of the Secretary of Defense. "This change continues to allow career service members that earned this benefit to share it with their family members while they continue to serve." She added "this change is an important step to preserve the distinction of transferability as a retention incentive."

If a service member fails to fulfill their service obligation because of a "force shaping" event (such

as officers involuntarily separated as a result of being twice passed over for promotion, or enlisted personnel involuntarily separated as a result of failure to meet minimum retention standards, such as high-year tenure), the change will allow these individuals to retain their eligibility to transfer education benefits even if they haven't served the entirety of their obligated service commitment through no fault of their own.

All approvals for transferability of Post-9/11 GI bill continue to require a four-year commitment in the Armed Forces and, more importantly, the member must be eligible to be retained for 4 years from the date of election.

This policy affects service members in the Uniformed Services which includes the U.S. Coast Guard as well as the commissioned members of the U.S. Public Health Service and National Oceanic and Atmospheric Administration.

For more on the policy, visit <http://www.esd.whs.mil/DD>



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Bereavement Counseling

www.vetcenter.va.gov/Bereavement_Counseling.asp

Coast Guard Mutual Assistance

www.cgmahq.org

Combined Federal Campaign

www.opm.gov/combined-federal-campaign

ESGR

www.esgr.mil

Government Agencies Index

www.usa.gov/federal-agencies/a

Military Installation Website

www.militaryinstallations.dod.mil

Military OneSource

www.militaryonesource.mil

Military Spouse Resource Center

www.careeronestop.org/militaryspouse

My Army Benefits

myarmybenefits.us.army.mil

Navy Marine Corp Relief

www.nmcrs.org

PTSD

www.ptsd.va.gov

US Dept. of Defense

www.defense.gov

US Dept. of Veterans Affairs

www.va.gov

US House of Representatives

www.house.gov

US Senate

www.senate.gov

Vet Center Program

www.vetcenter.va.gov

Warrior Care Website

www.warriorcare.dodlive.mil

Military Service Organizations and Resources

Air Force Association

www.afa.org

American Legion

www.legion.org

American Red Cross

www.redcross.org

Armed Services YMCA

www.asymca.org/locations

AMVETS

www.amvets.org

AUSA

www.ausa.org

Bob Woodruff Foundation

www.bobwoodrufffoundation.org

Canines for Warriors

www.k9sforwarriors.org

Children's Grief Education Association

www.childgrief.org

Comfort Zone Camp

www.comfortzonecamp.org

Disabled American Veterans Charitable Service Trust

www.dav.org

Fisher House

www.fisherhouse.org

Gary Sinise Foundation

www.garysinisefoundation.org

Gold Star Wives

www.goldstarwives.org

Helmets to Hardhats

www.helmetstohardhats.org

Hire Our Heroes

www.hireourheroes.org

Homes for Our Troops

www.hfotusa.org

Hope for the Warriors

www.hopeforthewarriors.org

Intrepid Fallen Hero's Fund

www.fallenheroesfund.org

Iraq and Afghanistan Veterans of America

www.iava.org

Luke's Wings

www.lukeswings.org

Marine Corps Association

www.mca-marines.org

Marine Corps Scholarship Foundation

www.mcsf.org

Military Appreciation Resource Books

www.americaspublisher.com

National Military Family Association

www.militaryfamily.org

Navy League

www.navyleague.org

Navy SEAL Foundation

www.navysealfoundation.org

Operation Homefront

www.operationhomefront.net

Puppies Behind Bars

www.puppiesbehindbars.com

Semper Fi Fund

www.semperfund.org

TAPS

www.taps.org

Team Rubicon

www.teamrubiconusa.org

Thanks USA

www.thanksusa.org

The Mission Continues

www.missioncontinues.org

United States Armed Forces Association

www.usarmedforcesassociation.org

USO Centers

www.uso.org/centers/united-states

VFW

www.vfw.org

Wounded Warrior Family Support

www.wwfs.org

Wounded Warrior Project

www.woundedwarriorproject.org

Yellow Ribbon Fund

www.yellowribbonfund.org



<https://gomdl.com/activities/military-family-support-center/>

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Bowling Center	BLDG 489 Saniuk Rd.....	LKH 732.323.2027

C

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Car Wash	BLDG 5391 Texas Ave.	DIX 609.754.4316
Central Registration Office (CYP)	BLDG 3435 Broidy Rd.....	McG 609.754.3259
		609.754.3098
Child Development Center I (CDC)	BLDG 2430 Can Do Way	McG 609.754.2966
Child Development Center II (CDC)	BLDG 2414 Tuskegee Airmen Ave.....	McG 609.754.3661
Child Development Center (CDC)	BLDG 1188 Juliustown Rd.....	DIX 609.754.4316
Child Development Center (CDC)	BLDG 657 Berry Rd.....	LKH 732.323.2260
Civilian Personnel Office (APF)	BLDG 2903 McGuire Blvd.	McG 609.754.5701
		609.754.2554
Combined Bachelor Quarter (CBQ)	BLDG 481 Walsh Dr.	LKH 732.323.2266
Community Programs Office.....	BLDG 123 Severyns Rd.	LKH 732.323.2405
Cyber Café Recreation Center	BLDG 123 Severyns Rd.	LKH 732.323.7415

D

Dining Facility	BLDG 5517 Texas Ave & Sever St.	DIX 609.562.4914
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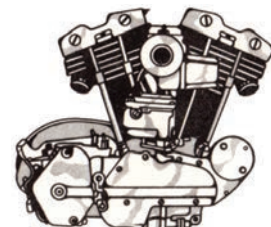
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Dining Facility	BLDG 5904 Doughboy Loop	DIX 609.562.3537
(Restricted – Eligible Patrons Only)		DIX 609.562.2924
Doughboy Gym	BLDG 5953 Newport St.	DIX 609.562.5780
(Mission Driven Operation)		
Doughboy Inn	BLDG 5255 Maryland Ave.	DIX 609.754.4667
		DIX 609.288.7901

E

Education & Training Center	BLDG 3829 School House Rd.	McG 609.754.3019
(Located in the Falcon Courts North Housing)		McG 609.754.4116

F

Falcon Creek Golf Course	BLDG 2007 Can Do Way	McG 609.754.2169
(Seasonal Operation)		
Family Child Care Programs (FCC)	BLDG 3435 Broidy Rd.	McG 609.754.3154
		McG 609.754.3341
The Firehouse Recreation Center	BLDG 2502 E. Arnold Ave.	McG 609.754.2233
First Term Airman Center (FTAC)	BLDG 2610 POW/MIA Blvd.	McG 609.754.5544
Fitness Center	BLDG 123 Severyns Rd.	LKH 732.323.7266
Fitness Programs Office		LKH 732.323.2766
Fitness Center	BLDG 2504 POW/MIA Blvd.	McG 609.754.6085
Flight Deck Recreation Center	BLDG 484 Lansdowne Rd.	LKH 732.323.2405
		LKH 732.323.1648
Flight Kitchen	BLDG 1706 McGuire Blvd.	McG 609.754.3779
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Fountain Green Golf Course	DG 3152 Fort Dix Rd.	DIX 609.562.5443
		DIX 609.562.2166

G

Griffith Field House Gym	BLDG 6053 8th St. & Millville Rd.	DIX 609.562.4888
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H

The Hair Port	BLDG 2508 Can Do Way	McG 609.754.4348
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I

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ITT Office	BLDG 123 Severyns Rd.	LKH 732.323.1362
(Located in Fitness Center Building)		LKH 732.323.4565

J

John F. Mann Jr. Recreation Park	BLDG 6057 Doughboy Loop	DIX 609.562.6667s
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Kish Airman Leadership School (ALS)	BLDG 2411 McGuire Blvd.	McG 609.754.5531
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Military & Family Support Center	BLDG 488-2 Walsh Dr.	LKH 732.323.1248
Military Personnel Section (MPS)	BLDG 2916 Falcon Lane	McG 609.754.4677

O

Outdoor Pool	BLDG 6046 Doughboy Loop	DIX 609.562.2808
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(Located inside the All American Inn, JB MDL McGuire)
Rickenbacker's Café II BLDG 3458 Neely Rd. McG 609.754.9621
(Located inside the Medical Clinic, JB MDL McGuire)
Rickenbacker's Café III BLDG 123 Severyns Rd. LKH 732.323.4402

S

School Age Programs BLDG 5219 8th St. DIX 609.562.3873
School Age Programs BLDG 3830 E. Scott St. McG 609.754.5914
SM & W Funds BLDG 2905 Tuskegee Airmen Ave. McG 609.754.4570
Subway (Located at The Firehouse) BLDG 2502 E. Arnold Ave. McG 609.723.7700
(Located at The Firehouse)

T


Tommy B's Community Activities Center BLDG 2705 E. Arnold Ave. McG 609.754.2830

W

Warehouse (NAF) BLDG 6043 Doughboy Loop DIX 609.562.2771

Y

Youth Programs – Falcon Courts North BLDG 3830 E. Scott St. McG 609.754.5437
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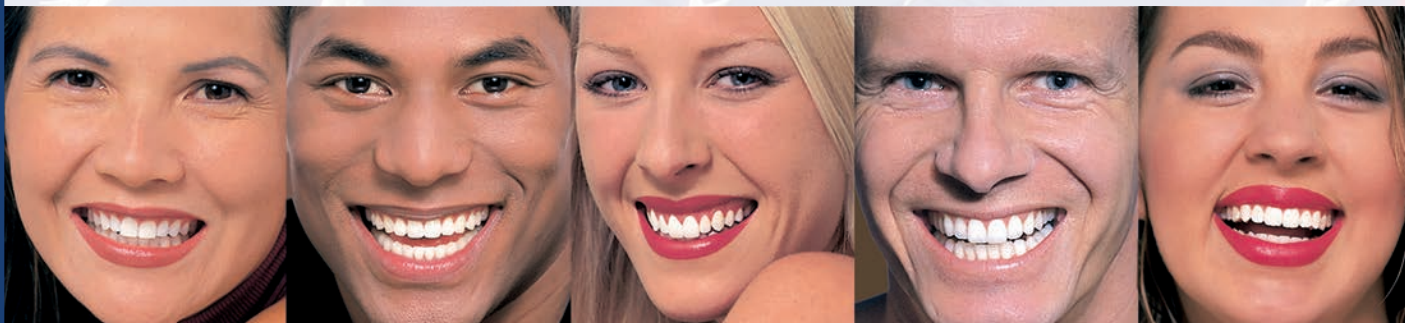
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