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Cover: Eric Allen, chapter board president, sends the ball downlane in an attempt at a four-pin spare. Despite being recently discharged from a multi-week hospital stay, Allen attended the Mountain States Chapter's annual bowlathon, demonstrating his resilience and commitment to the chapter.

# REMEMBERING THOSE WE LOST

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### ✓ HEALING THROUGH HELPING

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# MESSAGE FROM JOHN HENDERSON

As you read through this newsletter, you'll see that the Mountain States Chapter had a busy fall — from the welcome BBQ in Grand Junction to the three-day women's retreat, multiple visits with inpatients in the spinal cord injury unit at the Denver VA (we highlighted one), our participation in Walk ALS, and our annual bowlathon fundraiser. These events happen because our members and volunteers roll up their sleeves and get to work. It takes a village to run a nonprofit, and this village shows up with heart, humility and grit. I am humbled and honored to be part of it.

My goal is to expand these programs so we can reach more of you across our five-state region. Doing that requires diverse, sustainable revenue streams, and I'm working hard to build them. As we move into 2026 — with refreshed messaging, updated outreach materials and clear objectives — we are poised for meaningful impact.

This past fall, I was reminded once again of accessibility and the work that brought us here. My wife and I traveled to Berlin so she could run the Berlin Marathon. As many of you know, traveling in a wheelchair is never easy, and international travel adds even more surprises — requiring patience and constant adaptation.

While I was grateful for the accessibility accommodations that made it possible for me to go, there were challenges, along with the ever-present uncertainty of whether a restaurant, for example, would have an accessible bathroom (most did not). The trip, both difficult and



enjoyable, left me with renewed appreciation for the Americans with Disabilities Act and for the long-fought advocacy by PVA members that led to it. The progress toward greater accessibility that we benefit from today exists because of their work, and I am deeply grateful.

I have also been profoundly inspired by the resilience and leadership within our own chapter. Our board president, Eric Allen, recently spent 23 days in the hospital, and yet during that time he responded to emails, took my calls and coordinated efforts to support other members as well as our annual audit. Despite discomfort and pain, he remained focused on serving others and advancing our mission — a remarkable demonstration of commitment that embodies the heart and spirit of PVA.

As we move forward with clearer governance structures and a renewed focus on programming and member-centered goals, we have tremendous momentum. The future is bright, and it is a privilege to be part of this work alongside each of you.

Thank you for your dedication, your resilience and your unwavering commitment to the veterans we serve. Happy holidays to you and your families. I am grateful for every one of you.

*John S. Henderson*



# WELCOME BBQ AT GRAND JUNCTION

EVENT RECAP

In August, PVA Mountain States Chapter partnered with the Veteran Affairs Western Colorado Health Care System to host a welcome lunch for veterans in the Grand Junction area. Held at Bryans Lake, about four miles from the VA, the event brought together nearly 40 people, giving veterans a chance to meet peers and learn about resources offered by the VA and PVA.

VA clinicians from physical, occupational and recreational therapy attended, as did Dr. Daniel Slater, a physical medicine and rehabilitation physician. From PVA Mountain States Chapter, board members Eric Allen, Erin Cavit and Renae McMinn shared information about PVA and registered five new members and about a dozen volunteers. They also raffled off prizes, including two laptop computers donated by Comcast, which were given to veteran attendees.

Beyond sharing information, the event aimed to get veterans out of their homes, said McMinn, a Grand Junction resident who spearheaded the lunch. It worked. For one veteran, it was his first outing from his assisted-living residence in seven months. For another, it was her first outing from home in more than five months.

"What's exciting is they've signed up with VA's recreation therapy and now they're out doing things," McMinn said. She knows because, in the

months since, she's seen some of those same veterans at other events.

"I think the most important thing is to show them that they don't have to stay home. There are things out there that they can do with VA and PVA and still feel like they are part of the community."

For Lucy Sandoval, social worker and polytrauma coordinator at the Grand Junction VA, who also helped organize the event, the highlight was seeing veterans connect.

"I was pleasantly surprised watching veterans open up, laugh and engage with others they had only just met. It was a wonderful reminder about how important community is."



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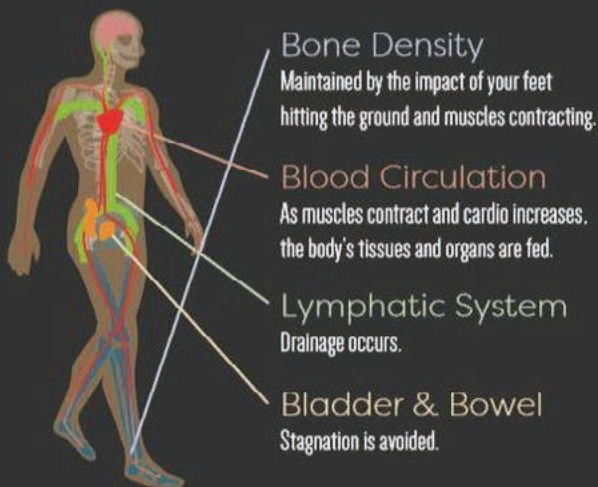
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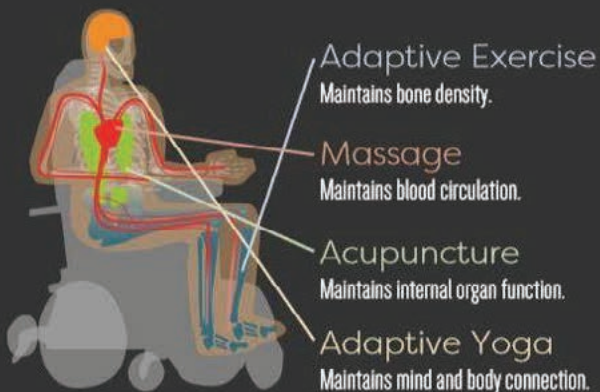
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## EVENT RECAP

# WOMEN VETERANS FIND STRENGTH & SUPPORT AT RETREAT

SEPTEMBER 15-18

Twelve women veterans gathered in September at Snow Mountain Ranch in Granby, Colo., for a three-day retreat hosted by the Mountain States Chapter. Surrounded by mountain views and swaths of aspen and spruce, the women recharged in nature, built new friendships and took part in adaptive activities including horseback riding, archery, rafting on the Colorado River and yoga. Over shared meals and evening card games, laughter echoed and stories unfurled, opening space for the kind of connection that everyday life rarely allows.

"Getting together with women veterans really opens you up," said Erin Cavit, an Air Force veteran and the retreat's organizer. Perhaps most importantly, they spoke candidly about living with

disabilities and how to adapt.

"We can freely talk about things that we wouldn't talk about if men were present," said Tamara Peruzzo, an Army veteran living with multiple sclerosis. She came away with next steps: a grant to apply for that could help pay for a stair lift at home and a new medication to discuss with her doctor. "It's nice knowing I'm not the only one having issues as a MS patient and as a woman veteran," she said.

Tammara Thayer, an Air Force veteran who also lives with MS, came away feeling empowered, with

---

Top: Women raft the Colorado River during the retreat, guided by staff from the National Sports Center for the Disabled. For many women, it was their first time rafting with a disability.



a list of new friends she can call anytime. "Even if they don't know the answer, they'll see what they can come up with," she said. She was so moved by the generosity of the women that on the last morning she cried. "Every person should have that type of connection."

Rebecca Rhea Benson, an Air Force veteran with a T2 spinal cord injury, echoed that feeling. Living in a rural area outside Grand Junction, she often feels isolated. "Finding peer support groups is harder over here than if I lived in the big city, so it was good to connect with other folks who are also disabled," she said.

Injured two years ago in a fall from her roof, Benson appreciated discovering activities she can still do. "Archery really clicked with me," she said. Rafting did, too, though she was initially nervous getting onto the raft. The staff from the National Sports Center for the Disabled, who ran the

activities, "knew what they were doing," Benson said, and the transfer was seamless. "To be part of a larger group, that felt good."

For Army veteran Rene Flecksteiner, a highlight from the retreat was riding a horse again, something she loved as a child but hadn't done since being diagnosed with MS. "Being outdoors and doing activities makes you feel like you're worthwhile again," she said. "If it wasn't for PVA, I wouldn't be going to do anything. My depression would be 1,000 times worse."

***"These retreats make us realize we're not alone. It brought life back into me."***

Bottom: Tammara Thayer raises her arms in a show of strength while riding a horse during the women's retreat. She said it was her first time on a horse in years and that the three-day retreat left her feeling empowered.





# CONNECTING WITH SPINAL CORD INPATIENTS

SEPTEMBER 21

EVENT RECAP

On a quiet Sunday in September, nine members of the PVA Mountain States Chapter visited veterans in the spinal cord injury and disorders unit at the Rocky Mountain Regional VA Medical Center in Aurora, Colo.

"One thing we learn in the military is we don't leave people behind," said Eric Allen, the chapter's board president, who helped organize the event. For these patients, some of whom have spent months in the hospital with life-altering injuries, Allen said, "They need to know that life is not over."

That's a powerful message coming from Allen, who has multiple sclerosis and has been a patient on that floor. His life is proof of the message he shares: "You can do this. You can get strong again, you can adapt. You can find something outside of here."

The visit was part of a joint effort by the VA and

PVA Mountain States Chapter to better support inpatients. Sundays were identified as a quiet window when veterans could benefit from visitors.

"It's about connecting with veterans right where they're at," said John Henderson, the chapter's executive director. "A simple experience can create connection, and that's really what everyone is starving for."

Outside in the courtyard, PVA members and patients played bocchia and cornhole, ate Little Caesars pizza and beef jerky and traded good-natured jabs about favorite sports teams.

"These visits are very impactful," said Jonas Ely, a recreational therapist at the Rocky Mountain Regional VA and an event organizer. "They provide a safe environment for our inpatients to ask PVA members who also use wheelchairs about reintegrating into the community. It was awesome."

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# MOUNTAIN STATES BOWLATHON

EVENT RECAP





On November 15, Tina Ledom volunteered, as she has done for more than a decade, at the Paralyzed Veterans of America Mountain States Chapter's annual bowlathon at King Pin Lanes in Colorado Springs, Colorado. But this year, something unexpected happened. Before bowling began, chapter volunteers surprised Ledom and her brother with a gift — a quilt made by volunteer Birdie Kawakami, adorned with photos of their late mother, Margaret Samsel, who founded the event. "It was overwhelming," Ledom said. "It felt like my mom was with us."

Now in its 13th year, the bowlathon drew about 70 people, ages 2 to 86 and of all abilities, and raised \$13,000. The funds will help chapter members travel to and compete in the National Veterans Wheelchair Games in Detroit in July. "Many can't otherwise go," said Karan Miller, a longtime volunteer whose husband, Scott, serves on the chapter's board. "Our goal is to get our paralyzed veterans out of the house and into the community."

A highlight of this year's bowlathon was the increased number of attendees who use wheelchairs. "There were more than ever before," said volunteer and event co-founder Loretta Spotts. That made an impact. "I think people need to see that there's still life after a wheelchair."

For Andrew Lewis, a Navy veteran who has been paralyzed since 2018, it was his first time bowling in a wheelchair. Although he'd bowled before his injury and had gone to a bowling alley to watch friends, he hadn't felt comfortable trying himself until the bowlathon. "Bowling with other people who look like me was very encouraging," he said.



Lewis drew inspiration from longtime Mountain States Chapter member Gary Poole, a Marine Corps veteran who has bowled for more than three decades using a motorized wheelchair. After his injury, Poole's toughest adjustment was switching from his dominant right hand, which lost function, to

Left Gary: Poole, a chapter member, bowls at the chapter's annual bowlathon. He and his wife, Cheryl, have secured donations for the event every year, and this year they brought in one quarter of the lane sponsors.

Top: Dan Spotts, a chapter member, wins one of more than two dozen gift baskets raffled off at the Mountain States Chapter's annual bowlathon. He and his wife, Loretta, have helped organize the event since it began in 2012.





## EVENT RECAP

his left. He claims he's "not a good bowler," though he once scored a 279 out of 300. "I like to try, and try again," he said. "I still think positive."

Poole and his wife Cheryl have helped with the bowlathon every year since it began in 2012. This year, they recruited one quarter of the event's lane sponsors.

***"Those two went out and hustled," said volunteer Miller. "They're great fundraisers."***

## THE STORY BEHIND THE BOWLATHON

The chapter's first bowlathon took place in 2012, spearheaded by Margaret "Marge" Samsel, whose husband, Nelson "Sam" Samsel, was a chapter member. Marge was a devoted PVA volunteer, an avid bowler and "our mentor," Spotts said.

"The bowlathon was Marge's baby. She introduced us to the possibility of raising money through something that everyone could participate in," Spotts said.

Although Marge died in 2020 and Sam in 2021, their children, Ledom and Dennis Samsel, still volunteer every year. Dennis, a former professional bowler who shot more than 50 perfect games and now lives in Texas, has emceed the event since 2018.

"I'll have to be on my deathbed before I don't attend, because that's what my mom would have wanted," he said. "Not only that, it's what she would have expected."

Andrew Lewis, a chapter member and director on the board, bowls from a wheelchair for the first time since being injured. His second swing was a strike. A highlight of the bowlathon, he says, was the sense of camaraderie.

If you're interested in participating in or supporting next year's bowlathon, email us at [info@mscpva.org](mailto:info@mscpva.org).

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# LOOKING BACK & PLANNING AHEAD

BY TOM WHEATON, PVA NATIONAL TREASURER

The 2025 National Veterans Wheelchair Games in Minneapolis brought together 537 veterans from across the country for a week of spirited competition and camaraderie. The Mountain States Chapter team made an outstanding showing: 29 athletes brought home 60 medals.

Among them, Tom Wheaton — PVA national treasurer and chapter member — won two medals, including gold in table tennis. Since 1993, he has competed in 18 Games.

Wheaton reflects on this year's experience and reminds us to get ready to sign up for 2026.

At the Games, my favorite event to watch is the Slalom, an intense obstacle course that only a few even attempt. Throughout the week, those who finish first in their divisions are invited to compete in the Super G, an insanely difficult course designed to test the best of the best and limited to just eight finalists.

I was the National PVA Leader designated to give out the award to the winner of this challenge on the last day of the competition. The Mountain States Chapter team had three of the eight finalists: Cody Smith (who last year placed second as a novice), Tony Dress (who, by the way, deadlifted 500





pounds), and Rafael Nunez-Alvarez, the youngest athlete of all the participants at 19. While none of these finalists became the eventual victor, I was impressed and inspired by their accomplishments. They competed with tremendous heart. No other PVA chapter can boast having three of the eight finalists in the Super G.

Also encouraging to me was reconnecting with a past member of our chapter, Kaleb Wilson, a formidable competitor in Quad Rugby. He and his wife, Brittaney, enjoy being the parents of four youngsters, and I enjoyed seeing their young family cheering on athletes at the Super G.

I hope other chapter members will consider going to Detroit next summer for the Games. Although registration closes in early April, it's best to finalize everything in February to ensure travel, accommodations and equipment are well prepared.

Top: Tom Wheaton wears his bronze medal for 9-ball as U.S. Secretary of Veterans Affairs Doug Collins and PVA CEO Carl Blake kneel beside him during the medal presentation in July.

Left: Tom Wheaton plays in the gold medal match in table tennis at the 2025 Games. He went on to win the gold medal.

The 2026 Games will take place July 9–14 in Detroit, Michigan. Registration runs from February 2 to April 4 at [wheelchairgames.org](http://wheelchairgames.org), where you can also find the event guide. Participants must be medically cleared in advance. Your VA recreation therapist can help with the process. If you're unsure who that is, email us at [info@mscpva.org](mailto:info@mscpva.org).



# WORKING WITH CAREGIVERS

BY MARK MALONEY

For most of my 40 years in both military and commercial careers, I held command or supervisory positions. After every field exercise, the question was always: What did we learn? Now, more than five years after my accident, I find myself asking that same question — this time about life with caregivers. What I've learned may be useful for others who rely on care.

My first experience with caregivers was in the hospital after my accident. The staff generally did a good job, but with so many patients to care for, they had little time to really get to know me. Things changed once I returned home. With only one patient to focus on, caregivers could give me more attention. Often, the relationship grew into a friendship. Of course, just like any close relationship, there were also times of frustration or misunderstanding.

## EMPATHY IS KEY

Once, I asked a caregiver to move the phone closer to my bed. She had already planned to do so and felt offended that I asked. I could have been more patient; she could have been less defensive. After we talked it through, the tension eased. That experience reminded me how important empathy is on both sides.

Building trust with caregivers is not so different from building trust in any profession. It requires

listening carefully, apologizing when appropriate, being honest and respecting each other's efforts. Simple mistakes can happen without ill intent, and it's important to treat them as such.

Sometimes even an innocent gesture can cause problems. On one occasion, a caregiver voiced a complaint. I let out an unrelated sigh, which she thought meant I was dismissing her concern. The evening went downhill from there, until the next day when cooler heads prevailed and we resolved the misunderstanding.

## USE A CHECKLIST

To reduce mistakes, we rely on a checklist that caregivers must sign upon completing tasks. Checking things off before they're done can be dangerous. For instance, one vital step is placing a pillow on the right side of my legs at night. Without it, I could fall off the bed, risking serious injury.

Still, mistakes happen — and they can have serious consequences. Once, a caregiver forgot to fasten my wheelchair seatbelt. I hit a doorway threshold, fell out and struck a bookcase. Thankfully, the injury wasn't more severe, but it was a powerful reminder of how critical small details can be.



## KEEP YOUR CARE TEAM CONNECTED

We keep all caregivers connected with a group chat. This keeps my morning and evening caregivers in sync, and is helpful for sharing new tasks, discussing schedule changes and alerting each other to health updates or new routines. Because I have both morning and evening caregivers, communication between them is essential.

Communication doesn't just prevent accidents — it also enriches life. When caregivers know how to load me into the van, I'm able to go grocery shopping, visit a park, have coffee or meet friends for a meal. Outings like these make a big difference in my quality of life.

## BE PATIENT AND KIND

It's important to remember that caregivers are human. They have their own struggles, their own good and bad days. They get tired. They get distracted. Especially younger caregivers. That's where grace comes in. Checklists and procedures help, but patience and kindness are just as necessary. In the end, caregiving is a relationship. Like any relationship, it takes respect, patience and effort.



Mark Maloney practices walking a few times a week with the help of a walker and volunteer, Nick Corso.

Mark Maloney is a volunteer peer mentor — known as a Co-Pilot — at the Denver VA's Spinal Cord Injury & Disorders Center. A retired lieutenant colonel in the U.S. Army, Maloney became a C3 incomplete quadriplegic after a cycling accident and relies on caregivers for most daily tasks, including eating, dressing, transferring between his bed and wheelchair, showering and shaving. He recently celebrated his 90th birthday. Over the next year, his goals include holding a cup of coffee in his left hand and walking two miles with a walker. If you have questions about working with caregivers or finding caregivers, you can reach him at [loftypine@comcast.net](mailto:loftypine@comcast.net).

# MAKING A DIFFERENCE EDUCATION GRANTS



The Mountain States Chapter awards Education Grants that help health care providers attend conferences, seminars and workshops focused on caring for people with spinal cord injuries and disorders. To learn more, visit [mscpva.org/grants/education-grant-application/](https://mscpva.org/grants/education-grant-application/).

## SARAH CLAY

Clay, a clinical pharmacy specialist at the Rocky Mountain Regional VA Spinal Cord Injury Center in Aurora, Colo., used a Mountain States Chapter Education Grant to attend the Academy of Spinal Cord Injury Professionals' annual conference in September. Clay was invited to speak on a panel about the pros and cons of using GLP-1 weight-loss medications in people with spinal cord injuries.

"I was able to share my experience as a clinician, researcher and as person with a spinal cord injury

who is also taking Ozempic for weight loss," she said.

Many SCI/D providers remain cautious about prescribing GLP-1 medications due to potential risks such as bowel obstruction, Clay said. Some primary care providers may also be unaware of the unique concerns for people with spinal cord injuries. She said having open discussions with clinicians who are already using these medications is key to improving care and encouraging additional research on safety and effectiveness.

Clay also shared her expertise in the June 2025 issue of PN magazine, which featured her in an article about the risks and benefits of weight-loss medications for people with spinal cord injuries and disorders. If you'd like a copy of the article, please email [info@mscpva.org](mailto:info@mscpva.org).



Left: Sarah Clay, right, used a Mountain States Chapter Education Grant to attend the Academy of Spinal Cord Injury Professionals' annual conference in September, where she spoke on a panel about GLP-1 weight-loss medications for people with spinal cord injuries.

## ABBIE HUTCHINSON

Abbie Hutchinson, an occupational therapist in the spinal cord injury unit at the Raymond G. Murphy VA Medical Center in Albuquerque, used a Mountain States Chapter Education Grant to attend the PVA Health Care Symposium in New Orleans in August.

"I learned so much," she said.

Hutchinson returned with new knowledge she immediately put to work, sharing what she learned with colleagues and introducing veterans with spinal cord injuries to emerging technology designed to improve function and reduce pain. At her request, three vendors she met at the conference traveled to the Albuquerque VA to provide product demonstrations for staff, giving clinicians hands-on exposure to devices that support gait, hand function and chronic pain management.

One of the devices she learned about, the ARC-EX system, a noninvasive spinal cord stimulator, showed such immediate benefits for veterans with quadriplegia that the VA began the process of obtaining its own unit for continued trials.



Top: Abbie Hutchinson used a Mountain States Chapter Education Grant to attend the PVA Health Care Symposium in New Orleans in August.



# MAKING A DIFFERENCE QUALITY OF LIFE

Each month, the Mountain States Chapter awards Quality of Life Grants to help members cover the cost of experiences or projects that enhance their daily lives. Grants range from \$500 to \$1,000, depending on membership level, and support activities such as family outings, adaptive recreation and minor home modifications. To learn more or apply, visit [mscpva.org/grants](https://mscpva.org/grants).

Recently, chapter member Jeff Schenkelberg used a Quality of Life Grant to help pay for a cruise. He reflects on how the trip restored his sense of independence and broadened his outlook.

## FINDING FREEDOM AT SEA

BY JEFF SCHENKELBERG

For me, travel has always represented freedom. But after my spinal cord injury, when I became a T6-level paraplegic, that freedom felt out of reach. The thought of navigating airports, cruise terminals or unfamiliar places in a wheelchair was intimidating. It's easy to get caught in the what-ifs and fears that come with planning accessible travel.

But over the years, I've learned something powerful: Independence doesn't mean doing everything alone. It means not being afraid to try.

When my wife and I first started cruising after my injury, we always traveled with family or friends for backup. Having that support gave us comfort and

confidence, and each trip helped us learn a little more about what worked and what didn't.

This year, after 11 years of cruising, we decided to take a leap of faith and go by ourselves. No extra hands, no safety net — just us. It was one of the most rewarding decisions we've ever made.

Royal Caribbean's Harmony of the Seas made it possible for me to move around the ship freely, from the pool deck to the theater and even up to the sports deck. I could wake up each morning, roll out onto the balcony and breathe in that ocean air on my own. That feeling — that independence — is something I can't quite put into words.

Of course, there were challenges along the way. TSA checkpoints are never fun, and some ports had bumpy cobblestones that tested my patience. But every time I rolled past one of those obstacles, it reinforced what I've learned over the years: accessibility isn't just about ramps and elevators — it's about the confidence to keep moving forward.

Coming home from this trip, I realized just how much it changed me. It wasn't just a vacation — it was a reminder that life doesn't stop after injury. In fact, it can become richer, fuller and more meaningful when you start saying “yes” to new experiences again.

Cruising has improved my quality of life in ways I never expected. It gives me freedom, connection and perspective. It lets me see the world, meet new people and push beyond what I thought was possible.

***Because when you're out at sea, surrounded by open water and endless horizon, it's impossible not to feel free.***

Quality-of-life enhancement? Definitely.

Jeff Schenkelberg enjoys the fresh ocean air and view aboard Royal Caribbean's Harmony of the Seas. He used a Quality of Life Grant to help pay for the cruise.





# MEET PVA NATIONAL SERVICE OFFICER BRANDI SICKINGER

Brandi Sickinger is a national service officer at the PVA regional office in Denver, where she's worked for more than 13 years. She loves helping veterans and embraces new challenges as opportunities to learn.

Born and raised on the edge of Lake Erie in Ohio, Sickinger moved to Colorado when she was 9. Early into her senior year at Arvada West High School, the events of September 11, 2001, solidified her long-considered decision to serve. "That really was the push I needed," she said. The next day, she signed up for the Navy's Delayed Entry Program. After graduating high school the following May, she reported to the USS Sacramento in Bremerton, Washington, in September 2002.

In all, Sickinger spent nine years in the Navy as a Boatswain's Mate, completing multiple deployments aboard the USS Comstock along with shore-duty assignments in San Diego. After receiving an honorable discharge, she moved back to Colorado to raise her children, Lily and Niko, who today are 19 and 20.

Sickinger joined PVA's regional office in Denver in 2012. As a secretary, she discovered her passion for supporting veterans. Over the years, she advanced to senior administrative assistant and, in 2023, became a national service officer trainer.

***"I've always loved helping others."***

When she's not working, Sickinger loves reading and listening to true crime and horror podcasts, and going for walks outside — as long as it's below 80 degrees.



Veterans needing assistance can reach Brandi Sickinger at **303-914-5590** or **brandis@pva.org**.

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# UPDATE FROM IZZY ABBASS

National Directors are elected by local PVA chapters and serve on PVA's National Board, where they represent and advocate for their chapters' interests.

## A TROUBLING PORTRAYAL OF VETERANS AND WHY WE MUST SPEAK UP

In October, The Washington Post ran a three-part series on veterans' disability claims that portrayed veterans as exploiting the system. Like many of you, I was angered by the implications. Though I've never written a letter to the editor of a major newspaper, I felt compelled to respond.

### MY LETTER TO THE EDITOR

Regarding the recent article in The Washington Post that attempts to portray veterans receiving disability compensation as fraudsters, I invite you to visit any VA hospital and meet the men and women whose lives were permanently altered by their military service.

Veterans' disability benefits are not acts of charity: they are rightful compensation for injuries and conditions incurred in service to our nation. These benefits represent a solemn commitment by the government to those who accepted extraordinary risks. They are not loopholes to be exploited but a fundamental obligation — the very least our country can do for those it sent into harm's way.

Since Shays' Rebellion after the American Revolution, veterans have been promised support that has too often fallen short. From the unpaid

soldiers of the Revolution to the World War I veterans of the Bonus Army who marched on Washington, history shows how often service members have been forced to fight a second time, not on the battlefield, but for the benefits they earned. Make no mistake: VA disability benefits are a debt owed to those who returned home carrying both visible and invisible scars — not perks or loopholes.

Yes, there are a few who may try to game the system, as in any system, but far more often the opposite is true. Many veterans hesitate to apply for benefits, believing they should save resources for those who were shot, blown up or more visibly injured. I know this mindset firsthand. For years I urged fellow veterans to enroll in the VA and seek the benefits they earned — yet I didn't take my own advice. Like so many others, I carried that same reluctance, that same misplaced sense that others had it worse and deserved it more than I did.

Had I relied on your portrayal, I might still believe that applying for benefits was somehow dishonorable. I urge you to consider the real-world impact your reporting can have on veterans who are already hesitant to seek help. Words matter — and in this case, they could discourage someone from receiving the care they earned through service and sacrifice.





## Mobility Device Repair Services for US Veterans, enrolled in VA care.

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# SCAMMERS TARGET VA BENEFITS

BY JASON MCDONALD, PVA WEST-SOUTH AREA MANAGER

Scams are nothing new in today's society. They come in many forms — emails, advertisements and phone calls are among the most common. Whenever someone thinks they can profit from someone else, there will be a scam for it.

In 2025, several scams emerged. In one, callers phoned the Department of Veterans Affairs' national hotline and answered security questions well enough to convince representatives they were veterans. Believing they were helping, representatives changed the veterans' direct deposit information. In most cases, VA's fraud department caught the changes and restored the correct accounts before benefit payments were missed. But some cases slipped through, and the scammers got away with their crimes.

VA recently sent letters to veterans and beneficiaries warning about a new scam. Imposters pose as VA employees by phone, text or email and claim veterans owe money because of a benefits overpayment. To appear legitimate, the scammers often use VA letterhead or logos. They then pressure their targets to pay immediately and directly to them rather than through official VA payment channels.

Know that if it is a real overpayment, VA does not pressure you to pay. A true letter from VA Debt Management Center will tell you that you can pay the full debt, but it will also say VA will begin deducting a set amount from your benefits each month until the debt is repaid.

If you're unsure, reach out to official channels. To verify a debt on your VA.gov account, contact VA's Debt Management Center at **800-827-0648**. You can also contact your local PVA National Service Officer to confirm whether an overpayment occurred.

If you believe you've been targeted by a scam or notice suspicious activity, call VA immediately at **800-827-1000**. You can also file a complaint with the Federal Trade Commission at [reportfraud.ftc.gov](https://reportfraud.ftc.gov). For fraud involving non-VA benefits, visit [vsafe.gov](https://vsafe.gov) or call **833-38V-SAFE** to learn how to report it to the appropriate agency.



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