



## GATEWAY GAZETTE

*The Official Publication of the Gateway Chapter Paralyzed Veterans of America  
A Member Chapter of the Paralyzed Veterans of America*



### Trap Shoot Season is Upon Us!!!

By Susan Lyle

Our chapter trap shoot program, held at the Olin Winchester Trap & Skeet facility in Alton, Illinois, is set to begin on Friday, April 20. In conjunction with PVA Awareness Month, we will be handing out information, Gateway Chapter and PVA brochures, and various “freebies” to our participants.

We provide free food, beverages and ammo for our veterans, as well as free transportation to the events for local members. We continue to expand our program to members from area VA retirement facilities, as well as to newly injured veterans, and hope more members will consider joining us. The trap shoots are held from 10 a.m. to 2:30 p.m. on the third Friday of each month, April through September.

Of course not all members are able to attend due to their geographic location. The good news is the Gateway Chapter PVA is willing to financially subsidize (as is done in St. Louis) shooting events in other areas. We just need a large enough group of members who want to participate in monthly trap shoots in their area and someone who is willing to run the program. It's a lot of work to find a facility and coordinate the schedules and lunches.

If you need more information about the local events or would like to discuss starting a program in your area, please call our office. As always, the trap shoot dates are listed on the Gazette calendar, as well as on our website calendar ([www.gatewaypva.org](http://www.gatewaypva.org)) and via updates on our Facebook page ([www.facebook.com/GatewayPVA](http://www.facebook.com/GatewayPVA)).



### To All Prospective Board Members-

In our next issue (May/June) of the Gazette, we would like to include bios on everyone interested in running for a position on the Gateway Chapter Board of Directors for 2012-2013. Nomination forms will be mailed to our members at the end of June, so it would be nice to read a little about the person running before voting. Everyone nominated will be contacted to ensure we have permission to place their name on the ballot. Official voting ballots will be mailed sometime in July and counted at the September quarterly membership meeting.

In the past, we have heard from members that the reason they don't vote is because they don't know who they're voting for and why. Let's try to change that this year! The deadline to turn in your bio is April 9, so please call our office if you're interested in placing your bio in the next newsletter.

### *Inside—Important Upcoming Events & More...*

President's Message..... Stanley Brown  
GRD Report ..... Jessica Dunsmore  
Attaboy..... Ruth Kult

“Gateway Getaways” ..... Charley Wright  
Reminders..... Fred Bradley  
This Isn't Right..... Joey Avellone

*“Veterans with Spinal Cord Injury or Disease, Living Life to the Fullest”*

**Gateway Chapter  
Paralyzed Veterans of America**  
<http://www.gatewaypva.org>

**GPVA Officers**

President	Stanley Brown
Vice President	Rose Ganz
Treasurer	Dennis Durrwachter
Secretary	Jim Spencer

**Board of Directors**

Robert Huskey, PhD	Ann Malburg
Bobby Jackson	Mike Norris
Ruth Kult	

**Board of Directors & Hospital Liaisons**

James Holland, PhD—St. Louis
Bob Larkin—Kansas City
W. "Rusty" Montague—Columbia

<b>National Director</b>	Stanley Brown
--------------------------	---------------

**St. Louis Service Office**

400 South 18th St., Room 109—St. Louis, MO 63103  
Office: (314) 552-9887 or (800) 795-3614  
Fax: (314) 421-3709

Fred Bradley	SBA-Senior Benefits Advocate
Tom Herrington	National Service Officer II
Susan White	Secretary

**Jefferson Barracks VA Medical Center**

JB SCI, Room 2S25  
#1 Jefferson Barracks Drive—St. Louis, MO 63125  
Office: (314) 894-6467 or (866) 328-2670  
Fax: (314) 894-6465  
Tony Timmons Senior National Service Officer

**Kansas City Service Office**

4801 Linwood Blvd, Rm. 1401  
Kansas City, MO 64128  
(816) 861-4700 Ext. 6032/33 or (800) 795-3612  
Bonnie Hilburn Senior National Service Officer  
Rebecca Warchola Secretary

**GPVA Staff**

Jessica Dunsmore	Government Relations Director
Susan Lyle	Executive Director/Editor
Vacant	Telemarketing
John Vassel	Transportation
Jaclyn Wetteroff	Admin. Assistant/Co-Editor

**Wheelchair Veterans Meat Shoot**

March 4, 2012, from Noon-??  
High Ridge Elks Lodge  
2808 Old Hunning Rd.  
High Ridge, MO  
(636) 677-3557

Proceeds to benefit the  
JB Wheelchair Sports Team

Please note: We will **not allow** pulldowns (.678 chokes), long barrels (32" or shorter), or scopes (open sites only). We will be shooting from 62 feet; use of a bench rest is okay.

**Daylight Savings Time is March 11.  
Don't Forget to Change Your Clocks!**



**April is PVA Awareness  
Month**

**And the winner is...**

For those of you wondering how the Jefferson Barracks chili cook-off went in January, the winning chili was made by Occupational Therapist, Whitney Cadagin. The runner-up was another excellent chili from member LaRoy Smith and his trusty sidekick, Barb Hamilton. Congrats!



**Gateway Chapter  
Paralyzed Veterans of  
America**

**Has your address changed? Please inform us by email: [susanlyle@gatewaypva.org](mailto:susanlyle@gatewaypva.org), or you may write or call us at the following:**

**Gateway Chapter PVA  
1311 Lindbergh Plaza Center  
St. Louis, MO 63132  
Office (314) 427-0393 or (800) 426-4058  
Fax (314) 427-4183**

The material contained herein expresses the opinions of the writer and not necessarily the opinions of the editor or the Gateway Chapter, Paralyzed Veterans of America. All material in the *Gazette* may be reprinted unless specifically prohibited. Readers are encouraged to submit their articles or rebuttals to:

**[editor@gatewaypva.org](mailto:editor@gatewaypva.org)** or via US mail at the address shown to the left and send to the attention of the editor.

## President's Message

By Stanley D. Brown

### 2011 Audit

Our fiscal year 2011 audit (October 2010-September 2011) has just been completed. I've sat on many audit and review committees in the past and our 2011 Gateway audit is one of the best I've seen. In general you want an organization's audit to show the books and how they are kept, with no finding of "going concerns" meaning the organization may go out of business and with no findings of "material weaknesses" which means the organization lacks internal control to the extent that there is a reasonable possibility that material misstatements occur in the financial statements. Gateway PVA's 2011 audit continues to be completed without either one of these negative findings. The next important indicator for the organization is the audit determination of the charity's program/expense ratio. That ratio is determined by what the auditor finds the organization has spent over the year on programs for its members divided by all the expenses the organization had that year. Many charity watchdog groups like the Better Business Bureau hone in on this number or percentage as an indicator of the charity's efficiency. To be on the St. Louis Better Business Bureau accredited or Wise Giving Guide, the charity must have a minimum 65% program/expense ratio, meaning out of every dollar that charity spent, 65 cents went to programs. I am extremely proud to say that our audit shows 2011 was our best year ever on this important benchmark. Our program/expense ratio was 82%. We more than qualify again to be on the St. Louis Better Business Bureau Wise Giving Guide by greatly exceeding this financial benchmark. There are a total of 20 Better Business Bureau performance and governance standards charities must meet to receive accreditation. I am confident we will again meet those this year as in the past, and continue to maintain this recognition as a "good charity" for donors to consider. There are numerous charities out there today and it seems a different military or veteran's charity turns up every day; our distinction as making the most out of every dollar we receive is very important.

### PVA February 2012 Return Site Visit

As I write this article we have just completed a return PVA Site Visit of our SCI/D facilities at Jefferson Barracks and John Cochran. National PVA sends a team consisting of a physician, two SCI RNs, a benefits officer, and an architect. The team and Gateway representatives review/inspect the care given PVA members at the area VA facilities. This February visit was a return and follow-up to a May 2011 visit that was somewhat critical. I'm happy to report there have been numerous improvements and believe much of this positive change is thanks to the new SCI Chief Dr. Peter Taylor. Although the report findings are not final at this time, news worth sharing is the fact there are VA-approved construction plans to relocate SCI physical therapy and occupational therapy adjoining each other on a renovated second-floor North wing of Building 52 (the current SCI unit). Other big news is the now April 2012 scheduled operation date for the newly completed six-bed SCI/D unit at John Cochran (7 N). That unit is designed for acute care cases and may also be used for some annual evaluations.

### Going Out Of Business Sale! Clothing Riot! Everything Must Go!

Have I got your attention? Recently two people have made me an offer "I couldn't refuse." I was offered, on behalf of our membership, donations from two separate individuals' families of clothing including pants, shirts, socks, shoes, shorts and sweaters. Our office gets probably a dozen calls a week from people we don't know thinking we are the Salvation Army and will come pick up their "gently used" articles. We always decline. This time I got offers from two people I know who "guaranteed" the quality of the donations so I went and inspected. All of it is clean and several pants are dry-cleaned. If I wasn't weight-challenged, I'd wear the vast majority of what we have to give away. WE HAVE: pants and jeans (34-46 waist, most 32 inch length), medium and large nice sweaters and shirts (long and short sleeve), a lot of socks (especially white), a couple of large jackets, a lot of boxers and undershirts, size 12 shoes, large sweat pants and sweatshirts. All of this is free for our members. I believe we will just take calls from those interested and then set up times to come by the office and choose a certain number of items depending on how many interested people we have. SO, please call the office by March 31, 2012, to get your name on the list and we'll figure out a plan from there. You will have to come to the office to choose and pick up what you want. NO REFUNDS!



### In memory of...

Lucrecia Boiselle-Slade	Kansas City, MO	05/15/11
Robert Bruns	St. Louis, MO	01/02/12
William Evans, Jr.	Leawood, KS	12/28/11
Kenneth Garner	Richmond, MO	01/06/12
Scott Thompson	Savannah, MO	12/25/11



*Please have someone contact our Chapter in the event of a member's death so that we can inform other members who might wish to pay their respects to the departed.*



## Government Relations Director's Report

By Jessica Dunsmore



### News and Notes

**Chamber of Commerce Veterans Job Fairs** – In March of 2011, the U.S. Chamber of Commerce launched its “Hiring Our Heroes” program, a nationwide effort to help veterans and military spouses find meaningful employment. The Chamber started the program in partnership with the Department of Labor’s “Veterans Employment and Training Service” (DOL VETS), to improve public-private sector coordination in local communities. Working with other agencies and community partners, the “Hiring Our Heroes” program will hold upcoming job fairs in Springfield, MO (March 15), St. Louis, MO (April 19), and Kansas City, MO (June 15). Please visit <http://www.uschamber.com/veterans/events> for further information, including event locations and times.

**The Independent Budget**, co-authored by PVA, AMVETS, DAV, and VFW, will be released in mid-February, immediately following the President’s FY 2013 proposed budget. The *Independent Budget* is produced annually, and offers program and funding recommendations to the VA and Congress for the upcoming fiscal year. (<http://www.independentbudget.org/>).

### Legislative News

**Work on the FY 2012 Military Construction /VA appropriations bill** was completed in late December (P.L. 112-74, the “Consolidated Appropriations Act of FY 2012”). The spending approved in the omnibus bill will be in effect through September 30, 2012, and several other federal agencies were also worked into the bill, preventing another continuing resolution from being implemented. The VA was spared major cuts (unlike other agencies), and the legislation included \$581 million for Medical and Prosthetic Research (the amount the Senate approved last summer). Also included in the bill were advance appropriations recommendations for FY 2013.

**CLASS Act** – The House passed H.R.1173 on February 1, which repealed the CLASS Act (part of the Affordable Care Act). CLASS, an acronym for “Community Living Assistance Services and Supports” is a voluntary, consumer-financed insurance program for adults who require long-term care. Currently about 10 million Americans need long-term care, and that number is expected to reach 15 million by 2020. Discussions continue on an effective implementation of the program, and this will next go to the Senate for a vote. Please contact me for more resources and press from PVA National regarding the CLASS program.

**Advocacy and Legislation Seminar** – Gateway President Stan Brown and I will travel to Washington, D.C. in late March to attend PVA’s Annual Advocacy and Legislation Seminar. We will also meet with members of Congress to discuss pertinent veterans’ issues, including first and foremost the VA budget and ensuring quality healthcare for our members. If you have any specific issues you’d like us to address at the seminar or with our members of Congress, please contact me before March 16.

### Missouri General Assembly-MAVO Legislative Days and Funding for Missouri Veterans Homes

On January 30 and 31, Stan and I attended the Missouri Association of Veterans Organizations (MAVO) meeting in Missouri’s capital. Again, of major concern to our chapter, and to Veterans Service Organizations around the state, is the future funding of Missouri Veterans Homes (a program of the MO Veterans Commission). Current estimates show that funding will be depleted by FY 2013 (this summer). The Veterans Commission Capital Improvement Trust Fund has also been tapped to keep the homes running. Gov. Nixon’s office as well as Lt. Gov. Kinder stated their support for legislation that designates a dedicated funding source for the homes. Among several legislative proposals, the primary bills include adding \$1 to the admission fees on gaming boats in the state (estimated to generate \$50 million annually), and creating a veterans lottery ticket (estimated to generate \$7 million). Stan and I also met with six state senators and representatives to voice our concerns over this issue. Currently, the state’s 1,350 beds are 99% full, with 1,690 on the waiting list.

**Illinois General Assembly**-The 97<sup>th</sup> General Assembly is now in session and will adjourn on May 31, 2012. I will keep you updated on any pertinent state veterans’ issues in Illinois.

## Attaboy

By Ruth Kult

Hello, I'm back. I skipped the last newsletter because all the hustle and bustle of the past holiday season did me in. There is really no excuse for my being lazy. The winter blues without the snow-well a tiny bit of snow. I'm glad we're not in Alaska. I like snow, but come on.



I have this thought that there is no one out there that doesn't like to read a kind word about themselves. It's a very pleasant surprise. This is the reason why I started writing these Attaboy articles. I believe it's kind of a fun thing to acknowledge a person's greatness. To find out what other people think is kind of cool.

The Gateway Chapter Paralyzed Veterans of America bus transports outpatients to Jefferson Barracks throughout the week. On Thursdays, the Gateway PVA bus picks up outpatients from the East side of the river. Since I'm from Illinois, I ride the bus on Thursdays to visit the Arts and Crafts room.

I know I gave Mr. John Vasel, the Gateway PVA bus driver, an Attaboy before, but he's truly one of a kind. He ceases to amaze without even realizing it. I am a huge fan of Mr. John. What I admire most is that he's a very kind and genuine person. I mentioned this before, but it bears repeating. Both on Tuesdays and Thursdays he attends the Canteen for lunch to assist the outpatients from Arts and Crafts with ordering and sometimes helping to cut and serve their food.

During the holidays, Mr. John did something really thoughtful and extremely special. He decorated the inside of the bus. He hung up tinsel, blinking Christmas lights and bells. He really got into the holiday spirit. He even wore a Santa Claus hat. It may not sound like a big deal, but it is to all of us who ride the bus.

I see how John keeps the bus very clean so people are not forced to ride in a dust buggy. I also see firsthand the kindness he exudes to our fellow veterans. A kind word sometimes goes a long way. It's really great that when John talks to everyone, he treats them no different than anyone else, which is an excellent way of making people feel welcome and not awkward. I know being in a wheelchair is different, but for a newly injured person in a new environment, it's hard to feel comfortable. John helps make people feel at ease in their new surroundings. It's all the little things that really add up to making Mr. John one great guy.



A few of our members inside the decorated bus.

### Gateway Chapter PVA Wishes to Welcome Our New Members

James Behr..... De Soto, MO

Raymond Lippitt..... Centralia, MO

James Smith..... St. Louis, MO

Herman Grant ..... Sikeston, MO

Sylvester Roddy..... St. Louis, MO

William Young..... St. Louis, MO

# MIA

Mark Beel  
William Grier  
Paula Lemon

Alfred Ross  
Rick Taylor



*Have you seen or know the whereabouts of these members? They are in danger of being dropped from the PVA roster. Please call us, write to us, or e-mail us if you know where any of these members are! Our contact info is inside the front cover.*



**GPVA GATEWAY GETAWAY****Memphis, TN /Tunica Harrah's**

The first annual **Gateway Getaway** destination will be Memphis, Tennessee, for a two-night stay on April 14-15, at the Tunica Harrah's Resort. Members will also be attending the Memphis Redbirds baseball home night opener on Saturday, April 14. The Redbirds will be hosting *Hammer Time*, a tribute to former manager Chris "Hammer" Maloney, with post-game fireworks to wrap up the night. \*\*\*Funding is available through the Gateway Chapter PVA (transportation provided by the VA) to select Veterans who would like to attend this fun event. **Limited Space Available\*\*\***



**\*\*\*Members will be responsible for calling Harrah's Tunica to make reservations for their hotel stay. REMEMBER...GPVA or VA will not be responsible for any fees associated for cancelling reservations within Harrah's Resort written policies.\*\*\***

*"Final Payment of 100% of estimated charges are due 14 days prior to groups arrival date. Once payment is received, there will be no refunds for any cancelled or unutilized rooms."*

To qualify for the Memphis Gateway Getaway, you must be a GPVA member who has not been funded for a National event (e.g. National Veterans Wheelchair Games/Winter Sports Clinic) in the past **2** years. Members who are attending only **ONE** of the National events in 2012, and have adequate participation points available, may receive full funding for the Getaway (\$250 reimbursement with receipts), but any remaining participation points will then be exhausted. Members who receive funding for this year's Winter Sports Clinic **AND** the NVWG are not eligible for any funding from the Gateway Chapter for this event. Gateway PVA funding will be limited to the first seven members who qualify. For information about this event, **please contact the SCI RT Department (Charley Wright 314-652-4100, Ext. 64590).**

**BBB Funeral Scams Warning**

By Susan Lyle & Fred Bradley

Billions of dollars are spent annually on funerals. The Better Business Bureau (BBB) advises consumers to do their homework before making decisions under pressure. Also, check rules on the Federal Trade Commission's website under *Funeral Rule – 16 CFR Part 453* ([www.ftc.gov/](http://www.ftc.gov/)), as well as VA benefits available to you through your service officer. As of 9/11/2001, the VA can pay up to \$2,000.00 toward the burial if a service-connected condition causes or contributes to the cause of death. Per the VA: "The VA does not make funeral arrangements or perform cremations. Families should make these arrangements with a funeral provider or cremation office. Any item or service obtained from a funeral home or cremation office will be at the families' expense. Burial benefits available for spouses and dependents buried in a national cemetery include burial with the Veteran, perpetual care, and the spouse or dependents name and date of birth and death will be inscribed on the Veteran's headstone, at no cost to the family." For more information, visit the VA website: [http://www.cem.va.gov/bbene\\_burial.asp](http://www.cem.va.gov/bbene_burial.asp)

In the meantime, here are some tips from the BBB for avoiding funeral scams:

- **Be informed.** Shop around before making a purchase. Funeral homes are required to provide detailed price lists over the phone or in writing. Ask if lower priced items are also included on their price list.
- **Contact the BBB for reviews of any funeral home, cremation service, cemetery or other provider.**
- **Embalming is not required if you choose direct cremation or immediate burial; make sure the embalmer is licensed.**
- **Be alert for unsupported claims.** Sellers who claim to have a product or service that will preserve human remains for longer periods are misleading. Funeral providers cannot determine how long a casket will preserve a body. Also note, a casket is not legally required for a direct cremation.
- **Research funeral home service fees.** The Federal Trade Commission's website has information on charges that are prohibited under the Funeral Rule.
- **Require all proposed plans and purchases to be put in writing.** Compare the posted prices and any oral promises with those listed in their contract. The contract should itemize all prices and specify any future costs. Check the contract for any restrictions and ask if the agreement can be voided or transferred to other funeral homes.
- **Advance planning.** Carefully research your options and know your rights and benefits beforehand. Be sure to share your specific wishes with those close to you; keep a handwritten/dated note in a safe place along with your discharge papers.

## Reminders

By Senior Benefits Advocate, Fred Bradley

For veterans in receipt of non-service connected pension with aid and attendance benefits and who receive other income such as Social Security or some other source:

If you have not filed a claim for unreimbursed medical expenses for calendar year 2011, you should do so at your earliest convenience. Also, if you are paying an attendant for in-home care, you should submit a claim simply to confirm you paid the same amount in 2011 (if VA had allowed it as a continuing medical expense in the past) — a VA Form 21-8416 would need to be completed.

Veterans should work with their National Service Officers so we can make sure your forms are completed correctly. We will send it to the appropriate Pension Management Center and we can monitor the progress of the claim. If a claim has been submitted incorrectly or it is not clear, it will delay the process by three to six months. Even if there are no errors, the claim will take about six months to process, so you don't want to add to the length of time it takes already.

In fact, regardless of the type of claim you may file, please send it to your National Service Officer for the same reasons stated above. We can't assist you in a timely manner if claims bypass us, because it can take months before we even know a claim has been filed. We're here to help.

On a different topic, which only applies to a small number of members, a change in law now assigns a 100% rating for all ALS cases. The change became effective on January 19, 2012. Any amounts greater than the 100% rate can be paid if there is an indication of the loss of use of the extremities, speech, and the use of a ventilator or feeding tube. So at a minimum, for ALS cases, 100% will be assigned on claims pending before January 19, or submitted after that date.

Everyone should have noticed an increase in their benefit payments which should have shown up on the December 30, 2011 payment. There are a few situations where the computer fails to pay for the Cost-of Living Adjustment (COLA). If your payment did not increase, please call your National Service Officer. I have already received one call where the COLA had not been paid, so please check your payments carefully.

The Department of Veterans Affairs (VA) has amended its regulations regarding clothing allowances. This became effective on December 16, 2011. The amendment provides for an annual clothing allowance for each qualifying prosthetic or orthopedic appliance worn or used by a veteran for a service-connected disability or disabilities that wears out or tears a single article of the veteran's clothing and for each physician-prescribed medication used by a veteran for a skin condition that is due to a service-connected disability that affects a single outer garment. The amendment also provides two annual clothing allowances if a veteran wears or uses more than one qualifying prosthetic or orthopedic appliance, physician-prescribed medication for more than one skin condition, or an appliance and a medication for a service-connected disability or disabilities and the appliance(s) or medication(s) together cause a single article of clothing to wear out faster than if affected by a single appliance or medication. This amendment also makes certain technical changes to the rule. Some examples: A veteran is service-connected for paraplegia and receives the clothing allowance because he/she uses a wheelchair. The same veteran is service-connected for a skin condition that requires the use of creams, tars, etc. that cause permanent stains to clothing. This veteran could receive two clothing allowances. Another example would be a service-connected paraplegic or quadriplegic who wears an upper extremity prosthesis. Since the wheelchair is a criterion to receive the clothing allowance, the veteran could also get an additional clothing allowance for the upper extremity. This is because different articles of clothing can be damaged, i.e. pants and shirt.

Please contact your National Service Officer if you have any questions or to see if you qualify. Please see page 2 for complete contact information for your National Service Officers.



### ***Local Funeral Home Makes Offer to St. Louis Area Veterans***

#### **A Note from John L. Ziegenhein & Sons Funeral Homes (St. Louis Area):**

"We honor the men and women of our country who serve or have served in the military. We provide a free casket for U.S. veterans' funerals and all new pre-need funeral contracts that include our "traditional" full service funeral to St. Louis families." Visit [www.JLZfuneralhome.com](http://www.JLZfuneralhome.com) (select the "Free Casket" button), or call 314-352-2600 or 314-894-8444 for more information.





## United Access is Proud to Support Gateway PVA!



- New & Used **Wheelchair Accessible Van Sales**
- Vehicle Lifts, Mobility Seating, and Driving Controls
- Locations throughout the Midwest and South, including **2 locations in the St. Louis metro area** (north and south) for your convenience.
- 24 Hour Service, **Rentals**, and much more!

Call (888)939-1010 or email at  
[info@unitedaccess.com](mailto:info@unitedaccess.com)

Visit us at [UnitedAccess.com](http://UnitedAccess.com)



## This Isn't Right

By Joey Avellone



A few months ago my cousin tragically died from a car accident. He had been honorably discharged from the Marine Corps several months prior to his accident. Fortunately, he carried over his life insurance policy from the Marines. I saw firsthand how important it is to have life insurance to provide for your children and family after you're gone. Granted I do not have children of my own, but I do have family members who count on me including my niece and nephew whose father passed away about five years ago. Therefore, I sought out to get life insurance of my own.

Since I have been retired from the Marine Corps for nearly ten years, I am not eligible for veterans group life insurance anymore. Thus, I decided to contact a veteran based insurance company. I called Armed Forces Insurance, who covers my automobile and home insurance and they directed me to another insurance agency because they only cover personal property. They connected me with a representative from Armed Forces Benefit Association (AFBA) which was established in 1947 as a non-profit voluntary membership association with the support of General Dwight D. Eisenhower. They were established with the goal to promote the general welfare and economic interests of its members and their families by providing low cost group life insurance and related benefits and services principally to military families during peace and war. I explained to the representative I was a retired United States Marine to which she replied I would be eligible for membership, so I told her I was seeking life insurance and she told me it should not be a problem.

Apparently quadriplegia is a disease. I explained to the representative I was medically retired from the Marines due to paralysis. I then told her I was a quadriplegic and she asked me to hold while she spoke to a sales associate. After waiting for several minutes, the representative got back on the line with me and told me AFBA would not be able to provide me with life insurance. I was slightly confused because earlier in our conversation she told me it should not be a problem to provide me with life insurance. Therefore, I asked her why I was being denied coverage and she told me it was because I was a quadriplegic. I explained to the representative quadriplegia was not a disease. However, she explained to me quadriplegics do not tend to live long and are more susceptible to other viruses/diseases. The representative then apologized and told me she was sorry.

This isn't right! Am I supposed to believe I will not live as long as a troop on the battlefield? Am I less of a person because I am a quadriplegic? Is my life worth less than an able-bodied person? Can I not live a long, fulfilling life? I know who I am, what I can do, and how much my life is worth. I know that wasn't right!

## The National Veterans Wheelchair Games

By Charley Wright

The first National Veterans Wheelchair Games (NVWG) were held in 1981 in Richmond, Virginia. That year, 74 veterans from 14 states competed in sports ranging from table tennis and billiards to swimming and weightlifting. The 32nd National Veterans Wheelchair Games are coming back to Richmond. More than 600 wheelchair athletes are expected to participate in 17 different sports. Team St. Louis will be going to the wheelchair games June 25 through June 30, 2012.

Registration packets are out now and are being mailed to you if you went to last year's NVWG. Please fill them out ASAP and turn them in to Charley Wright or Matt Luitjohan. The deadline to turn in your packets to the RT department is March 19, 2012. **IMPORTANT**— You need to get a medical clearance to participate, so set up those appointments with your SCI or Primary Doctor soon. Please find us on Facebook by searching for **Team St. Louis Gateway PVA**. If you have any questions, please contact Charley at 314-652-4100, Ext. 64590 or Matt at 314-894-6602.

**Don't forget to reserve your room at the Hilton Garden Inn, (804) 344-4300. (The Team St. Louis Hotel)**



## **Duke McDonald/Gateway PVA Annual Wheelchair Games**

We hope you've been practicing because the **Duke McDonald/Gateway PVA Annual Wheelchair Games** will be held at Jefferson Barracks on Friday, May 4, 2012. The day will begin with registration between 8:00 and 8:30 a.m. The first event will start at 9:15 a.m. **Early registration is strongly encouraged!** For an application, or to have any questions answered, please contact Charley at 314-652-4100, Ext. 64590 or Matt at 314-894-6602.



The pictures above are from the 2011 Duke McDonald/Gateway PVA Annual Wheelchair Games.  
 Left - Jeremiah DeGuire throwing the javelin; Center - LaRoy Smith in the slalom;  
 Right - Terri Fuda displaying her medals.



**Sales Service Rentals**

For all your  
personal  
mobility needs

New & pre-owned  
Lowered Floor Minivans:  
Vision / Entervan / Amerivan  
Wheelchair / Scooter Lifts  
Bruno TAS Seats & More!







**QAP Certified**




**BREESE, IL**  
**877-526-4131**

**ST. LOUIS, MO**  
**866-327-1600**

[www.southernbusandmobility.com](http://www.southernbusandmobility.com)



<div style="display: flex; justify-content: space-around; align-items: center;">  <h1 style="text-align: center; margin: 0;"><u>March</u></h1>  </div>						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
4 High Ridge Elks Meat Shoot at Noon (See details on pg. 2)	5	6	7	8	9	10 PVA Billiards Tourn. March 9-11 Oklahoma City, OK
11  Daylight Savings Time!	12	13 BOD Meeting 11:30 am 15 pts. non-BOD Mbr.	14	15 Member/Patient Luncheon/Qtr. Mbr. Mtg. at JB @ Noon 5 pts./15 pts.	16	17 Happy St. Patrick's Day! 
18	19	20	21	22	23	24
25	26	27	28	29	30	31 Winter Sports Clinic in Snowmass Village, CO March 25-30

<div style="display: flex; justify-content: space-around; align-items: center;">  <h1 style="text-align: center; margin: 0;"><u>April</u></h1>  </div>						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8 Happy Easter! 	9 BOD Bios & Newsletter Articles Due	10 BOD Meeting 4 pm 15 pts. non-BOD Mbr.	11	12	13	14
15	16	17	18	19 Member/Patient Luncheon at JB @ Noon 5 pts.	20 Trap Shoot @ Olin in East Alton, IL 10 am - 2:30 pm	21 PVA Bass Tourn. April 20-22 Kentucky Lake Gilbertsville, KY
22	23	24	25	26	27	28
29	30		*April is PVA Awareness Month*			

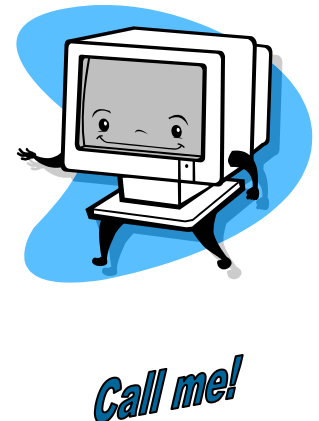
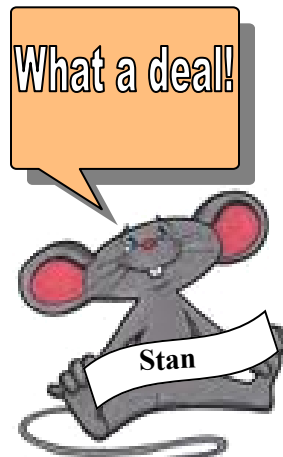


Address Service Requested

Gateway Chapter  
Paralyzed Veterans of America  
1311 Lindbergh Plaza Center  
St. Louis, MO 63132



**FREE COMPUTERS!** That's right! Take the *byte* out of costly computers!! No *cache* required!!! (Please excuse the puns.) But, seriously, we still have two donated desktop computers - each with a monitor, speakers, a keyboard and a mouse just sitting in our office – free for the taking. The donated computers are Dell with Pentium(R)4 CPU 3.00 GHz 2.99 GHz, 1.00 GB of RAM. The computers are several years old, have been wiped clean, and are ready for installation of your favorite programs. Stop by our office to get one, but please call first to make sure someone else hasn't beaten you to them. We'd hate for you to have a *keystroke* and *cursor* out our *usernames*!



*“Veterans with Spinal Cord Injury or Disease, Living Life to the Fullest”*