PLEASE, join us at our Monthly BOD/Membership/Caregivers Meetings!! (Next meeting is March 26th at 11:00)
Good food, conversation and beneficial information for everyone.

On February 27th, we had 16 participants in the BOD/Membership meeting and 7 attendees in the Caregiver Support meeting. The topic for the Caregivers Support was discussing the book, “Counting on Kindness, The Dilemmas of Dependency”. Lunch was served at 12:30 with a pasta bar, salad and dessert from Olive Garden compliments of Gary and Judy Morrison.

Don’t miss next month’s meeting!
A Message From The President
Jon R. Schneider

I found this recent News Release (February 10, 2020) which I found very interesting. Please review the new 2021 VA Budget. Any comments can be made to the Department of Veterans Affairs.

JRS

FOR IMMEDIATE RELEASE
February 10, 2020

VA strengthens care and benefits for Veterans with $243 billion budget request for fiscal year 2021

WASHINGTON — The U.S. Department of Veterans Affairs (VA) has a proposed $243.3 billion budget for fiscal year (FY) 2021. The 10.2% increase from FY 2020 will allow VA’s continued commitment to provide Veterans with high quality health care and timely access to benefits and services.

“The budget request will ensure Veterans and their families experience health improvements and technological modernization advancements,” said VA Secretary Robert Wilkie. “That’s evidenced by the increase in budget funds we’re receiving — that not only increase health care services and benefits to Veterans — but allow VA to lead the way in forward thinking innovation.”

Budget highlights
The FY 2021 budget provides robust funding for the secretary’s top priorities. It includes $109.5 billion (an increase of $13.5 billion or 14.1% above 2020) in discretionary funding and resources for health care, benefits and national cemeteries. Additionally, there’s $133.8 billion (an increase of $9 billion or 7.2% above 2020) in mandatory funding for benefit programs, specifically: compensation and pensions, readjustment benefits, housing and insurance.

MISSION Act: Beginning June 6, 2019, VA launched its new and improved Veterans Community Care Program giving Veterans a choice about how best to meet their health care needs. More than 5,000 Veterans per week are accessing the new urgent care benefits provided through the MISSION Act. The FY 2021 request would provide resources to support expansion of the Program of Comprehensive Assistance for Family to eligible Veterans seriously injured on or before May 7, 1975.

Preventing Veteran Suicide: $10.2 billion ($682 million above 2020) for mental health services includes $313 million for suicide prevention programs, a $76 million increase (32%) over 2020. Part of this funding will support President Trump’s Executive Order, President’s Roadmap to Empower Veterans and End a National Tragedy of Suicide (PREVENTS) program.

Women’s Health: $626 million ($53 million or 9% above FY 2020) for gender specific women’s health care. This increase will expand access to gynecology, provide more primary care services for women and enable VA to continue to identify and serve the health care needs of women Veterans.

Electronic Health Record Modernization (EHRM): $2.6 billion ($1.2 billion above FY 2020) to continue implementation of a single longitudinal electronic health record (EHR) from active duty to Veteran status and ensure interoperability with the Department of Defense. In addition to funding continued EHR deployment to further sites, the FY 2021 request will accelerate nationwide deployment of the Centralized Scheduling Solution.

Transforming Business Systems: $221 million in the request will support the continued deployment of a modern integrated financial and acquisition management system. The request also includes $236 million for VA to transform its supply chain system through the implementation of the LogiCole solution (formerly Defense Medical Logistics Standard Support) and other supply chain improvements.

Blue Water Navy (BWN): $137 million to continue implementing the Blue Water Navy Vietnam Veterans Act of 2019 (BWN) by ensuring sufficient staff are hired to support claims processing, handle call center activity, and conduct quality reviews. In FY 2021, VA expects to receive an estimated 70,000 BWN claims and appeals. VA has received more than 14,000 BWN claims — since Jan. 7 — and has already issued $7.5 million in retroactive benefit payments to 218 BWN Veterans and survivors.

VA National Cemeteries: $360 million for increased burial access, partnering with stakeholders and preserving Veterans’ legacies. In 2019 the National Cemetery Administration achieved the highest customer satisfaction index for any organization in either the public or private sector from the American Customer Satisfaction Index.

Capital Investments: $1.9 billion for VA’s total construction program, including funding to complete the American Lake (Tacoma, Washington) and Long Beach (Long Beach, California) projects.

In February, an airplane lavatory article by Jayme Fraser was published on the USA Today Network project site and 200+ local news sites. It is a great article framing the issue and references PVA throughout. The article quotes Heather Ansley, PVA Government Relations Associate Executive Director, and Tom Wheaton, PVA National Treasurer. It mentions our organization’s history advocating to make restrooms on airplanes more accessible for people with disabilities.

https://stories.usatodaynetwork.com/flying-while-disabled/bathroom-accessibility/
From the Desk of the National Director
Kenny Lloyd

2019 Deer Hunt

This year was one of the coldest deer hunts we have had in recent years. Thank you to all who brought heaters for our blinds! It may have been cold getting to and from the blinds but once in the blinds it was nice and warm.

We did things a little differently this year and we didn’t do any drives for our hunters. Instead, we just sat inside the warm blinds for the entire hunt. Of course as cold as it was, no one complained about being outside driving the deer.

We had seven hunters this year and we had to hunt both weekends of the second shotgun season. The first weekend there were four deer taken by our hunters. The second weekend two of our hunters could not come back. That just left two to fill their tags and that was my brother Gary and I. Gary took the day off from work on Friday and we both sat in the same blind together waiting. It was getting towards the evening when I got my deer and about fifteen minutes later my brother was able to bag his deer.

I want to say thank you to my wife—Pauline and to Tony Geary for cooking for us. The soups were very tasty!

If anybody wants to hunt with us OR volunteer at future hunts, you can call our office at 515-277-4782 or call me at 515-570-1402. If you are a volunteer, you may hunt with us too.

This next year we will be adding one more blind for our deer and turkey hunts. This new blind will be exactly like the other blinds but will be portable as it will be on a trailer. We have some good hunting spots along the river but since it floods there about every year we thought having portable blind would be beneficial so we can move it in and out of where it floods.

The license plate veterans assistance application is now located on the Iowa Department of Veterans Affairs webpage. (va.iowa.gov)

The application can be found under the “Resources” tab found in the top right tool bar. Under the “Resources “ tab scroll down to “Additional Resources” and click on the Project Assistance link.

At this time, there is only a print option form. In the future, it should become a fillable form.

A direct link to the application is: https://va.iowa.gov/media/34679bb7-4507-45e0-b031-92844e7284f7
From the Desk of Kim Gould

Not every state has something like the Veterans Trust Fund, and we’re thankful that this home-grown success story is working here in Iowa! Nearly $30 million has been raised by the Iowa Lottery for the Iowa Veterans Trust Fund (IVTF) since lottery proceeds were first dedicated to that cause in 2008. The money that the lottery raises for the IVTF provides state support to Iowa veterans and their families above and beyond the federal benefits that are available to them.

The application process starts at your local County Office of Veterans Affairs.

Benefits available to veterans and spouses:
- Travel – For wounded veterans directly related to follow-up medical care.
- Unemployment Assistance – Must have a service connection causing their unemployment. $3,000.00 in a twelve month period, with a lifetime maximum of $6,000.00.
- Job Training or Education Assistance – Lifetime maximum of $3,000.00.
- Individual or Family Counseling – Up to $5,000.00 in a twelve month period.
- Dental – Up to $2,500.00 in a twelve month period.
- Audiology – Up to $1,500.00 per ear in a twelve month period.
- Emergency Housing Repairs – Up to $3,000.00 in a twelve month period.
- Emergency Vehicle Repairs – Up to $2,500.00 in a twelve month period.
- Emergency Room – Lifetime maximum of $5,000.00.
- Durable Medical Equipment – Lifetime maximum of $2,500.00.
- 
- There are very specific rules establishing the requirements for veterans, spouses or dependents to receive benefits from the veteran trust fund.

Definition of "Veteran" - Veteran means the same as defined in Iowa Code section 35.1 or specifically a resident of Iowa who served honorably in the armed forces of the United States, completing a minimum of 90 days of active duty, other than training.

Income. Shall not exceed 200% of poverty guidelines.

Resources. Available liquid assets of the veteran cannot exceed $15,000.00, means cash on hand.

Applications are reviewed once a month by the Iowa Commission of Veterans Affairs. A decision is made at the time of review. Applicants are notified via letter of the decision with instructions on how to proceed.

To get started on your application, please contact your local County Office of Veterans Affairs.

Have you considered including Iowa Paralyzed Veterans of America in your will or trust?

“It takes a notable person to plant a seed for a tree that will one day provide shade for someone he may never meet”

This type of donation will serve as an investment in our organization that will reap our members benefits for many years to come.
Getting Paralyzed Veterans Walking Again with Indego®

New VA Program offers eligible veterans an Indego® Exoskeleton at no cost.

What is Indego?
A robotic device that enables veterans to walk again.

Indego is an FDA-approved exoskeleton worn around the waist and legs that enables individuals paralyzed from spinal cord injuries to stand and walk, offering a new level of independence.

Indego can currently be used with spinal cord injury levels of T3 to L5 in community or home settings. The device offers:

• Lightweight, modular design
• Slim profile compatible with most wheelchairs
• Rapid setup and breakdown for easy transportation
• Can be used with forearm crutches or walker

Contact us today to find out if you are eligible to receive an Indego exoskeleton.

Email: support.indego@parker.com
Phone: 844-846-3346

Watch Marine Veteran Steve Holbert’s story at www.indego.com/veterans
TUESDAY EVENINGS IN MARCH!!
VETERANS LEARN TO SKETCH CLASS

Where: Gloria Dei Lutheran Church- 8301 Aurora Ave, Urbandale
What: Sketching is the foundation of almost every creative discipline. No drawing skill is required. Veterans will learn the elements of sketching and how to use sketching to switch into "creative mode". All art supplies are provided and yours to keep. Space is limited, so RSVP to reserve your spot!
How: Please Contact: CI-Recreation Therapy, or call 515-699-5999, X24838.

SPRING 2020 – GIVE GOLF PROGRAM –

Whether you’ve golfed before or not, join other Veterans to learn about the sport. Course is taught by PGA instructors. Held once a week for 5 weeks, clubs provided if needed.

Begins April 18. Please register.
For more information, Secure Message- CI-Recreation Therapy!, or call 515-699-5999, X24838.

How do I find activities for Enrolled Outpatient Veterans?

- Go to www.centraliowa.va.gov (In the lower right hand column, click on “Recreation & Music Therapy Calendar”
- Go to the VA Central Iowa Health Care System Facebook page (www.facebook.com/VACentralIowa)

2020 IPVA Turkey Hunt

The IPVA Turkey Hunt will be held April 25th & 26th in the Hardin County area. Coffee and doughnuts will be provided in the morning and lunches in the afternoon. There will be a volunteer for each hunter.
Three Action Trackchairs (donated by ITC Midwest) will be onsite for use by wheelchair hunters!
If you are interested in participating, contact Kenny Lloyd at 515-570-1402.
Deadline for signup is Tuesday, March 31st!

Please feel free to contact us by mail, telephone or email…
Iowa PVA, 7025 Hickman Rd., Suite #1, Urbandale, IA 50322
515-277-4782 or 1-888-909-4782
iowapval@yahoo.com, iowapvakim@yahoo.com, or iowapvagretchen1@yahoo.com
### ANNUAL AIR RIFLE & AIR PISTOL PROGRAM
- Camp Pendleton Air Rifle and Pistol Tournament
  - December 2-3, 2019
  - Camp Pendleton, CA
- Cal-Diego Air Rifle and Pistol Tournament
  - January 27-28, 2020
  - San Diego Naval Base
  - San Diego, CA
- Mid-Atlantic Air Rifle and Pistol Tournament
  - March 4-5, 2020
  - Colonial Shooting Academy
  - Richmond, VA
- Wisconsin Air Rifle and Pistol Tournament
  - March 21-22, 2020
  - Milwaukee Area Tech College
  - Milwaukee, WI
- Buckeye Air Rifle and Pistol Tournament
  - April 16-18, 2020
  - Spire Institute
  - Geneva, OH

### ANNUAL PVA/NWPA BILLIARDS TOURNAMENT SERIES
- Mid-Atlantic Billiards Tournament
  - March 20-22, 2020
  - Diamond Billiards
  - Midlothian, VA
- Mid-America Billiards Tournament
  - April 3-5, 2020
  - Slick Willies Pool Hall
  - Oklahoma City, OK
- Buckeye Billiards Tournament
  - June 5-6, 2020
  - Wickliffe Lanes
  - Wickliffe, OH
- Mountain States Billiards Tournament
  - June 20-21, 2020
  - Widefield Corner Pocket Billiards
  - Fountain, CO

### PVA Boating/Fishing Tour
- Mid-America Bass Tournament
  - September 20-22, 2019
  - Lake Eufaula
  - Eufaula, OK
- Vaughan Bass Tournament
  - October 4-6, 2019
  - Rend Lake
  - Mt. Vernon, IL
- Florida Gulf Coast Bass Tournament
  - April 3-5, 2020
  - Lake Harris
  - Tavares, FL
- Kentucky-Indiana Bass Tournament
  - April 24-26, 2020
  - Lake Barkley
  - Kuttawa, KY
- Mid-Atlantic Bass Tournament
  - June 5-7, 2020
  - James River
  - Hopewell, VA

### PVA NATIONAL SHOOTING SPORTS CIRCUIT
- Mid-Atlantic Shooting Sports Tournament
  - Dates TBD
  - Conservation Park of Virginia
  - Charles City, VA
- Nevada Shooting Sports Tournament
  - March 13-15, 2020
  - Clark County Shooting Park
  - Las Vegas, NV
- Cal-Diego Shooting Sports Tournament
  - March 27-29, 2020
  - Redlands Shooting Park
  - Redlands, CA
- Lone Star Shooting Sports Tournament
  - May 22-23, 2020
  - DeSoto Gun Club
  - Waxahachie, TX
- Vaughan Shooting Sports Tournament
  - June 5-7, 2020
  - St. Charles Sportsman Club
  - Elburn, IL
- Iowa Shooting Sports Tournament
  - June 12-14, 2020
  - Otter Creek Sportsman Club
  - Cedar Rapids, IA
- Wisconsin Shooting Sports Tournament
  - June 26-28, 2020
  - Brown County Sportsman Club
  - Green Bay, WI

### ANNUAL PVA/AWBA BOWLING TOURNAMENT SERIES
- Nevada Bowling Tournament
  - December 5-8, 2019
  - Sunset Station Hotel & Casino
  - Las Vegas, NV
- Mid-America Bowling Tournament
  - April 9-12, 2020
  - Firelake Bowling Center
  - Shawnee, OK
- Vaughan Bowling Tournament
  - April 30-May 3, 2020
  - Bowlero
  - Romeoville, IL

### CODE OF HONOR QUAD RUGBY INVITATIONAL
- February 7-9, 2020
  - The St. James
  - Springfield, VA

### NATIONAL VETERANS WHEELCHAIR GAMES
- July 3-8, 2020
  - Portland, OR

### HANDCYCLING
- Museum of Aviation Marathon
  - January 18, 2020
  - Warner Robins, GA
- Top End Euro-American HC Championships
  - February 1-2, 2020
  - Gainesville, FL
- PVA Racing
  - High Performance Camp
  - February 3-8, 2020
  - Brooksville, FL
- Valley of the Sun
  - February 14-16, 2020
  - Phoenix, AZ

For more information: pva.org/sports
March

Richard A Tracy    March 6
Mary Beth Mayne    March 8
Garry S Barry      March 9
Jon R Schneider    March 11
Keith E Harvey     March 11
Peter L Coffelt    March 11
Oscar J Ballard    March 14
Jerry D Nash       March 21
Robert C Burnell   March 30

April

Craig J Wathen     April 3
George P Barber    April 6
James T Knudsen    April 8
Bryce W Cherryholmes April 8
Clifford L. Hughes April 10
Becky S Elliott    April 12
William T Purcell  April 12
Daniel D Scholtes  April 14
Lawrence D Francek April 16
Ann M Dehli        April 18
Terry M Lipovac    April 21
Vincil E DeLay     April 21
Michael J Graf     April 21
Nancy E Collins    April 23
John W. Jones      April 26

CALENDAR OF UPCOMING EVENTS

3/2 - 5        Advocacy/Legislation Seminar in Washington DC
3/8           REMEMBER: Daylight Savings Time Begins
3/12          Bingo at the Des Moines VA CLC - 6:30 pm
3/17          St Patrick’s Day
3/21          Midwest PVA Fishing Event Fish Fry Fundraiser (see page 15)
3/26          BOD/Membership/Caregivers Support Meeting at IPVA Office - 11:00 am
                   (Lunch provided. Please RSVP by 3/23)
3/29-4/3      Winter Sports Clinic at Snowmass Village, Colorado
4/1-4/30      PVA Awareness Month
4/9           Bingo at the Des Moines VA CLC - 6:30 pm
4/10          Good Friday
4/12          Easter
4/16          PVA Awareness at Des Moines VA from 9am-12pm
4/16          BOD/Membership/Caregivers Support Meeting at IPVA Office—1:00pm
4/18          Spring Carnival at Iowa Veterans Home in Marshalltown—1:00pm
4/25-26       2020 IPVA Turkey Hunt (See page 6)
5/8-10        Music Therapy of the Rockies (See page 13)
6/12-14       National PVA Pistol and Trapshoot Event in Cedar Rapids, Iowa
8/23-8/29     Midwest PVA Fishing Event in Ely, MN (see page 18 & 19)
The Mission Statement of Paralyzed Veterans of America

The Paralyzed Veterans of America, a congressionally chartered veterans service organization founded in 1946, has developed a unique expertise on a wide variety of issues involving the special needs of our members—veterans of the armed forces who have experienced spinal cord injury or dysfunction.

PVA will use that expertise to be the leading advocate for:

- Quality health care for our members,
- Research and education addressing spinal cord injury and dysfunction,
- Benefits available as a result of our members’ military service,
- Civil rights and opportunities which maximize the independence of our members.

To enable PVA to continue to honor this commitment, we must recruit and retain members who have the experience, energy, dedication, and passion necessary to manage the organization and ensure adequate resources to sustain the programs essential for PVA to achieve its mission.

NOTICE REGARDING DONATIONS MADE DIRECTLY TO THE PARALYZED VETERANS OF AMERICA – IOWA CHAPTER

- 88% OF EVERY DONATION MADE DIRECTLY TO THE PARALYZED VETERANS OF AMERICA – IOWA CHAPTER GOES DIRECTLY TO THE EIGHT DESIGNATED PROGRAMS SUPPORTED BY THE PARALYZED VETERANS OF AMERICA – IOWA CHAPTER.

- THE PARALYZED VETERANS OF AMERICA – IOWA CHAPTER RELIES SOLELY ON DONATIONS AND GRANTS AND RECEIVES NO GOVERNMENTAL FUNDING. ADDITIONALLY, THE IOWA CHAPTER DOES NOT UTILIZE TELEMARKETING OR DIRECT MAIL SOLICITATION OF DONATED FUNDS.

- ALL DONATIONS MADE DIRECTLY TO THE PARALYZED VETERANS OF AMERICA – IOWA CHAPTER SUPPORTS LOCAL VETERANS AND IOWA CHAPTER MEMBERS.

- YOUR DONATIONS SUPPORT BOTH SERVICE CONNECTED AND NON-SERVICE CONNECTED DISABLED VETERANS.


IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT KIMBERLY GOULD, EXECUTIVE DIRECTOR AT 515-277-4782 ANY TIME DAY OR NIGHT.
Please check out our webpage! [www.iowapva.org] Many items of interest will be posted frequently. This will bring you news about the chapter between newsletters. It is a work in progress, but you will find it very interesting and informative. You can also check us out on Facebook!

Please provide us with your email address. We would like to provide you your newsletter and other information electronically. This will make it easier for you and less expensive for us.
Rollx Vans is the only van manufacturer that delivers minivans and full-sized vans directly to your doorstep. Our mission is to listen to you to serve your needs and give you the freedom and mobility that you deserve.

- Certified Conversion Process
- 24 Hour Nationwide Service
- At-Home Delivery
- Industry-Leading Customer Satisfaction
- Competitive Financing Options
- Customized Just for You

We take great pride in serving those who served our country.

It’s why we work with the Veterans Administration to make the process as simple as possible for you. This includes bringing the vehicle to the VA for inspection, taking care of all VA paperwork, and delivering the vehicle to your home once it’s ready.

Veterans get $1,000 off the purchase of your first Rollx van today!
Call 800-956-6668 or visit us at rollxvans.com.
MANY THANKS to the people and/or organizations who have donated directly to IPVA December 19, 2019—February 29, 2020

Alberts, Dan (monthly)
Baldwin, Gretchen
Barnard, Bob and Penny
Berkenpas, Andy
Burghorn, Amelia & John (Missed in last publication)
Carlson, Daniel
Christiansen, Roger and Susan
Cordle, Misty
Delany, James (monthly)
Gould, Kim
Hartford Sportsmen Club of Hartford Iowa (monthly)
Hensley, Theresa (United Way Donation)
Howard, Ryan
Hy-Vee Giving Tag Program (Urbandale)
Iowa One Gift Donation (monthly)
ITC Holdings Corp (Matching Gift from Krista Tanner)
Jordison, Dennis
Leary, Timothy & Laura (monthly)
Mayne, Kai
Morrison, Heidi (monthly)
O’Brien, Carol (monthly)
Otter Creek Sportsmans Club, Inc (In memory of “RG” Prucha)
Paschall, Ross & Peggy (In memory of Jeff Paschall)
The Pearle and Glen Foundation (Glen & Pearle Ludwig)
Pella Rolscreen Foundation (Matching gift from Paul Beyer)
Personal Training (monthly)
Sankey, Thomas and Debra
Simons, Tish (monthly)
Strawhacker, Jeff and Mary Ann
Strottman, Lori

THANK YOU—THANK YOU

To the people and/or organizations who have donated directly to the Midwest PVA Fishing Event from December 19, 2019—February 29, 2020

All Hands on Deck
Cargill Incorporated
Phyllis Snyder
Riverside Casino & Golf Resort

THANK YOU to our Yearly Advertisers!!

ReWalk (Page 5)
Rolix (Page 11)
Siebert Mobility (Page 17)
Addressing the needs of veterans and other at-risk populations through evidence-based research and techniques.

1 in 3 veterans suffer from the effects of PTSD, leading to a staggering 20 veteran suicides a day

Music Therapy of the Rockies believes that number is not acceptable.

Through evidence-based study, lives are being transformed not only for the veterans, but their families, care partners, and community.

Our intensive retreats are designed to educate and address the symptoms of PTSD and utilize a whole brain approach. Veterans are finding their “new life” and learning how to reframe their view of military experience.

Upcoming Retreat - Milford, Iowa:
May 8-10 at Camp Okoboji

To Register, visit:
https://musictherapyoftherockies.org/programs/musict-therapy-retreats/
or email us info@musictherapyoftherockies.org

More Info: http://musictherapyoftherockies.org

Contact Us:
info@musictherapyoftherockies.org
970.456.6014

“You kick started my new life of loving myself. I can’t stop talking about you and the weekend.”
- Lesa, (RET) US Air Force

“The 11 veterans you had sitting before you on Saturday morning were not the same 11 people who got up on that stage last night and poured their hearts out to everyone in the room.”
- Mallory, MT-BC

“I feel extremely honored to have my story memorialized in a song. That will certainly help heal another veteran.”
- SGT Leonard Goodson III, (RET) US Army

“I'm alive and enjoying it because of you.”
- Jeff (RET) US Army

EVIDENCE BASED RESEARCH AND TECHNIQUES FOR:
coping skills | therapeutic interventions
mindfulness | songwriting
reframing stories and experiences
normalizing lives | repairing & rebuilding
relationships | self-confidence | self-esteem
emotional identification

WHAT OUR VETERANS ARE SAYING:

“It’s not what you get out of the music, but what the music gets out of you.”
-Mack Bailey, Founder
Music Therapy of the Rockies
## Des Moines Vet Center Group Meetings

**For Combat Veterans**

<table>
<thead>
<tr>
<th>Topic</th>
<th>Day</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gaming</td>
<td>Monday</td>
<td>9:00am-10:00am</td>
</tr>
<tr>
<td>LGBTQ</td>
<td>Monday (2nd Mon month)</td>
<td>3:00pm-4:00pm</td>
</tr>
<tr>
<td>Concerned Person</td>
<td>Monday (1st &amp; 3rd Mon month)</td>
<td>6:00pm-7:00pm</td>
</tr>
<tr>
<td>PTSD PEER</td>
<td>Tuesday</td>
<td>10:00am-11:30am</td>
</tr>
<tr>
<td>PTSD VN</td>
<td>Tuesday</td>
<td>11:00am-12:30pm</td>
</tr>
<tr>
<td>OIF/OEF/OND</td>
<td>Tuesday (Drop in)</td>
<td>5:00pm-6:00pm</td>
</tr>
<tr>
<td>OIF/OEF/OND</td>
<td>Tuesday</td>
<td>6:00pm-7:00pm</td>
</tr>
<tr>
<td>Grief / Loss</td>
<td>Wednesday (2x month)</td>
<td>10:00am-11:30am</td>
</tr>
<tr>
<td>Peer Combat Vets</td>
<td>Wednesday</td>
<td>10:00am-11:30am</td>
</tr>
<tr>
<td>PTSD VN</td>
<td>Thursday</td>
<td>1:30pm-3:00pm</td>
</tr>
<tr>
<td>MST (any service era)</td>
<td>Friday (1st &amp; 3rd Fri month)</td>
<td>7:30am-8:30am</td>
</tr>
<tr>
<td>PTSD Focus</td>
<td>Friday</td>
<td>11:00am-12:30pm</td>
</tr>
</tbody>
</table>

*Free and Confidential Individual counseling sessions are also available.*

(515) 284-4929  
Des Moines Vet Center  
1821 22nd St. #115  
West Des Moines, IA 50266

---

**SUPPORT THE IOWA PVA**

Paralyzed Veterans of America - Iowa Chapter relies solely on private donations and receives NO government funding!

Your contribution is 100% tax deductible, as we are a 501(c)(3) corporation. Support by individual donors and businesses enable us to make our services **FREE** to members.

Please support our mission through a direct donation to:  
Paralyzed Veterans of America - Iowa Chapter  
7025 Hickman Rd, Suite #1

---

Indianola Home Medical Supply L.L.C.  
207 South Howard St., Indianola, IA 50125

Wheelchairs, Scooters, Bathroom Safety and Daily Living Products

Full Service and Parts Department

Home Modifications, Patient Lifts, Entry Ramps, Stair Lifts, Porch Lifts, Scooter Lifts and Elevators

Darl Kaldenberg, Manager  
Phone: 515-962-0701  
Fax: 515-962-9251
Midwest PVA Fishing Event
Fish Fry Fundraiser

Purpose: Raising funds to send Paralyzed Veterans on a week long fishing trip to Ely, MN.

When: Saturday March 21, 2020
Meal will be served 5:00-7:30 PM
Live Auction starts at 7:30PM

Where: VFW Post # 2537
401 Lemon Street Tipton, Iowa

Cost: FREE WILL DONATION
All you can eat!

Meal: Fried Fish, Hand Cut French Fries,
Coleslaw, Green Beans, & Dessert

For any questions please contact
Andy Berkenpas at
319-430-6448
or
Tara Andresen at 319-321-0278

Sponsored in part by: Tipton VFW
Financial Tips for Recently Discharged Young Veterans  
(Article submitted by Cheryl Conklin from Wellness Central)

Returning to civilian life after a stint in the military can be daunting. Studies show that veterans struggle with a variety of hurdles, from missing a lack of structure to overcoming a lack of connection with loved ones. There are also everyday issues to adapt to, such as money management. If you are a recently discharged young veteran, there are resources available to help. Start with these simple financial tips.

Establish a budget
The first step towards smart money management is keeping track of your cash. The Art of Simple points out that a monthly budget helps you do this. Start by making a list of all your expenses, including rent, utilities, food, and entertainment (such as a Netflix account). Then, make a note of all your various sources of income, such as salary and rental income. The aim is to have a “zero-based budget” (income minus expenses equals zero) that accounts for every penny spent, from savings to groceries.

To make sure you stick to your budget, download a spending tracking app. You can track where your money goes using categories, like entertainment and food, and make sure you’re not exceeding your allotted amount in any area.

Start saving
Emergencies happen in life and often mean unexpected costs. Your car might need repairs, for example, or your phone could break and require a replacement. When these events occur, you want to have money set aside to cover the costs. This means you won’t have to ask a bank (or a loved one) for a loan, keeping you financially independent and allowing you to avoid the interest that you’d have to pay on borrowed money. Include a category for savings in your monthly budget.

Even setting aside $100 per month equates to $1,200 saved within a single year! An easy way to grow your nest egg is with automatic savings. With a direct deposit established to routinely set aside funds, you’ll be on your way to a nice safety net in no time!

Prepare for the unexpected
Setting aside money is one way to prepare for the unexpected. You can also prepare for the uncertainties the future holds in other ways—for example, by preparing for end-of-life services.

The U.S. Department of Veterans Affairs provides limited coverage of up to $780 for a non-service related death. Lincoln Heritage notes the average funeral is much more than this, however, costing close to $9,000. Burial insurance is a great way to cover such costs (and spare your loved ones from having to foot the bill). You can also take the opportunity to specify what you want your end-of-life celebration to look like, providing details on everything from whether you want to be buried or cremated to what music you want to be played.

Build up your credit
If you are a young, recently discharged veteran, you likely haven’t had the opportunity to build up good credit. It’s important to address this issue now. As America Saves explains, a good credit score helps you secure loans for future expenses, like a house. If you rent, landlords may check your credit history to ensure your financially viable. To start building up credit, get a credit card and pay off at least the minimum monthly amount. Ideally, you will pay off the balance in full. Over time, diversify your credit by getting low-cost loans (such as for a car) that you’re sure you can pay back.

While getting a grasp on personal finance can be tough at first, with a bit of effort, you will soon get the hang of things. Follow these tips as you reenter the civilian world and you will soon master invaluable money management skills. Before long, smart financial decisions will become second nature and you will be effortlessly paving the way to a bright financial future.

Photo Credit: Unsplash.com
Veteran Owned and Operated

Iowa’s Leader in Mobility Vans

★★★ $1000 Veteran Discount Available ★★★

- Convenient Locations Serving Iowa, Nebraska & Illinois
- Top Dollar for Your Trade-In
- New & Used Wheelchair Vans
- Many Makes, Models & Conversions to Choose From
- Hundreds of Vans Available
- Sales & Service
- Wheelchair Lifts & Driving Controls
- VA Funding & Financing Available
- Buy-Back Program
- Stairlifts & Other Equipment
- 24 Hour Emergency Service

Phone: 319-351-3159 / 877-543-8826

www.iowamobility.com

Email rods@iowamobility.com
UPDATE: RSVP DEADLINE
May 1, 2020

Dear PVA Member:

The Iowa and Minnesota Chapters of Paralyzed Veterans of America would like to invite you to participate in the 2020 Midwest PVA Fishing Event, which will be held August 23-29, 2020.

This week-long event will be held at the Veterans on the Lake Resort in Ely, Minnesota. Veterans on the Lake Resort was started for the sole purpose of creating a recreational facility for disabled veterans to enjoy and continues to be a non-profit facility. It is nestled in the Superior National Forest adjacent to Fall Lake and has over 2,700 feet of shoreline. It offers fishing from boats, pontoons and off the dock. (www.veteransonthealeresort.org) Other fun activities include: Fish-fry, campfires, and access to the local attractions. This event promotes rehabilitation by assisting physically challenged veterans the chance to experience the sport of fishing along with networking and camaraderie. Fishing assistance will be offered to anyone who needs it.

Participation in the Midwest PVA Fishing Event is open to all PVA members in good standing. If you are not currently a PVA member and feel you are eligible for membership, please contact Gretchen at 515-277-4782.

The Iowa and Minnesota Chapters will make all the arrangements at the resort for lodging and meals. PVA Members need to be aware the event is held at a resort and veterans and caregivers will room together. The Iowa and Minnesota Chapters will make every effort to provide a safe and comfortable experience for everyone. Once accepted, please do not call the resort to make lodging or room changes.

Applications will be mailed to eligible PVA members within the next week. If you do not receive your application packet, please contact Gretchen at 515-277-4782. If you are interested in attending, please answer all the questions. If the application is not completed and signed, your registration may not be accepted and will be sent back to complete. All applications and forms must be mailed to:

Iowa Paralyzed Veterans of America
Attn: Midwest PVA Fishing Event
7025 Hickman Road, Suite 1
Urbandale, IA 50322

Medical treatment will be available at local hospitals and clinics at the participants expense. All participants requiring daily supportive care or assistance in activities or daily living MUST bring their own caregiver or support person. Nursing care for activities of daily
living such as bathing, showering, chronic wound care and/or catheter or bowel care is NOT provided. We recommend that if you anticipate needing personal equipment or supplies such as catheters, leg bags, irrigating solution, etc. that you plan to bring these items with you due to Ely being a small town. It is also very important for you to bring all required medications with you for the entire trip.

Participants are responsible for a registration fee of $50.00 to cover their own attendance cost. Participants bringing a spouse or caregiver will need to pay an additional $50 for this person to attend. If your registration is not accepted your money will be refunded. Checks should be made payable to "Midwest PVA Fishing Event" and accompany your application. Request for refund of these fees due to cancellations will be reviewed by the Chairman of the committee, Kenny Lloyd.

IMPORTANT INFORMATION:

- Registration is limited due to resources!! Spaces will fill up fast so don't delay! Registration deadline is MAY 1, 2020. Participation acceptance will be on a first come, first served basis.
- Be sure to enclose your check or money order with your application. Do not send cash. Make payment to "Midwest PVA Fishing Event".
- Remember to include your signed copy of the Rules and Expectations.
- It is expected you will participate and remain at the event ALL WEEK, otherwise another PVA member could have enjoyed the week unless prior arrangements have been made and approved.
- This event is offered to PVA Members and 1 adult caregiver/family member. No additional family members can be accepted due to space.
- Fishing licenses are still a work in progress and we are working on attaining one week licenses for all attendees.
- Fishing gear will be available for those participants who do not have equipment. All participants are encouraged to bring their own tackle and fishing gear, including wet-weather clothing.
- Boats and life jackets will be provided. If you have your own boat or life jacket and want to bring it, we would encourage you to do so. Gas for personal boats would be covered for fishing activities. You will be responsible to get your boat to and from the resort.

We hope you can be a part of this event. If you have questions or want additional information please contact Kenny Lloyd.

Sincerely,

Kenny Lloyd
cell: 515-570-1402

Photo taken at the 2019 Midwest PVA Fishing Event
ARE YOU MOVING???

Don’t forget to notify the office of your new address. If you are a PVA member, we will let National PVA and PN PARAPLEGIA NEWS know where you are moving to, so you won’t miss a single issue.

Call us at 515-277-4782 or 1-888-909-4782