



National Association of  
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*Serving Our Nation's Service Members and Veterans  
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## NAAV partners with CABEL Foundation

### Q2/2020 Newsletter

#### Contents




The  National Association of American Veterans, Inc. (NAAV) and the CABEL Foundation, Inc. are partnering in support of Veterans. ....	1
VA, multiple agencies launch Joint Mortgage and Housing Assistance website for Americans impacted by COVID-19 .....	4
SoldierFit to launch outdoor boot camps, virtual workout platform.....	5
Support NAAV by making a donation at the Combined Federal Campaign (CFC) Online Pledge Portal.....	7
Military Flyover in tri-state hospitals to salute frontline workers .....	10
Veteran News and COVID-19 .....	11
DAV Offering Cash Grants to Disabled Veterans Affected by COVID-19 .....	13
 NAAV offers Estate Planning .....	15
 NAAV Donates to the Central Union Mission .....	16



Figure 1: The National Association of American Veterans, Inc. and The CABEL Foundation, Inc. Partner in Support of Veterans Homeownership in the Greater Washington Metropolitan Area

The  National Association of American Veterans, Inc. (NAAV) and the CABEL Foundation, Inc. are partnering in support of Veterans.

The National Association of American Veterans, Inc. (NAAV) and the **CABEL Foundation, Inc.** are partnering in support of Veterans and their family members most in need of homeownership and financial literacy in the greater Washington Metropolitan Area. NAAV provides emergency assistance referrals, counseling referrals, legal, employment, and housing assistance to severely injured Service members and disabled Veterans and their families most in need nationwide. The CABEL Foundation's mission is to provide the community-at-large opportunities to receive comprehensive financial literacy education that will help them in their personal financial decisions about their future as well as that of youth.

Constance A. Burns, Founding President, Chief Executive Officer, and Veterans' Service Officer of NAAV, Inc. and Ervin C. Owens, Founder, Chief Executive Officer of the CABEL Foundation will work



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with Veterans and Service members most in need of assistance with homeownership and financial literacy residing in the District of Columbia, Maryland and Virginia with support from other private agencies, corporations, companies, and community bankers interested in providing financial support and in-kind contributions in support of this noteworthy endeavor.

NAAV's vision is to serve as a comprehensive nonprofit organization that values the honorable and selfless service of our nation's Service members and disabled Veterans as well as empowering Service members and disabled Veterans by giving them access to information on education, employment, housing, nutritional and spiritual wellness, medical care information, and job training, financial literacy, and career coaching.

To date, NAAV and the CABEL Foundation have identified 5 families in need of homeownership and/or financial literacy assistance due to financial hardship, unemployment, homelessness, or the effects of COVID-19 outbreak nationwide. For information, please contact NAAV, Inc. at email: [info@naavets.org](mailto:info@naavets.org) or call (202) 465-3296, and leave a voice message for a return call. Thank you.

In August 2020, the National Association of American Veterans, Inc.

(NAAV) will offer Estate Planning Essentials and Benefits of Gift Planning including options that may help Veterans and their family members. To learn more about how you can plan and update your will, living will, power of attorney and health care power attorney as well as include in your estate plan your support for Veterans and their families, contact us at (202) 465-3296.

To obtain more information about the benefits of gift planning and giving options that may be for you, contact us today at (202) 465-3296.

## History of the CABEL Foundation

The CABEL Foundation, Inc. was established in July 2003 by Ervin C, Owens. With over 10 years of experience as an independent investor, Mr. Owens made a career of offering financial literacy advice to businesses and individuals. As a firm believer in giving back to the community, he is dedicated to helping underserved youth and families achieve financial literacy.

In their infancy, Mr. Owens and the CABEL Board networked within the financial community to gain advisory support in program development as well as capacity building. As a 2004 graduate of the Mayor's Office of Partnership & Grant Development's Strengthening Partners Initiative, he has worked diligently with schools, teen & recreations centers, as well District officials and area financial institutions to bring financial literacy programs to area youth. Mr. Owens was awarded the Hometown Hero award by WETA in 2005, honoring his tireless efforts in helping underserved youth. In 2005, CABEL received their first grant -- \$10,000 from the Escheated Estates.

After the addition of their Development Officer in 2007, CABEL re-examined their strategy and



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programs. As a result, they have re-defined their strategy as well as tweaked and expanded their programs to meet the challenges and needs of both youth and adult participants.

CABEL has conducted financial literacy classes/workshops at H.D. Woodson Senior High School, Academy of Business & Finance (H.D. Woodson Senior High School), Anacostia Senior high School, Duke Ellington School for the Performing Arts, Perry School Community Services Center, Inc., SAIL (Students, Arts in Learning) School, Youth Services Center (located in Washington, D.C.), Bethesda Chevy Chase High School, Julius West Middle School, Piney Branch Elementary School and Winston Churchill High School (located in Montgomery County, MD) as well as area recreation centers, libraries, housing complexes and community events.

## Mission Statement

The CABEL (Communities Always Bring Extra Love) Foundation, Inc. is committed to helping underserved youth and families appreciate and understand the importance of saving and investing in their future. *"Our mission is to expose, educate and encourage youth and families through financial literacy Work Shops/Seminars, Entrepreneurship as well as Life and Work Skills Work Shops."*

## Vision Statement

At the CABEL Foundation, Inc., they believe that laying a foundation of financial literacy education, responsible consumerism & behavior as well as supplemental educational/job & life skills training will encourage youth & families to make better choices that will allow them to grow & develop into confident, self-reliant members in their communities.

## CABEL Foundation Programs

<b>YOUTH</b> Read More	<b>ADULTS</b> Read More	<b>SENIOR CITIZENS</b> Read More	<b>OPULENCE</b> Read More	<b>MENTORSHIP</b> Read More
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### **CABEL Foundation, Inc.**

1800 M ST NW  
Suite 33286  
Washington, D.C. 20033  
(202)341-0667  
(202)583-0354 FAX

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## **VA, multiple agencies launch Joint Mortgage and Housing Assistance website for Americans impacted by COVID-19**

<https://www.va.gov/opa/pressrel/pressrelease.cfm?id=5451>



**WASHINGTON** – To ensure homeowners and renters have current and accurate housing assistance information during the COVID-19 pandemic, the U.S. Department of Veterans Affairs (VA) today, along with several other agencies, launched a new unified mortgage and housing assistance [website](#).

Veterans and service members with a [VA home loan](#), other homeowners with a federally backed mortgage and tenants living in properties with a federally backed mortgage have relief options if they have been financially impacted by COVID-19.

“VA is committed to ensuring Veterans and service members have the financial tools available to make decisions that work for their unique situations,” said VA Secretary Robert Wilkie. “This collaboration provides an invaluable resource, enabling all homeowners and renters to access up-to-date information regarding their housing needs during the COVID-19 pandemic.”

The joint website with the [Consumer Financial Protection Bureau](#), [Federal Housing Finance Agency](#) and the [Department of Housing and Urban Development](#) consolidates: mortgage relief options, protections for renters, resources for additional help and information on how to avoid COVID-19 related scams. It also provides tools for homeowners to determine if their mortgage is federally backed and for renters to find out if their rental unit is financed by Fannie Mae or Freddie Mac. During the COVID-19 pandemic, VA continues providing [home loan](#) services to Veterans and service members who have earned those benefits, working with lenders, servicers and appraisers on temporary measures to assist in processing and servicing VA home loans.

[These measures](#) include offering alternatives for appraisers to determine property value in lieu of interior inspections and providing lenders with additional information to close loans remotely. Such alternative procedures help ensure VA borrowers can close on a home even during this pandemic and [prevent foreclosures](#) when possible.

VA borrowers experiencing financial hardship due to COVID-19 can review [VA guidance for borrowers](#) and either [request forbearance](#) through the mortgage [loan servicer](#) collecting their monthly payments or call 877-827-3702 to speak with a VA Home Loan Representative.



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## SoldierFit to launch outdoor boot camps, virtual workout platform

### MARYLAND

by: Jasmine Pelaez

Posted: May 15, 2020 / 07:44 PM EDT / Updated: May 15, 2020 / 07:44 PM EDT



*Figure 2 Soldierfit, founded in Frederick, Maryland*

FREDERICK, Md (WDVM) — SoldierFit, founded in Frederick, Maryland, is adapting to the changing state and county restrictions amid the coronavirus outbreak.

Trainers are tapping into to both new and old ways to deliver workouts.

“For a lot of people out there this will be a new hat. For us, this is where we came from,” said SoldierFit founder and CEO, Danny Farrar, “This company started in the parks, in the fields, outside getting after it.”

And it’s back to the outdoors as SoldierFit prepares to open all Maryland locations for outdoor boot camps.

At headquarters in Frederick, this means setting up in the parking lot.

Classes will be limited to less than 10 clients, or soldiers as they’re called, and each will be given a pump of hand sanitizer before class.

Everyone will work-out within a defined space that is spread apart from the next soldier.

“We’re taking [boot camps] down from an hour to about 40 minutes,” explained trainer Andrew Gibb, “that way, as we get into our evening classes, we have about 20 minutes of cleaning and preparation before getting into the next class.”



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Every piece of equipment is sprayed with CDC-recommended disinfectant after each class. Gibbs says shedding some sweat under the sun and the frequent cleaning will be worth it to connect with clients again.

“This way we’re able to bring some excitement back to it so that’s definitely going to be exciting as well,” Gibbs said.

SoldierFit is also using some new skills in the form of a virtual platform.

Farrar says the online network has been in the works since before the pandemic. Next week, the platform will be live to provide multiple resources like an exercise library, list of suggested grocery items, and a series of workout videos to do from home.

“We’re going to be doing things that they have laying around their house. You might not have a 25 pound kettle bell, but you got a jug of milk,” Farrar said, “the workouts are really high intense, we’re going to get your heart rate up and we’re going to use your body weight against you.”

These adjustments are critical to continue the business and work around client’s schedules. So far, the company has retained about 70 percent of their membership and hopes are that number will grow with these initiatives.

“I want to keep you sane; I want to keep your endorphins up and I want to keep you fired up and motivated as we try to navigate this difficult time,” said Farrar.

For more information on SoldierFit, visit [soldierfit.com](https://soldierfit.com)

## Become A Regular Supporter

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**Support NAAV by making a donation at the Combined Federal Campaign (CFC)  
Online Pledge Portal**

The National Association of American Veterans has been approved by OPM to participate in this year's Combined Federal Campaign. Due to the increased need nonprofit organizations are facing, the Combined Federal Campaign (CFC) online pledge portal has been reopened. If you are a federal employee, please consider donating to NAAV to help us continue our mission in support of Service members, Disabled Veterans and their family members most in need of emergency assistance due to COVID-19 pandemic outbreak nationwide. Visit: <https://cfcncs.org/> to donate through CFC today!

**Reference National Association of American Veterans, Inc CFC #: 85065**



**NATIONAL ASSOCIATION OF AMERICAN VETERANS INC**

CFC# 85065 | EIN 680615923 | WASHINGTON, DC | AFR 2.4% | Independent | National / International |



**You can make a difference  
— Donate Today!**



**A Veteran's wartime experience collides with the civilian world upon their return home.**

Often they do not make it if they do not have any access to any resources. This is not only a struggle for the veterans themselves, but also for their family and loved ones who have to try to help them during this struggle. The National Association of American Veterans, Inc. (NAAV) was established in 2005 to assist the severely wounded warriors, especially single parent service members, military caregivers, disabled veterans and their families by helping them access their benefits, improving communications and coordination for veterans and collaborating among health agencies, medical professional, organizations, educational organization and the general public.

NAAV Military Family Program seeks to ease the burden of caregivers, who are unexpectedly thrust into the caregiver role, by providing coaches and trainer to equip them with tools, training, and resources needed to become effective caregivers. NAAV works with leaders in the military and civilian community to build partnerships for the association. Aside from the large metropolitan and urban areas, NAAV has concentrated assistance efforts to rural area and southern communities, with outreach to returning soldiers and veterans in Alabama, Georgia, North and South Carolina, Mississippi, Louisiana, and Texas.



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To help those veterans suffering from post-traumatic stress disorder, traumatic brain injury, depression and suicidal tendency, NAAV has sponsored a guided imagery program, “Managing Stress and Anxiety Through Guided Imagery,” by Diane Tusek, a Noted national expert. Guided Imagery is a relaxation technique used to ease stress and anxiety during a stressful or difficult time in someone’s life. Guided Imagery is also recommended for the caregivers of adults with chronic and disabling health conditions.

In 2007, NAAV was instrumental in getting support for caregivers of veterans in the final recommendations of the President’s Commission on Care of America’s Returning Wounded Warriors which became Public Law 111-163, The Caregivers and Veterans Omnibus Health Services Act, on May 5, 2010. In 2008, NAAV was successful in getting the Guide to Healthy Caregiving published by the Quick Series Publishing in Florida in support of caregivers of veterans. This booklet was later adopted by the VA Caregiver Support Program in 2011. NAAV founder and chief executive officer serves on the DC VA Caregiver Support Program Advisory Board as the Community Liaison in support of its programs for veterans and their families in the greater Washington, DC Capital area. Your gift of \$20, \$50, \$100 or even \$10 can help assure that NAAV Military Family Program will be able to continue, expand, and provide this loving care to all who greatly need it.

### **Leadership**

The initial management team of NAAV has a combined total of over 60 years in active military and federal government experience. The National Advisory Council includes not only retired and well-



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placed active military officers but doctors, attorneys, senior corporate managers, social workers, ordained clergy, university professors, retired VA claims officers and case workers, published writers, motivational speakers, and technology specialists. They contribute to NAAV their years of acquired expertise in accounting, finance, administration, project management, writing, brand management, human resources, systems automation, and web design.

## **Collaborations**

NAAV has established connections with a wide array of organizations of, by, and for veterans, as well as government agencies that serve men and women who are leaving military service and attempting to find a comfortable place in American life. All have been interested in working together to offer necessary services.

For example, on December 16, 2010, the Walter Reed Army Medical Center led a one day Warrior-Centric Healthcare training workshop for healthcare providers. NAAV veteran's service officer attended this training. The medical healthcare leaders took time from their schedules to help us understand those returning from the war in the Middle with post-traumatic stress disorder and traumatic brain injury, working with diversity, understanding and documenting critical medical information in support of those receiving treatment. NAAV veterans' service officer will work collaboratively with these healthcare providers to provide assistance to veterans and their families in the future.





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## **Military Flyover in tri-state hospitals to salute frontline workers**

### WEST VIRGINIA

Posted: May 13, 2020 / 12:29 PM EDT / Updated: May 14, 2020 / 07:35 PM EDT

MARTINSBURG, W.Va (WDVM) – West Virginia Air National Guard in Martinsburg conducted a flyover across hospitals in tri-state area to thank the frontline medical workers who combat the Coronavirus pandemic.



Figure 3 A C-17 Globemaster III from the 167th airlift wing

A C-17 Globemaster III aircraft took off around 9:50 a.m. on Wednesday from the 167th airlift wing base in Martinsburg and was scheduled to fly over more than five hospital locations in Western Maryland, Eastern Panhandle in West Virginia and Shenandoah Valley in Northern Virginia.

According to the 167th airlift wing of Air National Guard, this flyover is part of a nation-wide salute to the frontline workers and improve the morale during

the Coronavirus pandemic. This flyover was part of the training course of the Air National Guard and there was no additional cost to the taxpayer.

Residents were asked to maintain social distancing rules while observe the flyover.

The following locations were scheduled for flyover:

Berkeley Medical Center, Martinsburg, W.Va., Meritus Medical Center, Hagerstown, Md., War Memorial Hospital, Berkeley Springs, W.Va., Western Maryland Regional Medical Center, Cumberland, Md., Potomac Valley Hospital, Keyser, W.Va., Grant Memorial Hospital, Petersburg, W.Va., Hampshire Memorial Hospital, Romney, W.Va., Winchester Medical Center, Winchester, Va., Jefferson Medical Center, Ranson, W.Va., and the Martinsburg Veterans Affairs Medical Center.



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## Veteran News and COVID-19

The **COVID-19 (coronavirus) pandemic** outbreak and its effects are placing pressure on all segments of our society, including charities that provide vital assistance during the crisis and charities that other challenges of our nation's Service Members, Veterans and their caregivers and family members, while needs continue to grow as we strive to fulfill our missions nationwide.

Here at the NAAV, Inc., we will continue to provide our resources and referrals for legal, housing, employment, counseling referrals, respite care and emergency assistance referrals in the greater Washington metropolitan area and nationwide. We will work with those disabled Veterans most in need of homeownership, debt consolidation, and financial literacy as well as strengthen our bond between charities and donors during this COVID-19 pandemic outbreak.

This month, NAAV is providing comfort and hope from the Word of God to Service Members, Veterans and their family members in the challenging circumstance created by COVID-19. Visit NAAV's Moments of Mediations and Scriptural Readings at [www.naavets.org](http://www.naavets.org). These are just a few of the many needs supported by our mission that NAAV undertakes each week to support those who served and are serving in the United States Armed Forces.

## Veteran News and COVID-19

There have been as of April 25, 2020 more than 907,000 coronavirus cases in the United States, according to the John Hopkins University tally. The U.S. death toll has surpassed 52,000 people, according to John Hopkins University. Worldwide, there have been more than 2.8 million cases with more than 199,000 deaths. Meanwhile, Georgia state officials are moving ahead with plans to allow some non-essential businesses to reopen, even as coronavirus deaths increase statewide.

The **World Health Organization** is warning that people who have had coronavirus are not necessarily immune by the presence of antibodies from getting the virus again. To date, there is not enough evidence about the effectiveness of antibody-mediated immunity to guarantee the accuracy of an 'immunity passport' or 'risk-free certificate'.

The **Department of Veterans Affairs** received \$19.57 billion out of the massive \$330 billion Coronavirus Relief Bill passed in late March 2020 to ensure that Veterans are receiving the care they need during the pandemic outbreak.

The care they will receive is as follows:

- ❖ \$15.85 billion of the VA-marked funds will go to the Veterans Health Administration to cover treatment for Veterans with COVID-19 at the VA hospitals, civilian urgent care clinics and emergency rooms.
- ❖ \$3.1 billion will go to building infrastructure for Veterans care, including equipping and staffing



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- ▼ for temporary hospitals, clinics and mobile treatment centers, and for remodeling existing facilities, including state-run Veterans homes, to isolate and care for Veteran with the highly contagious illness.
- ▼ The proposed legislation seeks to help vulnerable Veterans, including those who are **homeless** and susceptible to contracting the coronavirus, and families and Veterans receiving support services, grants or per diem, allotting \$590 million for them. For more information regarding bill, please visit: [www.va.gov](http://www.va.gov) and [situationroom@myvpaa.org](mailto:situationroom@myvpaa.org).

## Testing for Coronavirus (COVID-19)

### Public Testing Sites

1. **United Medical Center (UMC)**  
For an appointment, call 1/855-363-0333
2. **GW University Medical System**  
For an appointment call, 202-741-2765
3. **Children's National Health System**  
For an appointment, visit: [Bit.ly/childrensnationaltesting](https://bit.ly/childrensnationaltesting)
4. **All Care Family Medicine & Urgent Care**  
For an appointment, call 202-787-1979
5. **Mary's Center**  
For an appointment, call 1-844-796-2797
6. **Unity Health Care**  
For an appointment, call 202-469-4699
7. **Whitman-Walker**  
For an appointment, call 202-745-7000
8. **One Medical Location: 1690 36th Street, NW**  
For an appointment, call 303-695-7576
9. **Medstar Health Location: Capitol Hill (228 7th Street, SE) and Adams Moran (1805 Columbia Road, NW)**  
For an appointment, visit [MedStarhealth.org/eVisit](https://www.MedStarhealth.org/eVisit).
10. **Kaiser Permanente Location: 700 2nd Street, NE**  
For an appointment, call 202-346-3000

If you do not reside in the locations listed above, please call your Mayor's and Medical Facilities in your local area for your Public Testing Sites.

At NAAV, we are constantly seeking the generosity of our Service Members, Veterans, supporters, business associates, partners and caring friends like you and professional assistance of NAAV board members, staff and volunteers to donation in support of our mission. With your donations, we can continue to move forward helping those most in need as well as those affected by the COVID-19 this year. To donate, please visit our website at [www.naavets.org](http://www.naavets.org) click on DONATE TODAY! Thank you.



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## DAV Offering Cash Grants to Disabled Veterans Affected by COVID-19



13 Apr 2020

Military.com | By [Jim Absher](#)

Disabled American Veterans (DAV) is offering cash grants of up to \$250 for disabled Veterans affected by the COVID-19 pandemic.

Service-connected disabled Veterans who have lost employment as a direct result of the COVID-19 pandemic are eligible. This includes Veterans who are self-employed as contractors or small business owners.



The Federal Long Term  
Care Insurance Program™



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**Planning ahead** with the FLTCIP\_Long term care may be far from your mind today, but things can change. Prepare for the unexpected with the Federal Long-Term Care Insurance Program.

You can **apply for the grant online** by providing proof of your status as a service-connected disabled Veteran and proof of unemployment or financial need as a result of the COVID-19 pandemic.

Please submit a copy of your VA identification card showing your service connection or any other official VA document showing your service-connected disability status. If you don't have a VA identification card, you can download a copy of your disability documentation from the VA's eBenefits website.

Related: [Should You Get the Veteran ID Card?](#)

To verify your hardship, please submit some proof of unemployment or lost income. This could be a letter from your employer indicating your termination or furlough status or proof that you have applied for, or are receiving, unemployment benefits. If you are self-employed you need to submit some type of proof of lost income.

You do not need to be a DAV member to receive this grant.

DAV says that the cash grants will be distributed in check form and should arrive within two weeks the date your application is approved.

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## **NAAV offers Estate Planning**

In August 2020, the **National Association of American Veterans, Inc. (NAAV)** will offer Estate Planning Essentials and Benefits of Gift Planning including options that may help you, contact our office today at (202) 465-3296; email: [info@naavets.org](mailto:info@naavets.org) or visit <http://www.naavets.org/category/resources/estate-planning-essentials/>.

Don't wait until late in life to write your will or make plans for your estate. The circumstances are painful, and grief is consuming. Considering where and when you'll be laid to rest, how expenses will be met, and your final testament, are difficult to contemplate under any circumstances. A planned estate will allow your loved ones to grieve and heal without distraction or worry. Your organization and preparedness will be appreciated.

Learn more about how you can plan and update your will, living will, power of attorney and health care power of attorney as well as include in your estate plan your support for Veterans and their family members.

-  **A Will** ... ensures that your assets will be distributed exactly as you plan.
-  **Living Will** ... articulates your wishes concerning life sustaining measures.
-  **Durable Power of Attorney** ... designates a trusted individual to handle legal and financial matters on your behalf.
-  **Health Care Power of Attorney** ... stipulates who will make health care decisions on your behalf, should you be unable to do so.

To obtain more information about the benefits of gift planning and giving options that may work for you, contact us today or visit <http://www.naavets.org/category/resources/estate-planning-essentials/>.

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## **NAAV Donates to the Central Union Mission**

NAAV Donates to the Central Union Mission in support of homeless Veterans at their facility in the greater Washington Metro Area. Thanks again for your support of our nation's Veterans and their family members nationwide. Your support is greatly appreciated!

 <p><i>"No one should live hungry and homeless." Matthew 25:35-40</i></p>	THANK YOU  #85786
05/22/2020	
National Association of American Veterans Inc. PO Box 6865 Washington, DC 20020-0565	
Dear Ms. Burns,	
You've done an extraordinary thing by giving to our Hope for Heroes Campaign. Because of you, struggling veterans on the streets of our nation's capital now have the opportunity to transform their lives at the Mission. Your generous gift of <b>\$1,000.00</b> is already hard at work, providing shelter, meals, biblical counseling, addiction recovery services, work therapy, and educational opportunities to those who served our country.	
Your support honors the selfless service of our nation's heroes. As they take steps towards overcoming their past, they have the comfort of knowing that friends like you are rooting for them—and that makes all the difference. By caring, you've changed lives.	
Since the veterans you've helped may never meet you, I'd like to say thank you on their behalf. You're making a difference that matters and we see your impact every day.	
Sincerely,	
 Joseph Mettimano, President & CEO	
P.S. The coronavirus outbreak has created many unprecedented challenges for our mission. Thanks to generous friends like you, we've been able to adapt so far. Your extra support during this time is literally life-saving. Thank you in advance for your continued generosity and partnership.	
2020 Giving Year to Date: \$1,627.00.	
No goods or services have been provided in exchange for this gift.	This receipt is for your records and for income tax purposes.
Please return this with your next gift.	
Central Union Mission, PO Box 96763, Washington, DC 20090-6763   <a href="http://www.missiondc.org">www.missiondc.org</a>	
<b>YES!</b> I want to help feed, clothe and shelter hungry, hurting and homeless people. Here is my gift of \$_____. For credit card donations, please see the back of this form.	
National Association of American Veterans Inc. #191530      RECEIPT PO Box 6865 Washington, DC 20020-0565	
<small>Maryland Residents: A copy of Central Union Mission's current financial report is available upon request by writing PO Box 96763, Washington, DC 20090-6763 or by calling (202) 745-7118. Documents and information submitted under the Maryland Solicitations Act are also available, for the cost of postage and copies, from the Maryland Secretary of State, State House, Annapolis, MD 21401, (410) 974-5532.</small>	