



**MIAMI-DADE COUNTY
FINAL OFFICIAL MINUTES
Miami-Dade Military Affairs Board**

Fire Fighters Memorial Building
8000 NW 21 Street
Doral, FL 33122

February 28, 2017
As Advertised

Harvey Ruvin, Clerk
Board of County Commissioners

Christopher Agrippa, Director
Clerk of the Board Division

Judy Marsh, Commission Reporter
(305) 375-1967



Clerk's Summary and Official Minutes
Military Affairs Board
February 28, 2017

The Military Affairs Board (MAB) convened in a meeting on February 28, 2017 at 6:35 p.m. at the Firefighters Memorial Building, 8000 N.W. 21 Street, Doral, Florida 33122.

The following voting Board members were present: Dr. Anthony Atwood; Mr. David Blake; Town of Miami Lakes Councilman Timothy Daubert; Mr. Sergei Michael Kowalchik; Mr. Eduardo Lombard; Ms. Carmen Layne-Powers; Mr. Joseph Martory; Mr. Jorge Sibila; Mr. Frank Cantero; and Chairman Jose "Pepe" Diaz.

The following voting Board members were absent: Mr. Alex Acosta; Mr. Thomas Davis; Mr. Manuel Gonzalez; Mr. Kevin Humes; Ms. Donna Masson; and Mr. Keith Whitbeck.

The following non-voting Board member was present: Mr. Shane Suzuki.

The following non-voting Board members were absent: Lt. Colonel Connie Alge; Gunnery Sergeant Jeremiah Scott; Lt. Colonel David Olson; Captain Brian Keffer; Lt. Colonel Son Vo; Captain Peter Vach; Ms. Glorianne Amor; Mr. Ed Haynes; City of Doral Vice Mayor Sandra Ruiz; Ms. Debbie Zimmerman; Ms. Lea Padron; Ms. Leandra McCommas; Ms. Joanna Sandstrom; and Officer Victor Milian.

The following staff members were present: Mr. Gustavo Cruz, MAB Director; and Deputy Clerk Tawana Parker.

❖ **Welcome**

Chairman Diaz called the meeting to order at 6:35 p.m.

❖ **Moment of Silence/Pledge of Allegiance**

Town of Miami Lakes Councilman Timothy Daubert led the MAB in a moment of prayer followed by Mr. Joe Martory who led the Pledge of Allegiance.

❖ **Comments or Presentations from the Public**

Chairman Diaz called for comments or presentations from the public and no one appeared.

❖ Board Member Roundtable

The following MAB members introduced themselves:

Mr. Shane Suzuki, Public Affairs, Miami Veterans Administration Healthcare System, advised he had nothing new to report.

Mr. Sergei Kowalchik, representing County Commission District 7, said the talk given to the American Legiance Post was a major success.

Dr. Anthony Atwood, representing County Commission District 9, said a soft opening of the Miami Military Museum and Memorial (Museum) would be held on September 16, 2017, followed by a grand opening in 2018. He mentioned that Miami-Dade County and the State of Florida participated in funding for the Museum; however, the Federal government had not. Dr. Atwood advised that a resolution urging the Federal government's participation was being prepared under Commissioner Moss' sponsorship. He also noted County Mayor Gimenez' support.

Dr. Atwood advised that on February 19, 2017, the Cuban American Veterans Association unveiled the CAVA monument; and also unveiled the monument to World War II submarine veterans. He noted the event was well attended.

Town of Miami Lakes Councilman Timothy Daubert, representing County Commission District 13, advised he had nothing to report.

Mr. Eduardo Lombard, representing County Commission District 11, advised the Young Marines were invited to attend the Police Benevolent Association's Ride and Rally at Tropical Park on February 26, 2017. He noted the Young Marines were holding fundraisers at Publix Supermarkets and were participating in drills every Saturday.

Ms. Carmen Layne-Powers, Chair, Chamber South Military Affairs Committee, said County Mayor Carlos Gimenez selected February 9th to honor the Reserve Officer Training Corps (ROTC) each year. She noted the ROTC was honored on February 9, 2017, at Tropical Park with approximately 2,000 students in attendance.

Mr. Joseph Martory, representing County Commission District 6.

Mr. David Blake, representing County Commission District 2, advised he had nothing to report; however, he had a guest.

Mr. Frank Cantero, representing Mr. Steve Williamson, Greater Miami Chamber of Commerce.

❖ Old Business

➤ Veterans Court

Mr. Gustavo Cruz introduced Mr. Ken Penman, co-mentor coordinator for the Veterans

Court. He noted Mr. Penman was an asset to the Court, noting he organized the Court's mentorship program; and worked with Judge Tinkler Mendez as well as Judge Sayfie. Mr. Cruz thanked Mr. Penman for devoting his time and efforts to the mentorship program.

Mr. Penman advised he was working with the volunteer mentors who must first be a veteran, and a vetting process was conducted on the volunteers. He said the Veterans Court was composed of mental health and substance abuse clients; and clients would be referred back to the Diversion Program if the guidelines were not followed. Mr. Penman noted currently four teams were established with a female member; and the Court was always seeking new volunteer mentors. He pointed out the number of recurring offenders of the Veterans Court was far below the average court. Mr. Penman noted once a client went through the program, their sentence could be reduced or set aside. He asked that individuals who were interested in becoming a volunteer mentor to contact him.

Mr. Cruz said he would provide the MAB members with the court calendar and they could witness the Veterans Court first hand. He noted Judge Tinkler Mendez was strict but fair.

Mr. Penman said the mentors would meet every Wednesday at 1:00 p.m. in Courtroom 4-6.

Chairman Diaz thanked the MAB members for their efforts regarding creation of the Veterans Court, and noted the MAB was very proud of this system. He also thanked Mr. Cruz and Mr. Penman for their participation in the Court.

Mr. Penman mentioned that while the Veterans Court was new, Miami had the first drug court in the nation in 1995. He expressed appreciation to Chairman Diaz and the MAB for bringing the Veterans Court to fruition.

➤ **Veterans Concert**

Chairman Diaz advised the Veterans Concert was now scheduled to be held on October 21, 2017, at Florida International University's (FIU) Panther Arena. He noted Pit Bull and Mark Anthony were anticipated to be the major artists, among other potential participants. Chairman Diaz said sponsors were needed, and indicated that he may call a special meeting once the team was fully on board.

Chairman Diaz commented on the United States Military Foundation, a separate organization from the MAB, whose sole purpose was to re-grant funds to organizations that provided the most for veterans in our community. He noted the Veterans Concert would be held to re-grant funds to the appropriate organizations which would be vetted to ensure they met the Internal Revenue Service's requirements. Chairman Diaz said the concert would celebrate Hispanics in the United States Military, which had never been done; and if it was done properly, the event could be held annually to raise a large amount of money. He noted this was of huge significance and FIU was fully supportive.

Chairman Diaz also noted the venue could accommodate approximately 4,000 to 5,000 people and would be live streamed. He mentioned that a full presentation would be given in the separate special meeting; and the organizations that received funding would be strongly vetted before receiving funds.

➤ **Support our Police Ride & Rally 2017**

Chairman Diaz advised that a smaller number of people attended the Support Our Police Ride and Rally on Sunday, February 26th than last year due to multiple activities around the County. He noted approximately 1,000 people attended compared to approximately 3,000 who attended last year.

➤ **Chamber South Bowling Tournament**

Ms. Carmen Layne-Powers said quite a few people participated in the Chamber South Bowling Tournament; however, the Chamber was considering holding the tournament the first two weeks in March of next year, as many events were held in February. She noted five active duty members from SouthCom attended the tournament and the rest were veterans. Ms. Layne-Powers explained the intent was for one military member to bowl with three people to connect businesses with a military member. She thanked Mr. Cruz for attending the tournament.

Chairman Diaz said he was supportive of working together to attend each other's events; and the scheduling of events would be changed. He noted the MAB would support the Chamber's bowling tournament next year.

Ms. Layne-Powers said the Chamber previously held a golf tournament and this was the second year the bowling tournament was held.

❖ **New Business**

Mr. Joe Martory introduced Ms. Gloria Lewis, Registered Nurse, Miami VA Healthcare System; and Dr. Martha Corvea, whom he noted would make a presentation on suicide prevention.

Ms. Gloria Lewis, Registered Nurse, Miami VA, made a presentation on the Suicide Prevention Program mandated by Congress. She noted approximately 300 Suicide Prevention Coordinators were located within the United States; and five were located at the Miami VA. Ms. Lewis said the four other individuals on her team were licensed clinical social workers; and she was a master's prepared nurse. She emphasized that suicide was a national epidemic, and 91 individuals were lost daily due to suicide, 20 of whom were veterans.

Ms. Lewis said she and her team members worked closely with the Veterans Crisis Line, which received approximately 300 calls last month. She noted the VA developed a working relationship with the Crisis Intervention Team in Miami-Dade County and key individuals such as Judge Leifman and Victor Milian. Ms. Lewis advised the VA provided service to 60,000 veterans across Miami-Dade, Broward, and Palm Beach

counties. She explained that statistics indicated there were close to 200,000 veterans in the communities, and a decision was made for her to educate nursing and medical programs across all counties on the invisible wounds of mental health, such as the impact of multiple deployments. Ms. Lewis said it was important to address the veterans' families and noted the importance of the Veterans Centers.

Ms. Lewis said the Suicide Prevention Hotline in upstate New York did not receive enough support; and the Veterans Crisis Line, established in 2007, received 2.5 million calls; were involved with 308,000 chats; 16,000 texts; 408 referrals; and 66,000 dispatches into the community. She advised the Veterans Crisis Line was currently not manned by bilingual individuals; and that other call centers such as Switchboard of Miami, which was a backup call center to the Veterans Crisis Line, had not been educated on veterans and veterans' issues. Ms. Lewis expressed hope that these issues relating to the Veterans Crisis Line could be addressed.

Chairman Diaz said the Board of County Commissioners had considered a resolution requesting more Federal funding for veterans and President Donald Trump indicated he would commit to major funding for veterans.

Ms. Lewis said, in six years, the VA had gone from 15 suicides to 5 per year, and this indicated that people were responding to the information made available. She urged the MAB to invite the VA to participate in their events so they could provide information on suicide prevention. Ms. Lewis said she believed this was an ongoing partnership.

Mr. Cruz said he would provide the MAB members with a copy of Ms. Lewis' PowerPoint presentation.

Ms. Lewis indicated her contact information was in the folder she distributed.

Dr. Martha Corvea, Miami VA, said the families of veterans were the first ones to identify the signs of distress in veterans. She noted the families usually talked with the mental health providers first, who then determined immediate intervention was required. Dr. Corvea emphasized that veterans who were depressed, anxious, and experiencing a difficult adjustment period, were the ones to pay attention to and offer intervention. She noted, in many instances, the solution could be medication intervention, pain reduction, or an understanding of the services that were available. Dr. Corvea said three-fourths of their job was educating veterans about available resources.

Councilman Daubert noted, in many instances, veterans did not wish to speak to someone who had not experienced their issues.

Ms. Lewis pointed out that many psychologists and psychiatrists were military members, and the intent was to pair veterans with the right people. She noted placing more information on social media was an additional resource. Ms. Lewis referred to the mental health services that were provided. She emphasized that veterans could be seen by a primary physician or a mental health provider the same day at a walk-in clinic; the VA's hours were extended to include weekends and after-hours; the emergency

room was open 24 hours per day; and informational cards were provided to veterans. Ms. Lewis advised the Veterans Crisis Line number in New York was the main number, and there was no call center here, only clinicians.

Mr. Suzuki commented on the mental health specialists' assistance to veterans and the Veterans Crisis Line.

Ms. Lewis advised that Miami was number one in suicide prevention.

Mr. Martory suggested having a Spanish team and putting the information in Spanish.

In response to Mr. Lombard's inquiry as to how to deal with someone who was hurting themselves, Mr. Lewis said to call 911 whether it was a veteran or a civilian.

Mr. Ken Penman observed that a majority of suicides were committed by veterans over 50 years old; and there was a warrior mentality that must be overcome. He advised that a Veterans Center was located in Doral where veterans could discuss their issues without repercussions, and the information was kept private so their jobs would not be jeopardized.

Ms. Lewis said the VA worked with the U.S. Southern Command and dealt with active reservists and active members.

Chairman Diaz said several years ago elderly citizens were committing suicide at an alarming rate and he created the Elderly Citizens Never Home Alone program, in which seniors were contacted two to three times weekly depending on their needs. He noted it was a sad situation regarding the number of suicides committed by veterans and the MAB needed to work with the VA on this issue.

➤ **AARP Presentation**

Mr. David Blake introduced Ms. Thayra Hausheer, AARP.

Ms. Thayra Hausheer, AARP volunteer; and U.S. Air Force veteran, said the AARP was a non-profit, non-partisan volunteer organization which sought to improve the lives of individuals over the age of 50, and their families. She noted AARP had an email database of up to 35,000 people in South Florida; and 35 to 45 volunteers. Ms. Hausheer explained that AARP participated in various events and was working with Ms. Sandra Brown, Southcom on some of these events. She noted AARP identified Florida as a veterans outreach pilot state. Ms. Hausheer invited organizations to attend the AARP meetings to disseminate information regarding the volunteers and free programs that would benefit the public.

Mr. Derrell Williams, AARP, distributed a handout of AARP's 2017 activities in Miami. He commented on the Life Reimagined transition program which assisted individuals to transition from work to the next steps in life; the Caregiving program which provided resources for caregivers; the Tax-Aide program which provided free tax service for low and moderate income Americans; and the Smart Driver program which helped older

residents to drive safely. Mr. Williams said AARP provided free movie screenings, and noted veterans were invited to a special screening of "The Accountant," on March 23, 2017, at the Dolphin Theatre. He invited the MAB members and their partner organizations to become involved with the AARP through its volunteer program and said specific program information was available at www.aarp.org/Miami.

Ms. Hausheer noted that AARP gave presentations to groups to prepare individuals to be a caregiver. She also noted that members who completed the Smart Driver program may be eligible for an auto insurance discount.

In response to Chairman Diaz' inquiry as to how the AARP would assist the MAB through their members, Ms. Hausheer said the AARP would place information in its South Florida link.

Mr. Blake mentioned the AARP would accept individuals under 50 as a member; and Mr. Williams noted the AARP had meetings in the evening to accommodate working individuals.

Ms. Layne- Powers commented on special benefits provided by Country Inn & Suites to military personnel and advised that additional information was available at CountryInn&Suites.com on Miami's Web page.

➤ **Non-Agenda Item**

Ms. Angela Wilson, Department of Veterans Affairs, Veterans Experience Office (VEO), made a PowerPoint presentation on the VEO's efforts to design and develop initiatives with the veterans' input in mind. She commented on the Community Veteran Engagement Boards (CVEBs), which were focused on helping veterans; and explained how the VEO supported these boards. Ms. Wilson said the VEO created relationships with community partners to identify gaps which needed to be filled from the VA's perspective; and to provide resources to some of the major boards. She noted Mission United in Miami and Broward were partners who identified and tried to fill gaps. She mentioned she was on the national team to identify the focus of this new initiative. Ms. Wilson said she was located in South Florida and covered the counties that were supported by Miami and West Palm Beach. She advised they were department level employees who fell under the Secretary of Veterans Affairs office.

In response to Mr. Cruz' inquiry as to whether the MAB could refer veterans to her for input, Ms. Wilson said if there was a veteran who was interested in getting involved, she would probably direct them to a community board that the VEO supported and was working on a similar issue. She noted they could also work with Mr. Shane Suzuki.

Ms. Wilson said her contact information listed on the presentation could be used and she could be contacted for additional information.

Chairman Diaz noted the importance of veterans issues to the MAB.

➤ **Investiture of Judge Mark Blumstein**

Mr. Cruz advised the Investiture Ceremony for Miami-Dade Circuit Court Judge Mark Blumstein, former MAB member, would be held on Thursday, March 9, 2017 at noon, at the Dade County Courthouse, 73 West Flagler Street, Courtroom 6-1. He noted members wishing to attend must RSVP by March 3rd to Ms. Ana Gonzalez at (305) 679-17770, or agonzalez@jud11.flcourts.org.

Dr. Atwood mentioned the opening of the Miami Military Museum and Memorial on September 16, 2017, would coincide with Southcom's 20th anniversary. He suggested combining both events and recognizing Southcom, possibly with a free day at the Zoo.

Dr. Atwood also mentioned that Dean Alexander Acosta, former MAB member, had been nominated by President Donald Trump as Secretary of Labor.

Chairman Diaz said Dean Acosta's nomination was good for this community. He also noted General John Kelly was also part of the President's Cabinet.

Ms. Layne-Powers advised that on March 11, 2017, the Chamber South Military Affairs Committee would be hosting a barbecue for veterans at the VA Hospital's Community Center. She noted this was done quarterly and everyone was invited to attend. Ms. Layne-Powers also advised that a military breakfast would be held on the fourth Friday in April at the Marriott and additional information would be provided.

Mr. Kowalchik mentioned that if anyone was interested in hosting an event for veterans residing in the VA nursing home, the VA would transport up to 90 veterans to the event location.

Mr. Martory remarked on Dr. Corvea's involvement with the Ladies Auxillary and with individuals in the living facility.

Dr. Corvea explained that once yearly the VA did a Noche Tropicales (Tropical Nights) for veterans, in which the dining room was decorated similar to a cabaret; and non-alcoholic drinks were served. She added that the veterans looked forward to various community activities.

Mr. Penman stated he was unaware of the dedication and commitment of the civilian and veteran population, and thanked them for their efforts to veterans.

Mr. Lombard advised that on Tuesday, March 14, 210, the Greater Miami Chamber of Commerce would be hosting an event entitled "Investing in Our Veterans."

Mr. Frank Cantero said the Chamber event would be free to veterans and would be held at the Coral Gables Museum. He noted food would be provided by the Ale House on Miracle Mile; and the event would help veterans to transition from military to civilian life; and would help to empower and engage the local business community.

Mr. Sibila observed that since the MAB was created, it had accomplished its mission as a group, and had brought other people in the community who were willing to volunteer to support veterans. He noted Judge Mark Blumstein, a former MAB member, was making a difference in the lives of juveniles. Mr. Sibila said the MAB members needed to congratulate each other on their efforts.

Chairman Diaz echoed Mr. Sibila's sentiments. He said the MAB had a great group of members and was growing. Chairman Diaz remarked that was the reason he fought hard for this board and its visions were being brought to fruition. He noted most of the MAB's missions were completed, and those that were not, were ongoing. Chairman Diaz also noted the MAB's partners had a similar goal of helping veterans. He commented on the MAB's support for the VA.

Chairman Diaz thanked Mr. Cruz for his focus and dedication to the MAB, noting Mr. Cruz made it easier for the board to accomplish its goals.

Chairman Diaz thanked everyone for attending tonight's (2/28) meeting; and he also thanked Metro Dade Firefighters Local 1403 for allowing the MAB to meet in their building.

❖ **Next meeting Date is Scheduled for March 21, 2017, TBD**

❖ **Discussion Items for the Next Agenda**

❖ **Adjournment**

There being no further business to come before the MAB, the meeting adjourned at 8:16 p.m.



Jose "Pepe" Diaz, Chairman



Military Affairs Board
February 28, 2017

Prepared by: Judy Marsh

EXHIBITS LIST

NO.	DATE	ITEM #	DESCRIPTION
1	02/28/2017		Meeting Agenda
2	02/28/2017		Info re: Veterans Crisis Line
3	02/28/2017		Miami VA Healthcare System Outpatient Programs
4	02/28/2017		AARP Watchdog Alert Handbook
5	02/28/2017		AARP Member Benefits Brochure
6	02/28/2017		Flyer Entitled "What is AARP Doing in Miami in 2017"
7	02/28/2017		AARP Flyer re: Resources for Family Caregivers
8	02/28/2017		AARP Flyer re: Special Screening of "The Accountant"
9	02/28/2017		Veterans Experience Team Overview
10	02/28/2017		Flyer re: Investiture of Judge Mark Blumstein
11	02/28/2017		Flyer re: Investing in Our Veterans
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MIAMI-DADE COUNTY
OFFICE OF THE CHAIR
MILITARY AFFAIRS ADVISORY BOARD
MONTHLY MEETING
WEDNESDAY, February 28th, 2017
6:30 PM

FIREFIGHTER MEMORIAL BUILDING
8000 NW 21st Street
Doral, FL 33122
AGENDA

- ❖ Welcome
- ❖ Moment of Silence / Pledge of Allegiance
- ❖ Comments or presentations from the public
- ❖ Board Member Roundtable
- ❖ Old Business
 - Veterans Court (G. Cruz)
 - Veterans Concert (Commissioner Diaz)
 - Support our Police Ride & Rally 2017 (Commissioner Diaz)
 - Chamber South Bowling Tournament (Carmen Layne-Powers)

❖ **New Business**

➤ **Miami VAMC Suicide Prevention Program Presentation**

➤ **AARP Presentation**

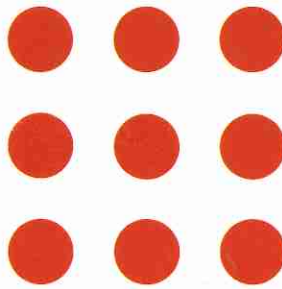
➤ **Investiture of Judge Mark Blumstein**

❖ **Next meeting date is scheduled for March 21st, 2017, TBD**

❖ **Discussion items for the next agenda**

❖ **Adjournment**

Veterans Crisis Line



1-800-273-8255

PRESS 1

IT'S YOUR CALL

**Confidential help for
Veterans and their families**



U.S. Department

**The Veterans Crisis Line is a resource that connects
Veterans in crisis and their families and friends with qualified,
caring VA responders through a confidential
toll-free hotline, online chat, or text.**

Veterans and their families and friends can call **1-800-273-8255 and Press 1**,
chat online at **www.VeteransCrisisLine.net**, or send a text message to
838255 to receive confidential support 24 hours a day, 7 days a week,
365 days a year.

For more information about the Veterans Crisis Line,
please visit www.VeteransCrisisLine.net.

For more information about VA's mental health resources,
please visit www.mentalhealth.va.gov.

**Veterans
Crisis Line**



1-800-273-8255
PRESS 1

**Confidential help for Veterans
and their families**



U.S. Department
of Veterans Affairs

Confidential chat at **VeteransCrisisLine.net** or text to **838255**

Miami Main : 305-575-7000
Fast Track: 7214 or 4544
BHC: 3050, 3213, 3058 or 3059
OSAC: 7500
PCT/MST: 3813 or 3669
GERI MH: 6862
Psychology: 3215

Broward Main: 954-475-5500
BHC: 8601, 8602 or 5412
PCT/MST: 5378

Mental Health Contacts

Say No to No-Shows
Please call to cancel your
appointment.

Miami VA
 e System

800-273-8255 PRESS 1



**Veterans
Crisis Line**



Confidential chat at VeteransCrisisLine.net or text to **838255**

IT'S YOUR CALL



**Veterans
Crisis Line**

1-800-273-8255 PRESS 1

**Veterans
Crisis Line**



Miami VA Healthcare System



Outpatient Programs

BRUCE W. CARTER MIAMI MH CLINIC – 305-575-7000 EXT. 3050

WILLIAM BILL KLING VA MH CLINIC – 954-475-5500 EXT. 8601 OR 8602

FASTRACK- a walk-in, no appointment necessary mental health clinic available at the following locations: the Bruce W. Carter VA, Miami, Florida; the William Bill Kling VA Clinic, Sunrise, Florida; and the Key West VA Outpatient Clinic, Key West, Florida; services available from 7:30 AM to 3:00 PM Monday through Friday.

Mental Health/Behavioral Health Outpatient Clinic (MH/BHC) – Ongoing psychiatric counseling and medication management are provided to the Veteran through an assigned Mental Health Provider. Mental Health services are provided in all our Dade, Broward and Monroe VA Outpatient Clinics. Participation in any of the specialty clinics or programs listed below start with a referral from the primary Mental Health Provider.

Outpatient Substance Abuse Clinic (OSAC) - Provides comprehensive outpatient treatment services to Veterans, either voluntary or court mandated, for substance use treatment. Treatment interventions are evidenced-based and focused on a recovery model to help the Veteran achieve their best life. The OSAC clinic is comprised of a multidisciplinary team, including Psychiatry, Psychology, Social Work, and Nursing Staff Providers. OSAC services are available at Miami VA and the Broward Outpatient Clinic. Treatment involves individual therapy sessions with the Veteran's assigned Case Manager, Psychiatry appointments, random toxicology screens, and weekly group sessions that focus on varied topics such as Relapse Prevention, Anger Management, Seeking Safety, Healthy Relationships, Dual Diagnosis, Medication Management, WRAP (Wellness Recovery Action Plan,) Recreation Therapy, Life/Coping Skills and much more. In addition, veterans and their assigned counselor create a personalized Mental Health Treatment Plan, as a collaborative effort, with the purpose of assisting the veteran in identifying clear goals they may have for their Patient Centered Care substance use treatment. Opioid Treatment Programs (OTPs) address Veterans with addiction to opioids, whether prescription pain medications or illicit drugs. OTPs offer talk therapies and provide medications like methadone or buprenorphine. These medications work as carefully-monitored substitutes for the drug use.

Exhibit

Post-Traumatic Stress Disorder Outpatient Clinic PTSD (PCT) Clinic - Provides comprehensive outpatient treatment services to Veterans who have been exposed to traumatic experiences during their military service (combat, non-combat and military sexual trauma) and have a primary diagnosis of PTSD. Treatment interventions are evidence-based and focused on a recovery model to help the Veteran achieve their best life. The PCT clinic is comprised of a multidisciplinary team, including Psychiatry, Psychology, Social Work, and Nursing staff providers. PTSD specialized services are available at Bruce W. Carter VA, the Broward Outpatient Clinic and the Homestead Community-Based Clinic.

Psychosocial Rehabilitation and Recovery Center (PRRC)- Outpatient "Transitional Education Center that inspires and assists Veterans to reclaim their lives, instill hope, validate strengths, teach life skills, and facilitate community re-integration in meaningful self-determined roles. **Serves Veterans With:** Serious and Persistent Mental Illness, such as Schizophrenia and Bipolar Disorder **AND** Severe Impairment in Functioning due to the mental illness. The Miami VA PRRC assists Veterans with Serious Mental Illness identify and develop the skills necessary to reach a community re-integration goal. Veterans are typically referred by their mental health providers and attend an information/education visit to learn more about the program, followed by a screening evaluation. Once admitted to the program, they work with a primary PRRC mental health provider to complete an assessment and develop a recovery plan that includes a community re-integration goal, relevant interventions, and transition date.

Residential/Inpatient Programs All ARE LOCATED ONSITE IN THE BRUCE CARTER MIAMI VA HOSPITAL 305-575-7000

Mental Health Residential Rehabilitation Treatment Program

The Three RRTPs provide a 24 hour therapeutic setting utilizing a milieu of peer and professional support to help Veterans achieve their maximum level of functioning and graduate to living in the community through provision of residential services designed for improved functional status, sustaining rehabilitation gains, disability management, recovery, and breaking the cycle of recidivism. The Miami VAHS MHRRTTP's use a therapeutic community model of care which utilizes both professional and peer support and services. They are designed to provide a stable, supervised recovery environment for the treatment and rehabilitation of those Veterans who need such a setting because of the complexity of their condition. All programs have comprehensive interdisciplinary treatment teams providing a wide range of services to Veterans.

Post-Traumatic Stress Disorder Residential Rehabilitation Treatment Program (PTSD-RRTP) –

This program was established in January 1992, as a Specialized Inpatient PTSD Unit and was converted to a 16 bed residential program in October 1997. The PTSD-RRP is part of a centrally funded effort to increase the availability of intensive, specialized treatment for PTSD in the VA

system. The purpose of the PTSD-RRP is to provide a comprehensive, rehabilitative treatment experience for veterans who have been exposed to military-related trauma, and who are likely to benefit from residential care. Patients are admitted electively, after being screened, for intensive military-trauma focused treatment in a residential setting. Each veteran's length of stay is individually determined, typically ranging between 9 and 14 weeks, depending on their psychosocial needs, treatment goals, level of therapeutic engagement, and overall progress in the program. While in the program, patients participate in group therapy and a variety of didactic and interactive psycho-educational classes. Program activities are focused on the effects of past traumatic experiences, current stressors and conflicts, and on modifying and improving one's coping strategies. In addition to scheduled program activities, brief problem focused individual therapy, Prolonged Exposure or Prolonged Exposure-Virtual Reality (in English or Spanish) is available as clinically warranted. The PTSD-RRP is staffed by an interdisciplinary treatment team, including a Psychiatrist (sees Veteran at least once per week), Psychologist(s), Licensed Clinical Social Worker, Registered Nurse, Licensed Practical Nurses, Recreational Therapist, Vocational Counselor, Music Therapist, Peer Support Specialist, Chaplain and a Nutritionist.

Psychosocial Rehabilitation and Recovery Treatment Program (PRRTP)- provides individualized long term residential care for Veterans recovering from diagnosed psychiatric illness, including dual diagnosis of psychiatric and substance use. Services offered by the program include therapy groups and individual counseling, psychiatric care, pharmacotherapy, therapeutic community, psychoeducation, computer administered education, recovery education, medication management, discussion groups, support groups, discharge planning, consultations with family members and caregivers, nutritional evaluation, recreation therapy, music therapy, peer support, spirituality groups and counseling, therapeutic passes, coping skills, communication, problems solving skills, and relapse prevention. Services available by referral include medical care, vocational rehabilitation, neuropsychological and psychological assessments, sexual trauma counseling, health management and wellness education, and other specialty services.

Substance Abuse Rehabilitation and Recovery Treatment Program (SARRTP) - provides individualized long term residential care for Veterans recovering from diagnosed substance abuse problems. Services offered by the program include psychiatric care, pharmacotherapy, therapeutic community, education classes, computer administered education, recovery education, medication management, discussion groups, support groups, individual counseling, discharge planning, consultations with family members and caregivers, nutritional evaluation, recreation therapy, music therapy, peer support, spirituality groups and counseling, therapeutic passes, coping skills, communication, problems solving skills, relapse prevention, 12-step facilitation therapy, and skills for managing symptoms of combat-related PTSD. Services available by referral include medical care, vocational rehabilitation, neuropsychological and psychological assessments, sexual trauma counseling, health management and wellness education, and other specialty services.

Mental Health Inpatient Program

Acute Recovery Unit (4AB)- a short term acute recovery unit, for treatment and safety of Veterans requiring admission for psychiatric illness or detoxification of substance use, either via Baker Act or voluntary admission. Veterans are most often evaluated by the psychiatrist in the Miami VA ER for admission to this area. Focused on safety, the interdisciplinary team, consisting of a Psychiatrist(s), Psychologist(s), Licensed Clinical Social Worker(s), Registered Nurses, Licensed Practical Nurses, Recreational Therapist, Vocational Counselor, Musical Therapist, Peer Support Specialists, Chaplain, and a Nutritionist, works with the Veteran on a plan for recovery.

FOR TRANSFERS FROM A COMMUNITY HOSPITAL – THE TRANSFER NURSES CAN BE CALLED AT 305-575-7000 EXT. 3288

Additional Care

Caregiver Program- geared towards providing comprehensive support to a family caregiver taking care of his/her TCM veteran due to physical or mental injury in the line of duty. Services are based on the need of each caregiver and can include a stipend, respite care, insurance and caregiver counseling.

Day Activities Center (DAC) - is a community of outpatient Veterans with a primary objective to manage chronic mental health symptoms and to assist Veterans in avoiding re-hospitalization. The Veterans participating in the DAC practice and promote recovery through relationships by developing and using hobbies and skills to foster recovery in self and others.

Mental Health Intensive Case Management (MHICM)- helps Veterans with diagnoses of severe mental illness or PTSD continue and sustain recovery by providing services in Veterans' homes and/or in the community, thereby decreasing the need for repeat hospitalizations. The MHICM interdisciplinary treatment team consists of a Psychiatrist, Advanced Practice Nurses, Registered Nurses, Recreational Therapists, a Nutritionist, a Vocational Rehabilitation specialist and a Clinical Social Worker, all of whom assist Veterans in working toward recovery goals.

Recreational and Music Therapy: Outpatient, inpatient and residential recreational activities and interventions that promote community reintegration.

Telehealth- defined as the use of audiovisual technologies to provide clinical care in circumstances where distance separates those receiving services and those providing services. The value VA derives from Telehealth is not in implementing Telehealth technologies alone, but how VA uses health informatics, disease management, care/case management and Telehealth technologies to facilitate access to care and improve the health of Veterans with the intent to provide the right care in the right place at the right time. Treatment provided through these services includes medication management, psychotherapy (group, individual and family), and links to and coordination with other VA services. VA is recognized as a world leader in the

development of telehealth services which are now mission critical to the future direction of VA care to Veterans.

Transition and Care Management (TCM) –formally known as known as OIF/OEF (Operation Iraqi Freedom/Operation Enduring Freedom). This program is geared towards providing case management and support services to returning Veterans to help in the coordination of care and services throughout the VA system.

Veterans Justice Outreach (VJO) - The purpose of the VJO initiative is to avoid unnecessary criminalization of mental illness and extended incarceration among Veterans. The program ensures that eligible Veterans in contact with the criminal justice system have access to VHA mental health and substance abuse services when clinically indicated, and to other VA services and benefits as appropriate.

Vocational Rehab/Therapeutic & Supported Employment Service - Therapeutic & Supported Employment Service (TSES) is a recovery program that provides vocational rehabilitation services, integrated within clinical treatment, to assist Veterans living with mental illness and/or physical impairments to obtain and maintain meaningful employment. Compensative Work Therapy (CWT) is part of TSES and offers three employment modalities to assist Veterans with their employment needs. To qualify for CWT, a Veteran must present with an employment barrier and have the goal of obtaining competitive employment.

Miami VA Healthcare System Facilities

MIAMI-DADE COUNTY

Bruce W. Carter Miami VA Healthcare System

1201 N.W. 16th Street

Miami, FL 33125

305-575-7000

Healthcare for Homeless Veterans

1492 W. Flagler Street, Suite 101

Miami, Florida 33135

305-541-5864

Homestead VA Community Based Outpatient Clinic

950 Krome Avenue, Suite 401
Homestead, Florida 33030
305-248-0874

MONROE COUNTY

Key Largo VA Community Based Outpatient Clinic

105662 Overseas Highway
Key Largo, Florida 33037
305-451-0164

Key West VA Community Based Outpatient Clinic

1300 Douglas Circle, Building L-15
Key West, Florida 33040
305-293-4863

BROWARD COUNTY

Deerfield Beach VA Community Based Outpatient Clinic

2100 S.W. 10th Street
Deerfield Beach, FL 33442
954-570-5572

Hollywood VA Community Based Outpatient Clinic

3702 Washington Street, Suite 201
Hollywood, FL 33021
954-986-1811

Pembroke Pines VA Community Based Outpatient Clinic

7369 W. Sheridan Street, Suite 102
Hollywood, FL 33024
954-894-1668

William "Bill" Kling VA Clinic

9800 West Commercial Blvd.

Sunrise, Fl. 33351

954-475-5500

VET CENTERS

Vet Centers- are a division of the VA's outpatient services. They are often considered an extension of but separate from the mainstream VA. They stand alone as their own facility and have more of a community center atmosphere. Vet Centers provide readjustment counseling and outreach services to all Veterans who served in any combat zone. Military Sexual Trauma counseling and bereavement counseling are available. Services are available for family members for military related issues, and bereavement counseling is offered for parents, spouses, and children of Armed Forces, National Guard, and Reserves personnel who died in the service of their country. Veterans have earned these benefits through their service, and all are provided at no cost to the Veteran or family.

Fort Lauderdale Vet Center

713 NE 3rd Avenue
511

Ft. Lauderdale, FL 33304

954-714-2381

Pompano Beach Vet Center

2300 West Sample Road, Suite 102

Pompano Beach, FL 33073

954-984-1669

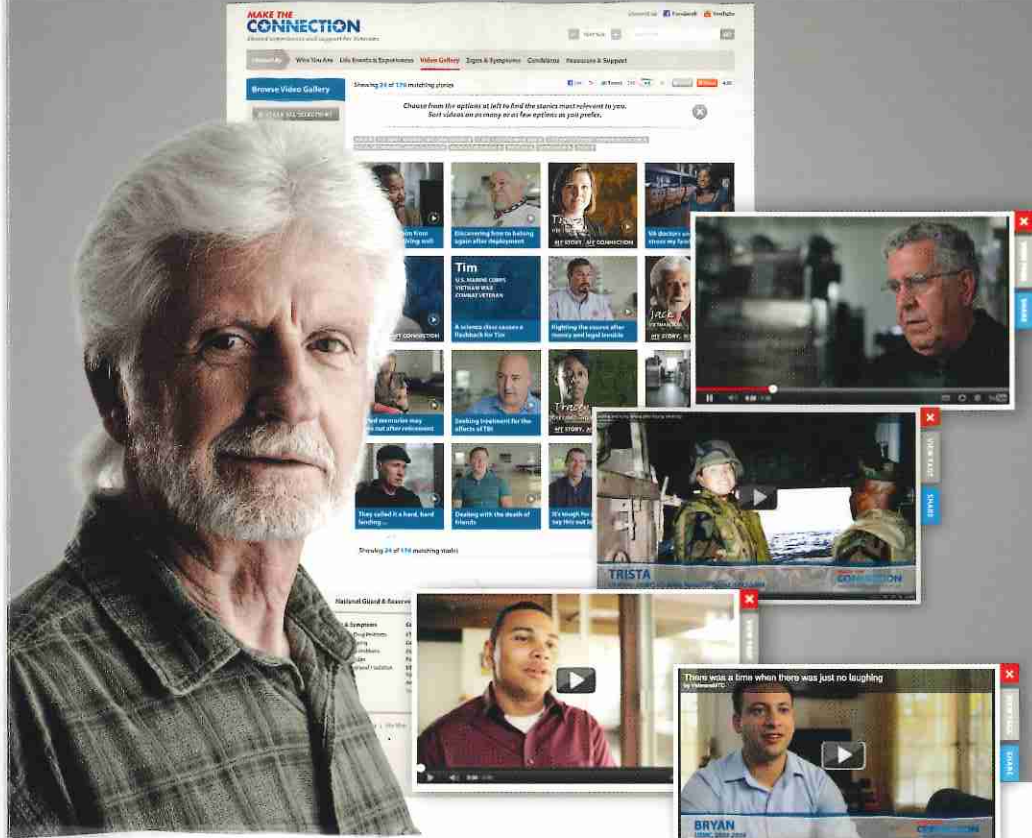
Miami Vet Center

8280 NW 27 Street, Suite

Miami, FL 33122

305-708-3712

A NEW, INTERACTIVE RESOURCE FOR VETERANS



MAKE THE CONNECTION

Shared experiences and support for Veterans



U.S. Department
of Veterans Affairs

www.MakeTheConnection.net

Exhibit




Transitioning from Service SHARE

PTSD SHARE

Social Withdrawal / Isolation SHARE

Treatment and Recovery SHARE



Treatment works and recovery is possible

Hear Veterans just like you tell their stories of strength, resilience, and recovery. Although their individual problems may differ, these Veterans share similar experiences of reaching out for support from loved ones, fellow Veterans, and the professionals at VA. They all were able to find solutions that worked for them and get back on track.

[Watch Now](#) | [See all Stories of Connection](#)

Information, resources, and Veterans' stories

Powerful personal stories and testimonials from Veterans of all service eras, genders, and backgrounds are at the heart of **Make the Connection**, illustrating how Veterans and their families face and overcome issues and challenges.

These stories and testimonials, available at this free, completely confidential website, provide compelling examples of the positive outcomes for treatment and recovery, and the many paths to more fulfilling lives.

Learn more at:
www.MakeTheConnection.net

At **MakeTheConnection.net**, you can:



• View hundreds of candid video testimonials told by Veterans and their families

• Learn more about the issues you may be facing—and what works to address them

CUSTOMIZE THIS SITE FOR YOU

I am MALE FEMALE

I served during

I served in

I was exposed to combat YES NO

CUSTOMIZE NOW WHAT'S THIS?

• Customize content relevant to your own experiences

• Explore easy-to-navigate information about finding solutions in plain language



• Locate resources, programs, and services near you

MAKE THE CONNECTION

Shared experiences and support for Veterans

Your Story. Your Connection.

MakeTheConnection.net helps Veterans and their families recognize that they are not alone—there are people out there like them who are going through similar experiences, overcoming challenges, reaching positive outcomes for treatment and recovery, and finding paths to fulfilling lives. These messages are conveyed by the most credible sources of all—the voices of other Veterans.

Many of our Nation's Veterans—from those who served in World War II to those who served more recently—can benefit from hearing the stories of others and gaining greater awareness of the resources that are available to help them move forward with their lives.

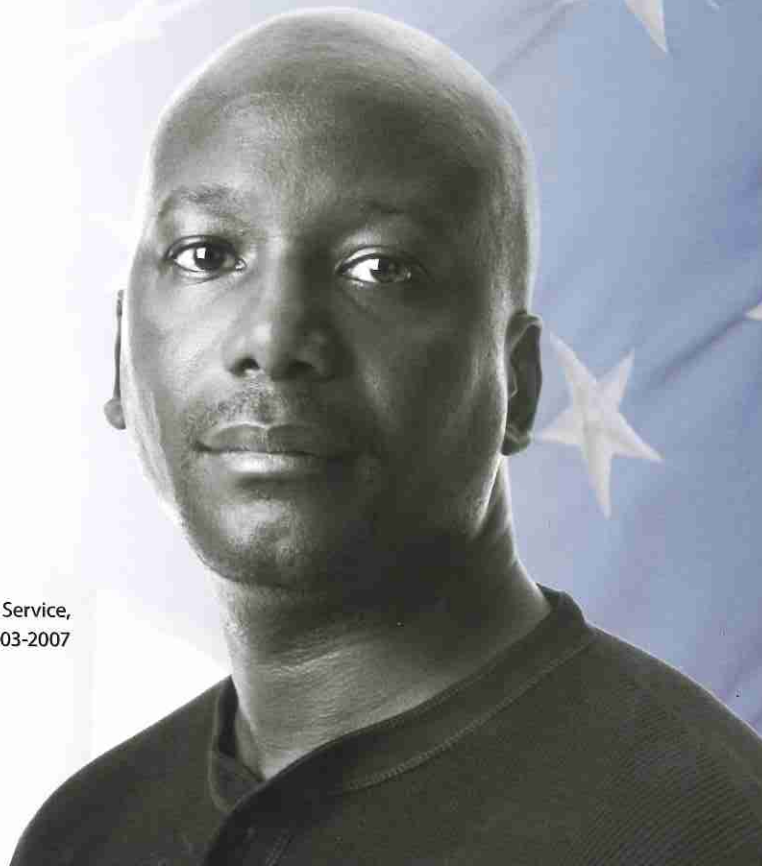
Join the ***Make the Connection*** online conversation:



www.facebook.com/VeteransMTC



www.youtube.com/VeteransMTC



Military Service,
2003-2007

IT'S YOUR CALL

**Confidential help for
Veterans and their families**



**Veterans
Crisis Line**

1-800-273-8255 PRESS 1

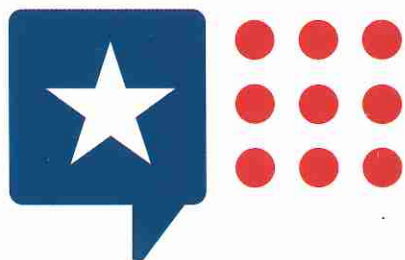
Eschibit

• • • • Confidential chat at VeteransCrisisLine.net or text to 838255 • • • •

The confidential Veterans Crisis Line, online chat, and text are available, and we are here for you.

If you're a Veteran in crisis or know a Veteran who is, VA offers help that can make a difference. The Veterans Crisis Line is staffed by caring, qualified VA responders—many are Veterans themselves—who understand what Veterans have been through. The Veterans Crisis Line, online chat, and text are available to all Veterans and their families and friends, even if they are not registered with VA or enrolled in VA health care.

VA responders are standing by **24** hours a day, **7** days a week, **365** days a year to provide confidential support by phone, online chat, or text. Assistance is only a phone call, click, or text away. You've served us. Now let us serve you.



IT'S OUR CALL.



Every day, Veterans across America REACH OUT.

The professionals at the Veterans Crisis Line are specially trained and experienced in helping Veterans of all ages and circumstances—from Veterans coping with aging or mental health issues that were never addressed, to recent Veterans struggling with relationships or the transition back to civilian life. Veterans Crisis Line responders provide support when these and other issues—such as chronic pain, anxiety, depression, sleeplessness, anger, and even homelessness—reach a crisis point.

You don't have to cope alone. Call the Veterans Crisis Line to get the support you've earned. We will help you work through the crisis and connect you with services to get your life back on track. **Call 1-800-273-8255 and Press 1.**

Veterans Crisis Line

WE'VE EARNED IT.



, 2002-2005

U.S. Navy, 2008-2012

U.S. Army, 2003-2006

"The Veterans Crisis Line is a very useful resource and you'll always have someone to talk to in a time of need."

Eric Iturbides, U.S. Army, 2006-2010



"Veterans Crisis Line is an excellent resource for every Veteran. No Veteran should hesitate to look for support."

Christian Sarcona, U.S. Marine Corps, 2008-2012



"Everyone always told me everything was going to be OK. Calling the Veterans Crisis Line helped that become a reality."

Cassandra Heil, U.S. Marine Corps, 2003-2011



CALL US IN TIMES OF CRISIS

People experience emotional and mental health crises in response to a wide range of situations—from difficulties in their personal relationships to the loss of a job. For Veterans, these crises can be heightened by their experiences in military service. When emotional issues reach a crisis point, it's time to call on the Veterans Crisis Line for support.

Sometimes, a crisis may involve thoughts of suicide. Learn to recognize these warning signs:

- Hopelessness, feeling like there's no way out
- Anxiety, agitation, sleeplessness, or mood swings
- Feeling like there is no reason to live
- Rage or anger
- Engaging in risky activities without thinking
- Increasing alcohol or drug abuse
- Withdrawing from family and friends

The presence of the following signs requires immediate attention:

- Thinking about hurting or killing yourself
- Looking for ways to kill yourself
- Talking about death, dying, or suicide
- Self-destructive behavior such as drug abuse, weapons, etc.

If you are a Veteran or know a Veteran who is experiencing any of these signs, **call the Veterans Crisis Line immediately**. You are not alone. We are standing by to help. It's your call.

Rather chat or text than call?

Confidential chat at **VeteransCrisisLine.net** or text to **838255**

STAND BY THEM. WE'LL STAND BY YOU.

Concerned about a Veteran who may be in emotional distress or suicidal crisis? The Veterans Crisis Line can help.

Call 1-800-273-8255 and Press 1.



**Confidential help
for Veterans
and their families**



U.S. Department
of Veterans Affairs

AARP Watchdog Alert Handbook

13 Ways Con Artists
Steal Your Money

aarp.org/fraudwatchnetwork

Watchdog Alerts / Tips & Resources / Free for Everyone



Watchdog Alert Handbook: 13 Ways Con Artists Can Steal Your Money

Identity theft, investment fraud and scams rob millions of Americans of their hard-earned money. Last year, 13 million people were victims of identity theft alone—that's one person every 2 seconds.

The AARP Fraud Watch Network is a go-to resource for:

- The latest, breaking scam alerts, delivered right to your inbox;
- A scam-tracking map featuring warnings from law enforcement and people in your state who are sharing their experiences so you'll know what to watch out for;
- The *Con Artists Playbook*—a handbook of interviews with con artists who reveal how they steal your hard-earned money; and
- A phone number you can call to talk to volunteers trained in how to spot and report fraud.

Protect yourself from **identity theft, investment fraud, and other common scams.**



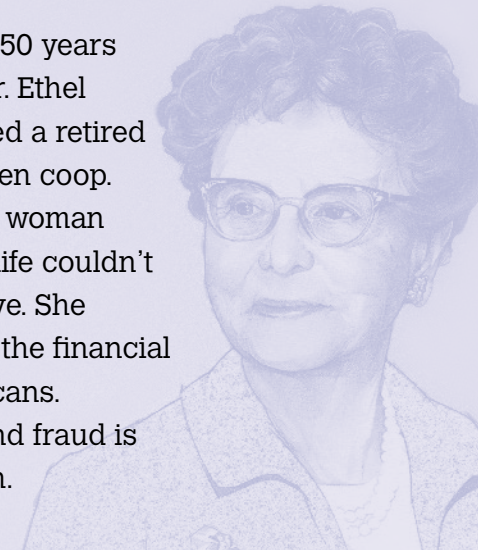
Our *Watchdog Alert Handbook* gives you information about the 13 most common ways con artists steal your hard-earned money.

The 13 scams highlighted in the handbook are based on hundreds of undercover fraud tapes and hours of interviews with victims and con artists. Tips on how to protect yourself and your family come from law enforcement and financial industry experts.



AARP: A History of Safeguarding American's Financial Security

AARP began more than 50 years ago when its founder, Dr. Ethel Percy Andrus, discovered a retired teacher living in a chicken coop. She was appalled that a woman who worked her whole life couldn't even afford a place to live. She started AARP to protect the financial security of older Americans. Fighting identity theft and fraud is part of that core mission.



Identity Theft

Identity theft occurs when someone steals personal information that could be used to falsely apply for credit or for government benefits. Here are three common ways con artists steal your identity.

1 Phishing

Someone contacts you via email and says there is some problem with your bank account and you need to verify the account with a Social Security Number, bank routing number or birth date.

2 Stealing mail or sensitive documents

Personal information is taken from your trash, your office or from social media websites and used to steal your identity.

3 Bogus job opportunities

Con artists post bogus job offers on various employment websites. The scammer may use or sell your personal information provided in the job application.



Investment Fraud

4 Gold Coin Scam

You hear an ad on the radio that describes how the world economy is shaky and the only thing you can really rely on during periods of economic uncertainty is precious metals. You call a toll-free number and are pitched on buying gold and silver coins that will undoubtedly go up significantly in value. What you are not told is that the coins are being sold at a 300-500% mark up and you will lose money the minute you buy them.

5 Free Lunch

The scammer invites a hundred people to a seminar, where he or she presents an unbeatable investment opportunity. You must sign up right then and there. You can't sign up later because he or she is leaving town in two hours, and so will your money.

6 Oil and Gas Scams

Someone calls and tells you they are drilling for oil off the Gulf Coast or in Mississippi, and they have this great new technology that allows them to find oil where no one else has ever been able to drill. Ask if the caller is a registered broker and if the investment is registered with the state or the SEC. If not, don't invest.



Other Common Scams

7 Fake Checks

This scam preys on people trying to sell merchandise on craigslist or eBay. They will offer to pay you more than you are asking for the item with a cashier's check, then ask you to pay a portion of it back as a handling fee. The cashier's check appears to clear the bank, but is eventually determined to be no good, leaving you without your merchandise and having paid a fee.

8 Tech Support Scams

You receive an email claiming to be from the Microsoft Corporation, and they claim there is a problem with your computer and they need to install an anti-virus program for \$99. You are then led to a website where the con "proves" there is a problem. Afraid of the consequences of inaction, you allow the con to take remote control of your computer and they actually install a virus and charge you for it.



9 Disaster-Related Charity Fraud

Every time there is a major natural disaster somewhere in the country, scammers come out of the woodwork sending emails to raise money for the victims of the disaster. You think the money is going to help victims, but it is really going to line the pockets of a criminal.

10 Sweetheart Scams

You go onto a dating website to try to meet someone with whom you could share a good time. You meet a person who quickly expresses an interest in you. Unfortunately, it is really a con artist who builds an emotional bond with you and then starts asking you for money.

11 Travel Scams

You receive a solicitation saying you can enjoy steep discounts on travel to many parts of the world by joining a travel club—for a fixed fee that is often in the thousands of dollars. You find out later that the discounted fares for cruises and other travel were either not as low as represented or not available.



12 The Grandparent Scam

A young person calls you pretending to be your grandson or granddaughter. They tell you they have been arrested for drunken driving or they are being detained for some other reason and they need you to wire them \$3,000 or \$1,700 or some other amount to get them out of trouble. They may have gotten your grandson's name from social media or they may have just waited for you to say, "Is this Joey?" and then they continue the ruse.

13 The Foreign Lottery Scam

You receive a letter or a phone call saying you may have won a foreign lottery. All you have to do to collect your winnings is to wire money to the caller for taxes or a "processing fee." The fact is that foreign lotteries are illegal and if you have never entered a lottery, it's impossible to win.



Prevention Tips

> Protect Your Social Security Number (SSN) & Personal Information

- Don't carry your Social Security card in your wallet.
- Don't print your SSN or driver's license number on your checks.
- Shred sensitive information.
- Limit the number of credit cards you carry.
- Keep copies of credit cards (front and back) in a safe place in case a card is lost or stolen.

> Monitor Your Bills & Financial Accounts

- Watch for missing bills and review your monthly statements carefully. Contact your creditors if a bill doesn't arrive when expected or includes charges you don't recognize.
- Don't invest in anything you are not absolutely sure about. Do your homework on the investment, the company, and the salesperson to ensure that they are legitimate. You can look them up at finra.org/BrokerCheck and sec.gov.



> Watch Over Your Credit Reports

- You are entitled to one free credit report each year from each nationwide credit bureau. To get your free report, go to annualcreditreport.com or call **1-877-322-8228**.

> Protect Personal Identification Numbers (PINS) & Passwords

- Don't carry your PINS and passwords in your wallet or purse.
- Avoid using easily available information for your PINS or passwords such as your mother's maiden name, your or a family member's birth date, your SSN or phone number, or a series of consecutive numbers (i.e., 1, 2, 3, 4).
- Choose a different PIN for each account.



> Protect Your Information Online

- Beware of emails that claim to come from a bank, Internet Service Provider, business or charity and ask you to confirm your personal information or account number. If you receive one that is suspicious, forward the email to spam@uce.gov.
- Avoid conducting personal or financial business on shared/public computers or over public wireless hotspots.
- Install the latest version of established anti-virus software.
- Make sure websites are secure, especially when shopping online. A secure website will begin with "https" not the usual "http".

> Protect Your Mail

- Call **1-888-5-OPT-OUT** or visit optoutprescreen.com to stop pre-approved credit card applications that a thief could steal and use to get credit in your name.
- Place outgoing mail into a locked mailbox such as a blue postal service box.
- Don't leave incoming mail sitting in an unlocked mailbox.
- Cut down on junk mail by contacting the Direct Marketing Association at dmachoice.org.

> Be Cautious of Scams & Frauds

- Never give personal information to telemarketers who call you on the phone. To cut down on unwanted telemarketing calls, sign up for the Do Not Call Registry at donotcall.gov or call **1-888-382-1222**.
- Double-check references for door-to-door sales, home repair offers and other products. Verify that businesses and others who contact you are who they claim to be before you provide any personal information. If you think the request for information is legitimate, contact the company at a number you know is valid to verify the request.
- Check out a charity before donating to make sure they are legitimate at charitywatch.org or charitynavigator.org.



Resources

Fraud Watch Network

AARP Fraud Watch Network provides you with access to information about identity theft, investment fraud and the latest scams. Access online at: AARP.org/fraudwatchnetwork.

Fraud Fighter Call Center

Highly trained AARP volunteer Fraud Fighters are standing by to offer peer counseling, support and referral services to fraud victims and their family members. Call toll free: **1-877-908-3360**.

The National Association of Attorneys General

The National Association of Attorneys General (NAAG) site provides contact information for all state attorneys general. Most state attorneys general welcome consumer inquiries and complaints about frauds occurring in the marketplace and many offer complaint mediation services as well. Access online at: NAAG.org.



FINRA Investor Education Foundation

This site, operated by the FINRA Investor Education Foundation, provides critical information about how to avoid investment fraud, including allowing you to check to see if a broker or a particular investment advisor is registered. It is particularly helpful in addressing a variety of investment frauds such as gold coins and oil and gas scams. Access online at: saveandinvest.org.

The North American Securities Administrators Association (NASAA)

This website is where you can find your local state securities regulator, who takes complaints against brokers and dealers that may have engaged in investment fraud. Access online at: NASAA.org.



U.S. Postal Inspection Service

This site, sponsored by the U.S. Postal Inspection Service, has information about how to protect yourself from mail fraud and how to identify when you've been targeted. Access online at: deliveringtrust.com.

Federal Trade Commission (FTC) Consumer Help

Call the Federal Trade Commission to file a complaint against a company if you feel you have been defrauded. Call toll-free 1-877-701-9595 or visit ftccomplaintassistant.gov.

Securities and Exchange Commission

The SEC is a good resource for checking up on an investment adviser and investment products. You can also call them at 1-800-SEC-0330 if you would prefer to speak with someone by phone. Access online at: sec.gov/investor or investor.gov.

Consumer Financial Protection Bureau


If you have a complaint about fraudulent activity involving a bank account or service, credit reporting, debt collection, among other areas, contact the CFPB to file a complaint. File online at: consumerfinance.gov/complaint.

National Association of Insurance Commissioners

Visit the NAIC website if you want to reach a state insurance agency about an insurance product or salesperson. Find your state at: naic.org/state_web_map.

Commodity Futures Trading Commission (CFTC)

The CFTC can assist with problems in commodity futures, precious metals, and foreign currency trading. Call 1-866-366-2382 or visit cftc.gov/consumerprotection.



To talk to a volunteer
trained in how to spot
and report fraud, call the
Fraud Fighter Call Center
at **1-877-908-3360**.



aarp.org/fraudwatchnetwork

Watchdog Alerts / Tips & Resources / Free for Everyone

D19948 (614)

Your Member Benefits

KNOW THEM. USE THEM.
LOVE THEM.



AARP Member
Benefits Guide



Exhibit

Thanks for being a part of the AARP community, now over 37 million members strong.

Whether it's sharing a recipe, playing a game, or looking for caregiving help or information on Social Security, AARP provides you with a wealth of opportunities to save money, play, learn, and volunteer. Your membership includes carefully selected products and services. In fact, AARP researches every single one to be sure it meets high quality standards. So whether you use your benefits to book your dream vacation or to save money on everyday purchases, your AARP membership can help you be your happiest, healthiest self.

It all starts with your membership card — be sure to carry it with you, and then show it, swipe it, or scan it.



We're glad to have you as a member and excited to see how you use your AARP membership to add value to your daily life, relationships, and community.

Sincerely,

Jo Ann C. Jenkins
Chief Executive Officer



Carry it.



Use it.



Get more out of it.

Offers are subject to change and may have restrictions.

For the most up-to-date information, please visit <http://www.aarp.org/benefitsguide>.

Real Possibilities is a trademark of AARP.



"I'm proud to be an AARP member. I like the variety of services and discounts and the way they watch out for those of us over 50!"

— AARP member



"The discounts are great! But even better is the trusted access to financial planning, health benefits, travel, and all the other features that make AARP great!"

— AARP member

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AARP creates real possibilities by connecting you with others. Our state offices and local chapters focus on what's important to you and your community. In this way, we are able to offer a variety of ways for you to make a difference through volunteering and advocacy opportunities, both locally and nationwide.

AARP STATE OFFICES

aarp.org/states

With staffed offices in every state, we engage AARP members, volunteers, the media, policymakers and opinion leaders in carrying out our advocacy, education, and service efforts.

AARP AUTO BUYING PROGRAM

aarp.org/abp

Find the car you want and get upfront dealer pricing information on new and used cars. On average, users have saved thousands off the MSRP on new car purchases.

AARP TEK PROGRAM

aarp.org/tek

Learn how to use your digital devices and social media to connect with the people and things you love. Explore tools, tips, and information, plus stay up to speed on the latest technology with in-person workshops and online courses offered through the AARP TEK Academy.

DRIVING RESOURCES

aarpdriversafety.org

The AARP Smart Driver course can help you stay safe behind the wheel and may even help you save on auto insurance and maintenance costs. Members can take the course at a discounted rate, in a classroom or online.

aarp.org/drc

The Driving Resource Center offers free, interactive tools and activities, including driving simulations, state-specific rules of the road, and new car technologies.

aarp.org/carfit

Learn how to adjust your fit within your personal vehicle for maximum safety and comfort.

aarp.org/weneedtotalk

Family and friends of older drivers can take a free seminar filled with information and guidance to help initiate productive, caring conversations about driver safety.

Want to stay up to date with your benefits?

Register at aarp.org/register15 to manage your membership online.

AARP AUTO

aarp.org/myauto

A trusted destination for your auto needs — hassle-free purchasing, safe driving, maintenance and repairs, and more. You'll find the help and information you need plus access to member services and discounts.

HOUSING AND MOBILITY

aarp.org/livable-communities

Find resources to help you live independently in your home and community as you age. Subjects range from design — making homes beautiful, safe, and comfortable — to the best means of travel, whether it be walking, biking, or taking public transportation.

LOCAL AARP CHAPTERS

aarp.org/chapterlocator

Join a chapter in your area and help improve your community with your experience, talent, and compassion. Chapters are open to all local AARP members and are nongovernmental, nonpartisan, and nonprofit.

RECIPES DATABASE

recipes.aarp.org

Explore healthy and delicious recipes for every occasion — from breakfast recipes to easy lunch and dinner ideas to healthy dessert recipes.

More than 50 years ago, Ethel Percy Andrus went to visit a former colleague and found her in poor health, living in a chicken coop — all her meager teacher's pension afforded. This inspired Andrus to set out to change the world. AARP and AARP Foundation continue her legacy by fighting for real issues that matter to you and your family.

AARP FOUNDATION EXPERIENCE CORPS

aarp.org/experience-corps

Experience Corps is a proven program made up of volunteers 50 and older who help struggling students become great readers before they finish the third grade. Volunteer opportunities are available in cities across the U.S.

AARP ON YOUR SIDE

aarp.org/ronburley

Got overcharged on a bill? Having trouble getting your money back after a bad consumer experience? Consumer Advocate Ron Burley will try to help you get your money back.

ADVOCACY

aarp.org/getinvolved

We're fighting for you in Washington, D.C. — and your local community. Together, we make our voices heard and create positive social change on national and state issues such as Social Security, Medicare, high utility rates, and more.

CREATE THE GOOD

createthegood.org

Find local volunteer opportunities based on your interests. Whether you have five minutes or five hours, find good that fits you and your community.

FRAUD WATCH NETWORK

aarp.org/fraudwatchnetwork

Learn how to spot and avoid scams like identity theft, investment fraud and sweepstakes scams with ongoing updates from resources like Watchdog Alerts and a state-by-state scam-tracking map.

VOTER ENGAGEMENT

aarp.org/yourvote

You deserve to know where candidates stand before you cast your vote. We have a proud history of nonpartisan voter engagement to provide you with the candidates' positions on issues important to you and your family so you can choose who best represents your views and values.

Want to stay up to date with your benefits?

Register at aarp.org/register15 to manage your membership online.

Keeping fit, maintaining a balanced diet, and staying active are key to a healthy lifestyle. That's why your AARP membership provides you with access to health care tools, resources, and coverage, and discounts on prescriptions. After all, living life at your healthiest is a great way to get more out of your years.

TOOLS & RESOURCES

CAREGIVING RESOURCE CENTER

877-333-5885 | aarp.org/caregiving

Find resources, tools, and support to help you manage the care of a loved one.



Did You Know? You can download the free e-book *Juggling Work and Caregiving* for practical tips to guide your caregiver decisions.

HEALTH TOOLS

aarp.org/healthtools

Use online tools to check your symptoms, control your weight with our BMI Calculator, get answers to Medicare questions, check drug interactions, and more.



Did You Know? You can use the *Care Provider Locator* to easily search assisted living communities by ZIP code.

HEARING CENTER

aarp.org/hearing

Get information, tools, and solutions for living well with hearing loss, plus advice on how to maintain optimal hearing health.

LIFE REIMAGINED

aarp.org/lr

No matter what is going on in your life right now, Life Reimagined has personalized tools and guidance to help you take action and explore what's next for you in the areas of work, well-being, and relationships.

STAYING SHARP

aarp.org/stayingsharp

Staying Sharp is a holistic, science-based approach to brain health. Test and measure key aspects of your brain health—then track your progress with personalized recommendations to help keep your brain in shape.

HEALTH INSURANCE | aarpadvantages.com/health-insurance**AARP® DENTAL INSURANCE PLAN ADMINISTERED BY DELTA DENTAL****866-583-2085**

Exclusive access to individual or family coverage for the most common dental procedures with the AARP® Dental Insurance Plan administered by Delta Dental Insurance Company.

AARP® MYVISION CARE PROVIDED THROUGH EYEMED**844-888-8184**

Exclusive access to three vision insurance plans that offer specific coverage, care and savings. Now available in California, Illinois, Ohio, and New Jersey. Underwritten by Fidelity Security Life Insurance Co.

MEDICARE OPTIONS | aarpadvantages.com/medicare-options**AARP® MEDICARE SUPPLEMENT INSURANCE PLANS INSURED BY UNITEDHEALTHCARE INSURANCE CO.****888-838-5242**

Supplemental coverage for those enrolled in Medicare Parts A and B. Insured by UnitedHealthcare Insurance Company.

AARP® MEDICARE COMPLETE INSURED THROUGH UNITEDHEALTHCARE (MEDICARE ADVANTAGE)**800-905-6061**

Medicare health plans, available with prescription drug coverage from UnitedHealthcare.¹

AARP® MEDICARE Rx PLANS INSURED THROUGH UNITEDHEALTHCARE (MEDICARE PART D)**888-867-5512**

Medicare prescription drug coverage insured through UnitedHealthcare.¹

¹Medicare Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies. For Medicare Advantage and Prescription Drug Plans: A Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare. You do not need to be an AARP member to enroll. AARP encourages you to consider your needs when selecting products and does not make specific product recommendations for individuals.

Want to stay up to date with your benefits?

Register at aarp.org/register15 to manage your membership online.

HEALTH DISCOUNTS | aarpadvantages.com/health-discounts**AARP® HEARING CARE PROGRAM PROVIDED BY HEARUSA****800-203-7048**

Access to a network of hearing-care providers and savings on hearing aids. Includes an extended warranty, batteries, and follow-up care.

AARP® PRESCRIPTION DISCOUNTS PROVIDED BY OPTUMRx**877-422-7718**

AARP members save an average of 61% on FDA-approved prescriptions not covered by their current insurance. Coverage extends to any dependents, regardless of age. You can use your free Rx discount card at over 66,000 participating retail pharmacies.²

AARP® VISION DISCOUNTS PROVIDED BY EYEMED**888-352-3924**

\$55 eye exams at participating providers and 30% off a complete pair of prescription eyewear at LensCrafters, Pearle Vision, Sears Optical, Target Optical, JCPenney Optical, and thousands of private practitioners nationwide. Additional savings on Transitions® lenses, laser vision correction, and \$5 off the best in-store offer every day.

GLASSES.COM**800-GLASSES**

With AARP® Vision Discounts provided by EyeMed, you save 25% on purchases of \$200 or more and get free basic lenses or 25% off lens upgrades.

HEARUSA HEARING SHOP**855-828-4144**

15% off easy-listening devices, hearing aid batteries, hearing health products, and more.

PETPLAN PET INSURANCE**800-239-6870**

10% off premiums when you sign up online, plus a Visa® Prepaid Card (up to \$35) to help cover wellness expenses. Plans are accepted at every veterinarian in the U.S. and Canada.

²Savings amounts are averages based on information from OptumRx's AARP Prescription Discounts annual analysis of members whose prescription claims were paid between 8/1/14 and 7/31/15. Over 50% of customers showed these savings, but your savings may vary.

In today's economy, more and more Americans are adding extra years to their careers and even starting new ones after retiring. This is why AARP also provides information, support, and answers that can help make navigating the current financial landscape a little easier.

FINANCIAL SERVICES | aarpadvantages.com/financial-services

AARP® COLLEGE SAVINGS SOLUTIONS FROM TIAA

866-717-9452

Advice on saving for a child's education and information about potential tax advantages.

AARP® CREDIT CARD FROM CHASE

Members earn 3% cash back on restaurant and gas station purchases and 1% cash back on all other purchases. The only credit card endorsed by AARP.

AARP® IDENTITY THEFT PROTECTION FROM TRUSTEDID®, AN EQUIFAX COMPANY

800-686-8300

You can help take better control of your personal and financial information with custom identity protection features, Equifax 3-Bureau Credit Monitoring, and more.

AARP® | INVESTMENT SERVICES FROM TD AMERITRADE

800-645-7830

Personalized guidance, education, and investing resources to help you make confident investment decisions. Exclusive benefits for AARP members for opening and funding an account.

AARP LIFETIME INCOME PROGRAM FROM NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION

800-309-6832

Simple annuities that turn part of your savings into an income stream for life. You can request a free information kit and personalized income quote.

AARP® SMALL BUSINESS INSURANCE PROGRAM FROM THE HARTFORD

855-899-4889

Tailored business-insurance solutions for property and general liability, workers' compensation, and business auto that give you the right amount of protection for your business. No-obligation coverage checkup and quotes are available.

Want to stay up to date with your benefits?

Register at aarp.org/register15 to manage your membership online.

PROPERTY INSURANCE | aarpadvantages.com/property-insurance

AARP® HOMEOWNERS INSURANCE PROGRAM FROM THE HARTFORD

800-423-4144

Coverage available for those who own a house or condo or rent. Added savings if you bundle your home and auto policies.

AARP® MOBILE HOME INSURANCE PROGRAM FROM FOREMOST

800-752-2461 code K082

Specialized protection designed for nearly every type of mobile and manufactured home. Offers lifetime renewal and 24/7 claim service.

AARP® PROPERTY AND CASUALTY INSURANCE PROGRAM FROM REAL LEGACY ASSURANCE COMPANY, INC.

(P.R.) 800-981-7855 | (U.S.V.I.) 1-800-483-0881

Insurance coverage at discounted rates for members in Puerto Rico and the U.S. Virgin Islands.

TOOLS & RESOURCES

AARP WORK & JOBS

aarp.org/work

Wherever you are in your work life — looking for a new job, thinking about a second act, or wanting to learn a new skill — AARP Work & Jobs is your go-to resource. Learn new ways to interview, write a resume, or search for what's next.

MONEY TOOLS

aarp.org/moneytools

Use online tools to figure out how much you'll get from Social Security, see if you are saving enough for retirement, get answers to Social Security questions, estimate future health care costs, and help manage your budget.



Did You Know? You can use the 401(k) Calculator to create a savings plan that accounts for salary increase, employer match and other factors.

RETIREMENT RESOURCES

aarp.org/retirement

Whether you want to travel the world, continue to work, or spend more time with your family, you'll find tools and expert resources to help you plot your course and get moving toward the retirement you want.

LIFE INSURANCE | aarpadvantages.com/life-insurance**AARP LIFE INSURANCE PROGRAM FROM NEW YORK LIFE**

800-779-2086

You can apply for up to \$100,000 in life insurance to help protect your family and receive free life insurance information.

VEHICLE INSURANCE | aarpadvantages.com/vehicle-insurance**AARP® AUTO INSURANCE PROGRAM FROM THE HARTFORD**

888-277-6436

Savings and benefits designed to reward members for being safer, more experienced drivers. No-cost, no-obligation quotes are available.

AARP® MASSACHUSETTS AUTO AND HOME INSURANCE PROGRAM FROM PLYMOUTH ROCK AND BUNKER HILL

855-475-9762

Members in Massachusetts can enjoy savings and benefits on auto and home insurance from Plymouth Rock and Bunker Hill.

AARP® MOTORCYCLE INSURANCE PROGRAM FROM FOREMOST

800-752-2461 code K083

Offers discounts and coverage for your bike, optional equipment, and safety apparel, plus towing and roadside assistance just for motorcycles.

RECREATION VEHICLE AND WATERCRAFT INSURANCE PROGRAM FROM THE HARTFORD

800-855-2510

Protection available for motor homes, collector vehicles, boats, and personal watercraft. Collector car and watercraft insurance programs are underwritten by the subsidiaries of American Modern Insurance Group.



Many AARP members agree that saving money is important, not just for members themselves, but for their families as well. That's why AARP helps you and your family save real money with an abundance of great deals from the carefully selected list of companies below.

AARP® MEMBER ADVANTAGES OFFER FINDER APPaarpadvantages.com/offer-finder

You can find AARP member discounts in your area and when you're on the go, get directions to retail locations, and download a digital version of your AARP membership card. Free download available for iPhone, iPad, and Android devices.

APPAREL | aarpadvantages.com/apparel**EVERYDAY SAVINGS CENTER POWERED BY NEXTJUMP**

Exclusive online savings from top retailers offering electronics, flowers, apparel, gifts, and more.

TANGER OUTLETS

Free coupon book with over \$1,000 in savings offers from top brand names and designer outlet stores when you show your AARP membership card at Tanger Shopper Services.

GROCERIES | aarpadvantages.com/groceries**BUYSWIPESAVE FUELED BY MYAFINITI**You get instant savings on featured items at retailers such as Family Dollar, fred's Super Dollar, and meijer when you swipe your AARP membership card at checkout. Current in-store offers can be found at buyswipesave.com.**GROCERY COUPON CENTER POWERED BY COUPONS.COM**

Online access to hundreds of free printable savings coupons from leading brands.

WALGREENS

50 Balance® Rewards points for every \$1 spent on Walgreens-brand health and wellness products when you link your AARP membership card to your Balance® Rewards account.

Want to stay up to date with your benefits?

Register at aarp.org/register15 to manage your membership online.

AUTO | aarpadvantages.com/auto**AARP® ROADSIDE ASSISTANCE FROM ALLSTATE**

Up to \$10 off first-year Roadside Assistance membership fees by enrolling in AARP® Roadside Assistance from Allstate. Four plans to choose from. First-year rates as low as \$48.¹

\$20 off first-year membership fees for the Premier Roadside Assistance plan. Additional benefits include trip routing, repair referral, legal defense reimbursement, hospital emergency bond, and more.

AUTOTIRE CAR CARE CENTER

\$17.99 for a complete oil change, plus a free tire rotation and maintenance inspection, and 10% off services and tire purchases of \$50 or more.²

KEN TOWERY'S TIRE AND AUTOCARE

\$17.99 for a complete oil change, plus a free tire rotation and maintenance inspection, and 10% off services and tire purchases of \$50 or more.²

MONRO MUFFLER

\$17.99 for a complete oil change, plus a free tire rotation and maintenance inspection, and 10% off services and tire purchases of \$50 or more.²

MR. TIRE

\$17.99 for a complete oil change, plus a free tire rotation and maintenance inspection, and 10% off services and tire purchases of \$50 or more.²

THE TIRE CHOICE & TOTAL CAR CARE

\$17.99 for a complete oil change, plus a free tire rotation and maintenance inspection, and 10% off services and tire purchases of \$50 or more.²

TIRE BARN

\$17.99 for a complete oil change, plus a free tire rotation and maintenance inspection, and 10% off services and tire purchases of \$50 or more.²

TIRE WAREHOUSE

\$17.99 for a complete oil change, plus a free tire rotation and maintenance inspection, and 10% off services and tire purchases of \$50 or more.²

TREAD QUARTERS DISCOUNT TIRE AUTO SERVICE CENTERS

\$17.99 for a complete oil change, plus a free tire rotation and maintenance inspection, and 10% off services and tire purchases of \$50 or more.²

¹Offer available to new AARP® Roadside Assistance from Allstate members.

²Conditions and restrictions apply.

Want to stay up to date with your benefits?

Register at aarp.org/register15 to manage your membership online.

DINING | aarpadvantages.com/dining**BONEFISH GRILL**

15% off your check every day.

BURGER KING

Free 12 oz. coffee with any in-store purchase at participating locations.

CARRABBA'S ITALIAN GRILL

15% off your check every day.

DENNY'S

15% off your check all day, every day at participating locations.

DUNKIN' DONUTS

Free donut with the purchase of a large or extra-large beverage at participating locations.³

LANDRY'S, INC., RESTAURANTS

10% off food and non-alcoholic beverages at Landry's restaurants, including Bubba Gump Shrimp Co.,[®] Chart House,[®] Claim Jumper Restaurant & Saloon, Landry's Seafood, The Oceanaire Seafood Room, Saltgrass Steakhouse,[®] and more.⁴

MCCORMICK & SCHMICK'S

10% off food and non-alcoholic beverages at the McCormick family of restaurants, including McCormick's Fish House & Bar, McCormick & Schmick's Seafood and Steaks, McCormick & Kuleto's Seafood, and more.⁴

OUTBACK STEAKHOUSE

15% off your check every day.

SWEETFROG PREMIUM FROZEN YOGURT

15% off in-store purchases of frozen yogurt, treats and apparel, and 15% off gift cards purchased online.

³Limit 1 free donut per transaction with valid AARP membership card. Plus applicable taxes. Excludes Cooler Beverages. Excludes croissant donuts, squares and fancies. Other conditions may apply.

⁴Restrictions apply.

ENTERTAINMENT | aarpadvantages.com/entertainment**CIRQUE DU SOLEIL**

20% off Resident shows in Las Vegas and Orlando, and 15% off select tickets for Arena and Under the Big Top touring shows.⁵

REGAL ENTERTAINMENT GROUP

You pay \$9.50 for Regal ePremiere Tickets purchased online. Tickets are valid at all Regal Entertainment Group theatres nationwide. Plus, you can save \$3 on any size popcorn and soft-drink combo when you show your AARP membership card and your Regal Crown Club card.⁶

TEEOFF.COM

15% savings on discounted tee times booked at golf courses across the U.S. and 20 countries worldwide, including Mexico and in the Caribbean.

TICKETMASTER®

Savings of 25% or more when buying tickets in groups of four to select shows and events.⁵

HOME | aarpadvantages.com/home**HOMESERVE**

Exclusive service plans that include an unlimited annual benefit amount and service calls for all covered plumbing, electrical, and heating and cooling system repairs.

SCHWAN'S HOME SERVICE

\$20 off your first new customer order of \$50 or more, and you get double Schwan's Rewards™ points on all online orders thereafter.

SILVER CUISINE™ FROM BISTROMD

10% off doctor-designed, chef-prepared meals for specialty diets, including gluten-free, heart-healthy, low-sodium, and diabetic offerings. Free shipping on your first order of six or more meals.

THE UPS STORE®

5% off domestic and international UPS shipping, plus 15% off eligible products and services.

⁵Subject to availability. Other conditions may apply.

⁶Certain exclusions and restrictions apply.

Want to stay up to date with your benefits?

Register at aarp.org/register15 to manage your membership online.

ELECTRONICS | aarpadvantages.com/electronics**AMAZON KINDLE**

10% off Amazon Kindle e-readers and the Kindle Fire HDX 7" tablet.⁷

AMAZON PRINT & AUDIOBOOKS

10% off select print and audiobooks each month.⁷

ANCESTRY.COM

30% off the first year of a World Explorer subscription.

AT&T

10% off the monthly service charge of qualified wireless plans and 15% off select accessories.

CONSUMER CELLULAR

5% off monthly service and usage charges and 30% off select accessories. Plans start at \$10 per month, require no contract, and include free activation.

CRICKET WIRELESS

\$20 off purchases of wireless devices with mail-in rebate.⁸

KINDLE E-BOOKS

50% off select Kindle e-books each month.⁷

⁷Certain conditions and restrictions apply.

⁸Some conditions and restrictions apply.

FLOWERS & GIFTS | aarpadvantages.com/flowers-gifts

1-800-BASKETS.COM®

20% off purchases or \$20 off when you spend \$79.99 or more.*

1-800-FLOWERS.COM®

20% off online purchases or \$20 off when you spend \$79.99 or more.*

CHERYL'S®

20% off purchases or \$20 off when you spend \$79.99 or more.*

FANNIE MAY® FINE CHOCOLATES

20% off online purchases or \$20 off when you spend \$79.99 or more. You can also save 15% on any in-store purchase.*

FRUIT BOUQUETS BY 1-800-FLOWERS.COM®

20% off purchases or \$20 off when you spend \$79.99 or more.*

PERSONALIZATION UNIVERSE

20% off purchases of customized products, including iPhone cases, mugs, T-shirts, wall art, and more, or \$20 off when you spend \$79.99 or more.*

SPAFINDER WELLNESS 365™

10% off Spafinder Wellness 365™ gift cards to use at over 25,000 participating spas, salons, and fitness studios worldwide.

THE GIFT CARD SHOP NEW

Savings on printable and digital greeting cards and digital photobooks. Free digital greeting card when you purchase a gift card.

THE POPCORN FACTORY®

20% off purchases or \$20 off when you spend \$79.99 or more.*

*Certain exclusions and restrictions apply.

Want to stay up to date with your benefits?
Register at aarp.org/register15 to manage your membership online.

When it comes to travel, AARP helps turn your goals and dreams into real possibilities. From saving money on transportation and hotel costs to planning the trip of a lifetime or just visiting friends and family, your membership opens the door to the information and resources you need to enjoy travel near and far.

AARP TRAVEL

aarp.org/membertravel

Whether just dreaming or ready to book now, AARP Travel gives you the insider's view on great destinations. Discover local hot spots, where to stay, where to eat, what to see, and special offers.

CAR RENTALS | aarpadvantages.com/car-rentals

AVIS RENT A CAR

800-331-1800

10% to 25% off base rates, plus a free upgrade on compact through full-size car class bookings, discounted Garmin GPS rate, and an additional driver at no cost in the U.S. and Canada.¹

BUDGET RENT A CAR

800-733-9092

10% to 25% off base rates, plus a free upgrade on compact through full-size car class bookings, discounted Garmin GPS rate, and an additional driver at no cost in the U.S. and Canada.¹

BUDGET TRUCK RENTAL

800-455-1332

20% off Sunday through Thursday and 10% off Friday through Saturday.²

PAYLESS CAR RENTAL

800-729-5377

5% off leisure daily, weekly, weekend, and monthly rates.

ZIPCAR

866-494-7227

43% off an annual Zipcar membership, plus \$40 in free driving credit.

¹Subject to availability.

²Visit website for full offer details.

CRUISES | aarpadvantages.com/cruises**WINDSTAR CRUISES****800-258-7245**

5% off luxury-yacht and small-ship cruises, and other special offers.

FLIGHTS & VACATION PACKAGES | aarpadvantages.com/flights-vacations**AARP® TRAVEL CENTER POWERED BY EXPEDIA®****800-675-4318**

Exclusive 10% discount at select hotels, up to 25% off Avis and Budget car rentals, extra onboard credits on select cruises, up to \$570 off packages and more.

BRITISH AIRWAYSba.com/aarp\$65 – \$400 off round-trip tickets purchased online to over 100 destinations, including Europe, Asia, the Middle East, and Africa.³**COLLETTE****800-437-0241**

\$50 – \$100 off per person on tours of seven days or more to all seven continents.

LIBERTY TRAVEL**866-823-5793**

Experienced travel agents help you plan your vacation and offer exclusive discounts, including up to \$100 off per couple, a reduced deposit and more. Plus, 24/7 sales, support, and emergency assistance.

MEDJETASSIST**866-809-4061**

Up to 18% off MedjetAssist memberships for hospital-of-choice medical transfers when you're more than 150 miles from home.

PARK RIDE FLY USA**877-503-7275**

10% discount on off-airport parking at more than 100 locations in the U.S. when booked in advance.

³Restrictions apply. Online only.**Want to stay up to date with your benefits?**Register at aarp.org/register15 to manage your membership online.HOTELS & RESORTS | aarpadvantages.com/hotels-resorts**BEST WESTERN****800-618-2277**

10% off at more than 4,000 hotels worldwide. Plus, you can earn 10% more bonus points per stay by joining Best Western Rewards® for AARP Members.

CHOICE HOTELS**877-424-6423**

Up to 10% off the best available rate at more than 5,000 hotels worldwide, including Comfort Inn, Comfort Suites, Quality Inn, Sleep Inn, Econo Lodge, Clarion, and more.

ENDLESS VACATION RENTALS®**1-844-367-6433**

25% off at more than 200,000 vacation rental properties in 100 countries.

HILTON HOTELS**855-227-7445**Up to 10% off the best available rate and late checkout at 4,400 hotels worldwide, including Hampton by Hilton®, DoubleTree by Hilton™, Embassy Suites™, and more.⁴**LA QUINTA INNS & SUITES****800-753-3757**

Up to 10% off at more than 800 La Quinta Inns & Suites locations in the U.S. and Canada.

MOTEL 6**855-662-2770**

10% off at more than 1,100 properties nationwide, plus free Wi-Fi and late checkout until 2 p.m., when available.

STARWOOD HOTELS AND RESORTS**877-778-2277**

5% to 15% off the best available rate at participating hotels, including Aloft Hotels, Sheraton Hotels & Resorts, W Hotels Worldwide, Westin Hotels & Resorts, and more.

WYNDHAM HOTEL GROUP**800-364-6072**

Up to 20% off the best available rate at over 7,000 participating hotels, including Days Inn, Super 8, Ramada Worldwide and more, in the U.S., Canada, the United Kingdom, the Caribbean, and Mexico.

⁴Subject to availability.

NATIONAL PARKS & ATTRACTIONS | aarpadvantages.com/attractions**NATIONAL PARKS**

10% off select lodging and/or gift shops⁵ at Yellowstone National Park, Grand Canyon National Park, Death Valley National Park, Zion National Park, Crater Lake National Park, Petrified Forest National Park, Mount Rushmore National Memorial, Rocky Mountain National Park, Sequoia National Park, Olympic National Park, Shenandoah National Park, Kennedy Space Center, and Kings Canyon National Park.

STATE & COUNTY PARKS

10% off select lodging and gift shops⁴ at Ashtabula County Park, Harrison Hot Springs, Peaks of Otter, and Saratoga State Park. Plus, 17% off a two-night package at select Ohio State Parks.

RAIL & TOURS | aarpadvantages.com/rail-tours**COLLETTE EXPLORATIONS**

800-437-0241

\$50 – \$100 off per person on small-group tours, focusing on cultural immersion.

GRAND CANYON RAILWAY

800-843-8724

15% off train tickets and stand-alone stays at Grand Canyon Railway Hotel.

GRAND EUROPEAN TRAVEL

866-847-3858

\$100 off per person on guided vacations and river cruises to Europe and destinations around the world, plus a free gift. Opportunities for solo travelers include complimentary room share service and no charge for single supplement.⁴

VACATIONS BY RAIL

888-323-4200

5% off worldwide rail vacations, train tours, and select tickets in the U.S. and Canada. Service fees are waived for European rail passes and tickets.

⁵Discount valid at gift shops owned and operated by Xanterra Parks & Resorts except for Kennedy Space Center.

⁴Based on eligibility requirements.

Offers are subject to change and may have restrictions. For the most up-to-date information, please visit <http://www.aarp.org/benefitsguide>.

Want to stay up to date with your benefits?

Register at aarp.org/register15 to manage your membership online.

Need to get in touch with AARP? Want to update your contact information? How about adding a spouse to your membership account? Whatever you're looking for, we're here to help. For faster service, please write your AARP membership number on all correspondence and have it available when calling AARP.

CHANGE OF ADDRESS

Please let us know six weeks in advance if you intend to move. There are a few easy ways you can inform us of any upcoming address change.

By mail: If possible, please include your mailing label from *AARP The Magazine* or *AARP Bulletin* with your change-of-address correspondence to the address at the bottom of this page.

Post office: A change-of-address form is available from your local post office. It's an easy way to notify us and others. Or you can submit your address changes to the USPS at moversguide.usps.com.

Online: You can also update your address and account information anytime when you visit aarp.org/membership.

MEMBERSHIP INQUIRIES

Questions about your membership? Need to replace a lost membership card? Not receiving your magazine? Please contact us by mail, phone, or email using the contact information below.

MEMBERSHIP RENEWAL

aarp.org/membership

AARP will send you renewal notices before your membership expires. Renewing prior to your membership expiration ensures that everything will continue uninterrupted. For your convenience, you are now able to renew your membership online.

CONTACT US

888-687-2277 | 888-434-7598 TTY | member@aarp.org
3200 East Carson Street, Lakewood, CA 90712

Our privacy policy is included in this guide. But for more detailed information about our privacy practices, please visit aarp.org/privacy. To exercise your choices or ask questions about your membership information, please contact us by mail, phone, or email.

AARP FOUNDATION

aarpfoundation.org

AARP Foundation, AARP's charitable affiliate, works to ensure that low-income older adults have nutritious food, affordable housing, a steady income, and strong and sustaining social bonds. The Foundation collaborates with individuals and organizations who share a commitment to innovation and a passion for problem-solving. Supporting its efforts with vigorous legal advocacy, the Foundation creates and advances effective solutions that help struggling older adults secure the essentials. The programs and services of AARP Foundation require funding beyond your membership dues. Through the generosity of members, we are able to help vulnerable seniors recover their confidence, regain a foothold, and transform their lives.

AARP FOUNDATION TAX-AIDE

aarp.org/taxaide

Through the help of volunteers, low- to moderate-income taxpayers can get free help with tax preparation and filing. This is the largest free, volunteer-run tax preparation and assistance in the nation.

BACK TO WORK 50+

aarp.org/backtowork50plus

Back to Work 50+ connects struggling Americans 50-plus with the information, support, training, and employer access they need to regain employment, advance in the workforce, and build financial capability and resiliency to prevent them from slipping into poverty later in life.

DRIVE TO END HUNGER

endseniorhunger.aarp.org

Through Drive to End Hunger, AARP Foundation is helping put an end to hunger for over 10 million Americans over age 50 who don't have enough to eat by raising awareness about the issue of hunger, donating millions of meals to food banks, building philanthropic support, and developing long-term, sustainable solutions.

FINANCES 50+SM

aarp.org/finances50plus

AARP Foundation and Charles Schwab Foundation have teamed up to offer a simple, free three-part program that covers budgeting and goal-setting, developing a savings plan and protecting assets, and taking charge of credit and debt. Each 90-minute interactive classroom session is designed to help participants build habits that can improve their financial situation.

Want to stay up to date with your benefits?
Register at aarp.org/register15 to manage your membership online.

HOUSING SOLUTIONS CENTER

855-850-2525 | aarp.org/housingsolutionscenter

AARP Foundation's Housing Solutions Center connects at-risk homeowners 50-plus to free HUD-certified counseling, resources, and education that help them avoid foreclosure and remain in their homes. You can take action today by speaking with a HUD-certified counselor or learn more by accessing our online foreclosure-prevention presentation and podcasts.

LEGAL ADVOCACY

aarp.org/aarp-foundation/our-work/legal-advocacy

AARP Foundation Litigation defends and supports the rights of older Americans through the legal system, fighting consumer fraud and discrimination in health care, employment, housing, and much more.

AARP understands how important privacy is to our members. We are committed to protecting your privacy and want to make sure that you understand how your membership information is used. We also want you to be aware that you have choices about how we use this information.

WHAT WE COLLECT

When you apply for membership, we ask for basic information such as your name, contact information, and date of birth. We keep track of your participation in AARP activities and member services so we can understand our members' interests and evaluate the effectiveness of our offerings. We also collect generic demographic information from other sources to help us better serve our members and the 50-plus population as a whole, and to improve our programs, activities, and resources. We also collect information online in additional ways that are described in detail at aarp.org/privacy.

INFORMATION WE SHARE

We share your personal information with companies we have selected to provide AARP member products and services or support AARP operations. Some of the providers of AARP member products and services, including many of those listed on the Member Benefits page on the AARP.org website, pay a fee for access to our membership list. Our contracts with these companies require them to keep the member information confidential and allow them to use the information only to offer the contracted products or services to AARP and AARP members. We monitor the companies' compliance through our wholly owned subsidiary, AARP Services, Inc. Some of our providers may also collect data about our members through their interactions with the members. The providers may share some or all of this data with AARP so that we may offer more effective and personalized service to our members. AARP may, in turn, make the data that we receive from the providers accessible to members in their respective online member account statements.

Other AARP affiliates, such as the AARP Foundation, may also have access to member information that we have acquired (the AARP Foundation has its own privacy policy that applies to its donors). We may occasionally release personal member information when release

Want to stay up to date with your benefits?

Register at aarp.org/register15 to manage your membership online.

is appropriate to comply with law; to enforce the Terms of Service applicable to our website; or to protect the rights, property, or safety of visitors to our site, our members, the public, or AARP. We do not sell or rent personal member information to telemarketers, mailing list brokers, or any other companies that are not offering AARP-endorsed services or benefits. We may, however, share personal member data, such as names and addresses, with specifically selected nonprofit organizations in "list exchanges" conducted by AARP and these organizations for the purpose of enlisting potential new members. This means that members may receive communications from other nonprofit groups that have agreed to participate in list exchanges with AARP, subject to approval of AARP. You may opt out of such list exchanges at any time by contacting us as provided below.

WE RESPECT YOUR CHOICES

If you do not want us to share your information with providers of AARP member products or services, you can opt out by contacting us as specified below. You should then stop receiving AARP service provider mailings in about 12 weeks. (Note: If you request services or information from an AARP service provider directly, we may still need to confirm to the provider that you are an eligible AARP member.)

If you do not want us to share your personal information with nonprofit organizations, you can opt out by contacting us as specified below.

If you wish to stop receiving all communications from AARP, including information about AARP activities, such as educational programs and legislative events, or about the activities of other AARP affiliates, such as the AARP Foundation, you can also opt out by contacting us as specified below:

Email us at AARPmember@aarp.org

Call us at 888-687-2277

Write to us at AARP Membership Center
3200 East Carson Street, Lakewood, CA 90712



Real Possibilities

3200 E. Carson St.,
Lakewood, CA 90712



WHAT IS AARP DOING IN MIAMI IN 2017

Caregiving

You may have become a caregiver suddenly or perhaps your role has evolved over time. No matter where you are in the continuum of caregiving – starting to plan, helping to coordinate a big move, or taking care of a family member in your home – having resources at your fingertips will make the process easier. Visit our Caregiving Resource website: <http://www.aarp.org/home-family/caregiving/>. Keep an eye out for local caregiving events, such as our CAREversation series.

Life Reimagined

Life Reimagined introduces a powerful step-by-step approach to help you discover possibilities, prepare for change, and make your ideas real. The checkup is a FREE two-hour experience to help you get inspired about your possibilities, gain insight into where you are in life and where you want to go, discover new methods and practical tools to help you plan your next move, and connect with Life Reimagined Guides and people in your community who can support you along the way. Visit: www.lifereimagined.org

AARP Foundation Tax-Aide

Last year, 80 local Tax-Aide volunteers assisted nearly 2,000 Miami area residents, helping them receive \$1,642,514 in tax refunds. The service is free to low-and moderate income Americans.

Visit: www.aarp.org/taxaide

AARP Smart DriverSM

In past years, AARP volunteers have led over 70 classes all across Miami that helped more than 900 Miami residents stay safe on the road. Those who complete the class may be eligible for an auto insurance discount. Visit: <http://www.aarpdriversafety.org>

Stay in Touch!

AARP Miami Office
3750 NW 87 Avenue, Suite 650, Miami, FL 33178

Call us toll-free: **1-866-595-7678** Email us: flaaarp@aarp.org

Check out other local news and events online: www.aarp.org/Miami

Follow us on Twitter: [@AARPMiami](https://twitter.com/AARPMiami)

Follow us on Facebook: [AARPFFlorida](https://www.facebook.com/AARPFFlorida) or [CafeconlecheconAARP](https://www.facebook.com/CafeconlecheconAARP)

50+ in Miami

50+ Residents	35%	AARP Members
95,008	Miami-Dade County population	114,158

Exhibit

UPCOMING EVENTS

Thursday, March 2

Dream, Girl Miami: FREE Screening & Discussion

6:00pm-9:00pm

Cinopolis Coconut Grove

3015 Grand Avenue

Miami, 33133

Refreshments will be served. To register, go to: <http://aarp.cvent.com/DreamMiami>.

Tuesday, March 7

Miami Volunteer Team Meeting

6:30pm-8:30pm

Location: TBD

If interested in attending, please send an email to: mlee@aarp.org.

Tuesday, March 28

Jackie: FREE Screening

7:00pm

Regal Cinemas

Southland Mall 16

20505 S Dixie Hwy,

Cutler Bay, 33189

Visit our website for more information:

www.aarp.org/Miami.

Tuesday, April 4

Miami Volunteer Team Meeting

10:30am-12:30pm

Northeast Dade Aventura Library

2930 Aventura Blvd.

Aventura, 33180

To stay updated with all of our events, visit us online at:

www.aarp.org/Miami



RESOURCES FOR FAMILY CAREGIVERS

aarp.org/caregivers

To locate respite services, visit the National Respite Locator www.archrespite.org



Caregiving may be one of the most important roles you will ever take on in your life.

You may have become a caregiver suddenly or perhaps your role has evolved over time. No matter where you are in the continuum of caregiving—starting to plan, helping to coordinate a big move, or taking care of a family member in your home—having resources at your fingertips will make the process easier.

Please note: One or more of the programs and resources listed below may not be affiliated with AARP. Any information you provide to the host organization of these programs will be governed by its privacy policy.

Alliance for Aging, Inc.

The Family Caregiver Support Specialist at the Alliance for Aging works with the family unit to help coordinate appropriate services for both the client and the caregiver (s). The Alliance for Aging is the main provider for many agencies in South Florida.

www.allianceforaging.org/caregivers/overview

760 NW 107th Avenue

Suite 214

Miami, FL 33172

Contact Nancy Victoria, (305) 670-6500, ext. 11254

Alzheimer's Association - Southeast FL Chapter

The Alzheimer's Association of Southeast FL Chapter serves 7 counties. The chapter advances efforts for researching a cure through fundraising with its signature walking events, and provides support and educational services to more than 150,000 persons with Alzheimer's disease and their families and caregivers locally.

Contact Jessica Losada

HELPLINE Care Consultant, (800) 272-3900

Easter Seals South FL

Easter Seals South Florida provides exceptional services so that people living with autism, Alzheimer's and other disabilities can live, learn, work and play in their communities. They provide adult day care and free respite services.

www.easterseals.com/southflorida/

1475 NW 14th Avenue

Miami, FL 33125

Contact Angela Aracena, (305) 547-4721

United HomeCare

United HomeCare is a non-profit home health and community care organization serving South Florida. We are dedicated to providing proven quality services in the comfort of our clients' own homes and communities.

www.unitedhomecare.com/en/

8400 NW 33rd Street, Suite 400

Miami, FL 33122

(305) 716-0710

American Cancer Society of Miami

The American Cancer Society provides education, support and research information for patients and their families as well as tips to stay healthy or get involved in the fight against cancer.

www.cancer.org

8095 NW 12th Street

Suite 200

Doral, FL 33126

(305) 594-4363

Miami-Dade County

Miami-Dade County offers a variety of services including care planning, meals on wheels, home care, senior companion program and a volunteer program.

www.miamidade.gov/socialservices/elderly-services.asp

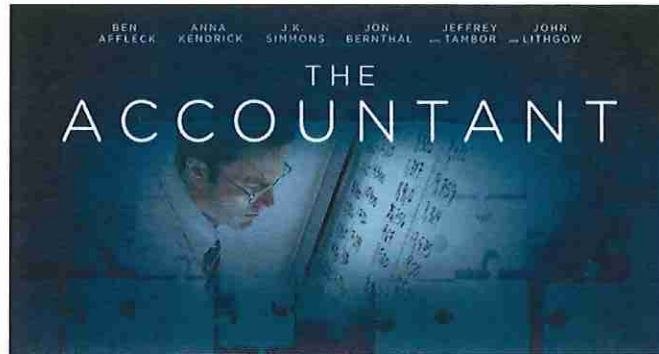
701 NW 1st Court, 10th Floor

Miami, FL 33136

(786) 469-4600

Exhibit

Special AARP *Movies for Grownups for Veterans*



AARP and the US Southern Command invite you to a special screening of the film

The Accountant

Thursday, March 23rd at 7 p.m.

Cobb Theaters Dolphin Mall

11471 NW 12th Street

Miami, FL 33172

To Reserve a Seat visit:

<https://aarp.cvent.com/VeteransMFG>

Exhibit



Veterans Experience Team Overview

Mike Galloucis – District Veterans Experience Officer (DVEO), Southeast District

Rick Buchanan – Florida Relationship Manager (RM)

Angela Wilson – South FL Field Consultant (FC)

VA



U.S. Department
of Veterans Affairs



Exhibit

Veteran Experience (VE)

MyVA is about looking at VA from a Veteran's perspective and doing everything we can to make the Veteran Experience (VE) effective and emotionally engaging. MyVA strategies are about rebuilding trust and giving every Veteran an exceptional experience that's easy, consistent, and memorable.

The five MyVA strategies are as follows:

- **Improving the Veteran experience**
 - The Veterans Experience Office (VEO) focus is enterprise-wide
- Improving the employee experience
- Achieving support services excellence
- Establishing a culture of continuous performance improvement
- Enhancing strategic partnerships

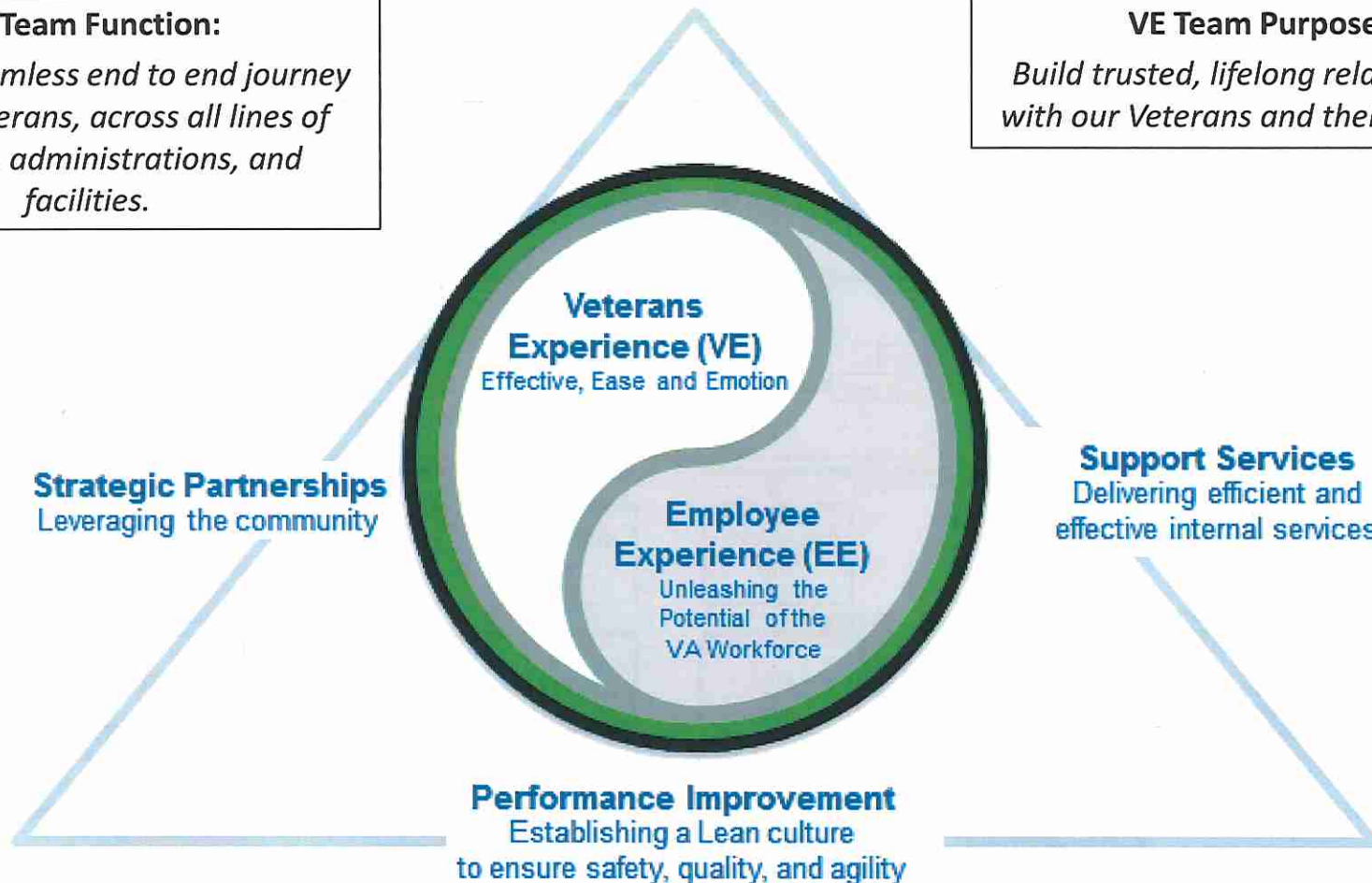
Building Trusted Relationships

VE Team Function:

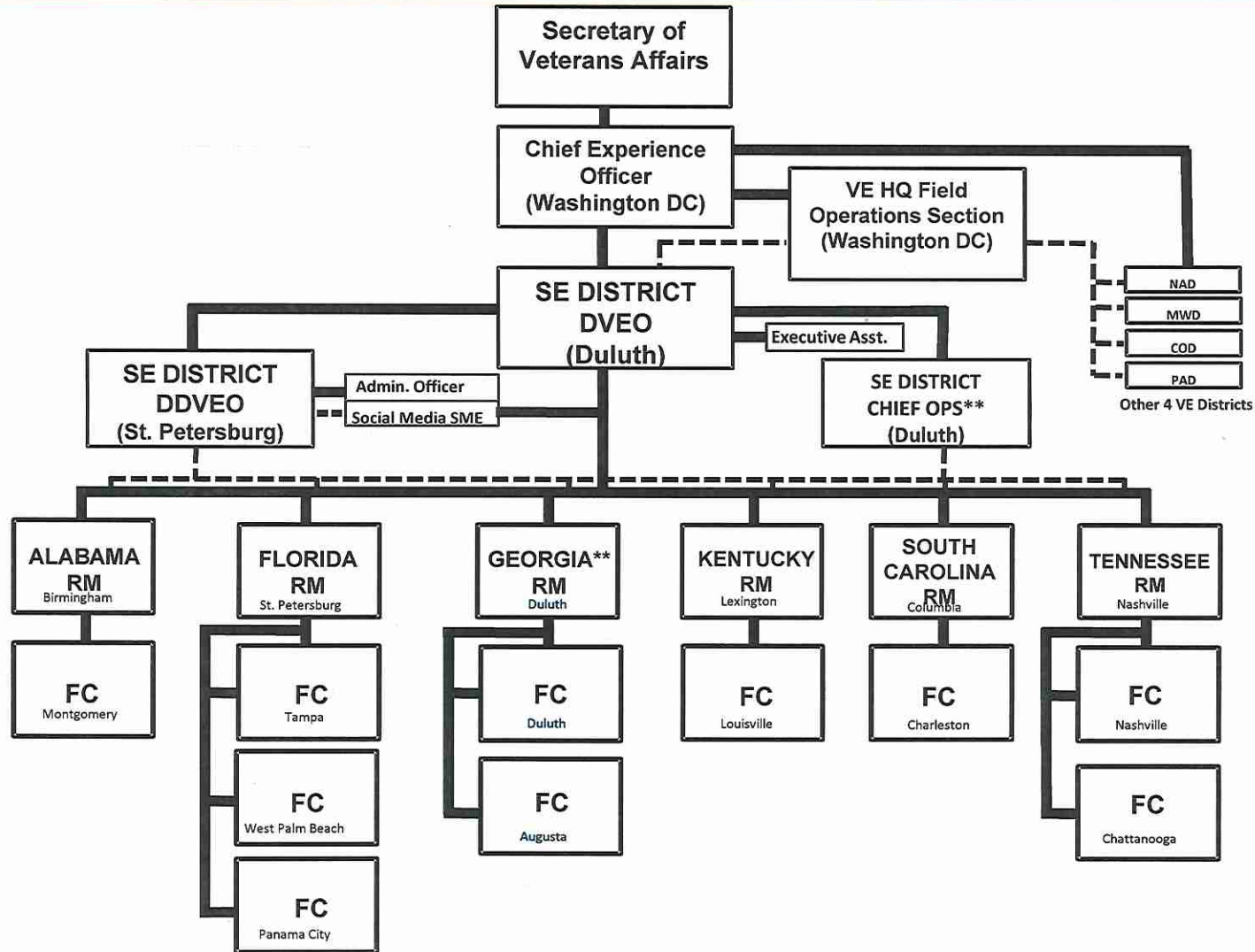
Create a seamless end to end journey for our Veterans, across all lines of business, administrations, and facilities.

VE Team Purpose:

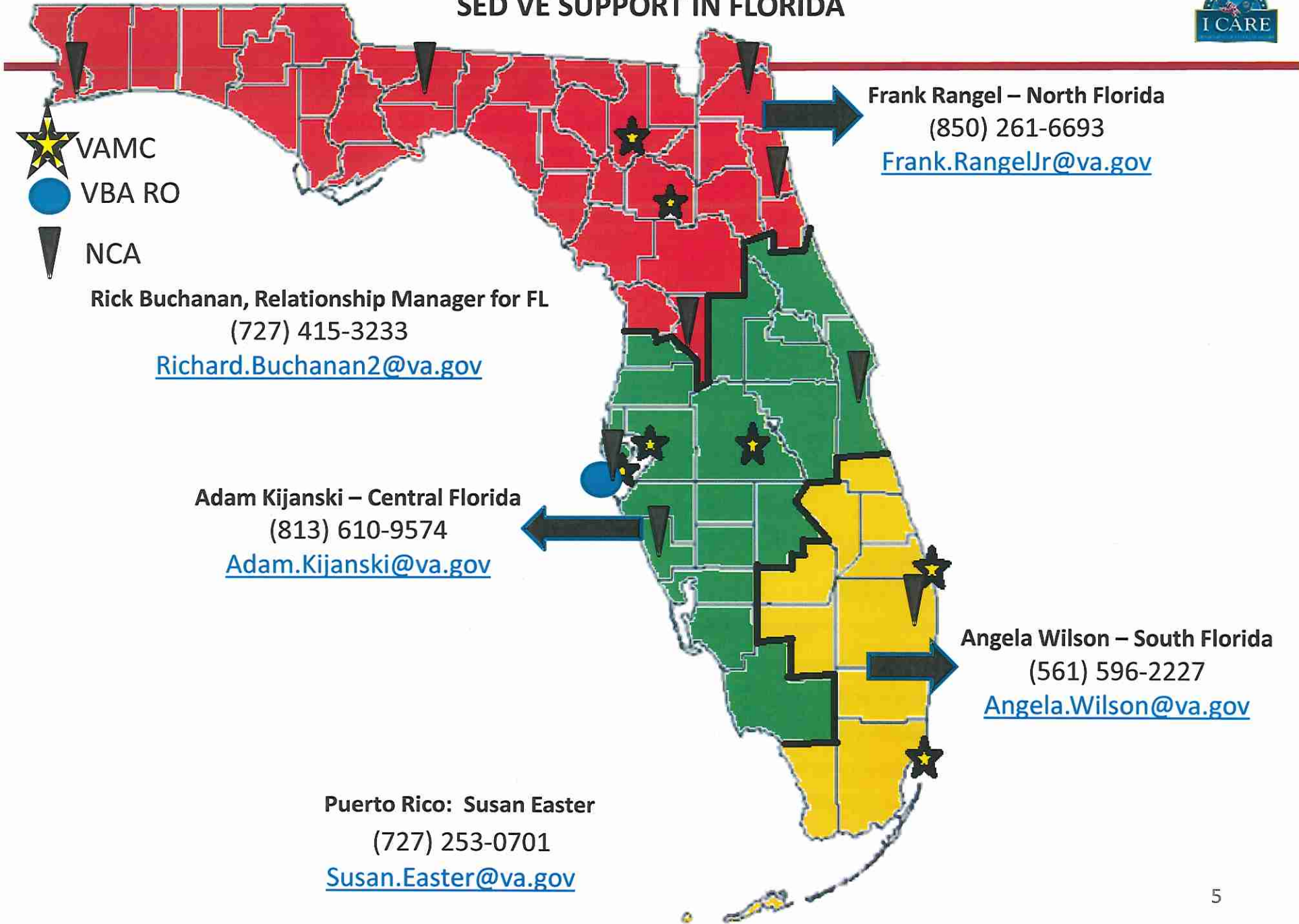
Build trusted, lifelong relationships with our Veterans and their families.



Southeast District – VE Team Organizational Diagram



SED VE SUPPORT IN FLORIDA



Frank Rangel – North Florida
(850) 261-6693
Frank.RangelJr@va.gov

Rick Buchanan, Relationship Manager for FL
(727) 415-3233
Richard.Buchanan2@va.gov

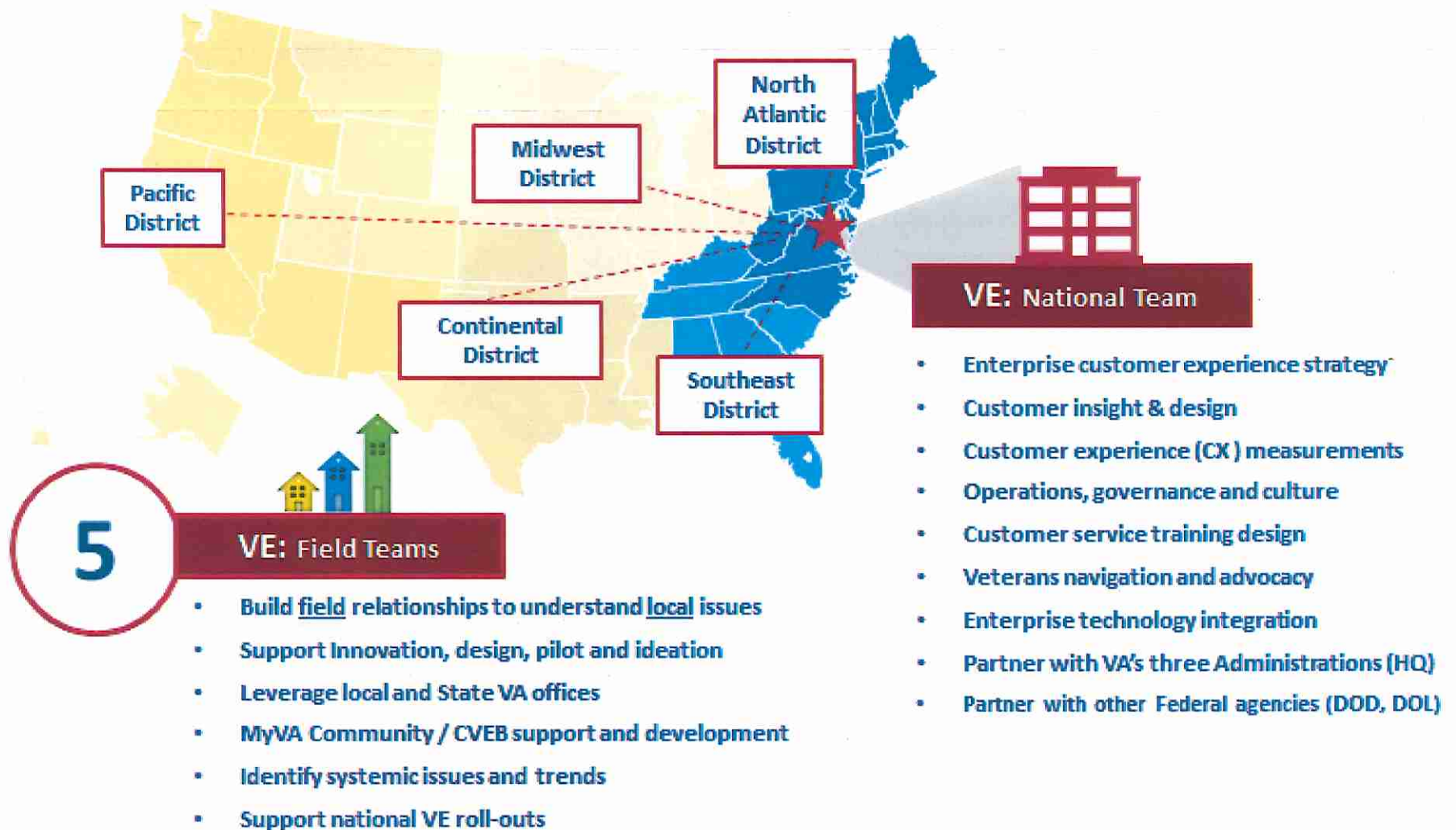
Adam Kijanski – Central Florida
(813) 610-9574
Adam.Kijanski@va.gov

Angela Wilson – South Florida
(561) 596-2227
Angela.Wilson@va.gov

Puerto Rico: Susan Easter
(727) 253-0701
Susan.Easter@va.gov

VE Functional Expertise

National Level and Field Operators Working as a Team



Role of the VEO Field Consultant (FC)

Relationship Building

- Build relationships with local VA leadership (VHA, NCA and VBA), employees, VSOs, and community leaders. Maintaining strong relationships will allow us to tackle Veteran issues at the local community level, communicate best practices to VA leadership, and improve communication both internally and with our customers.

National Initiatives

- Facilitate and/or guide implementation of a national process or initiative. There are a lot of great, innovative initiatives that are happening under the MyVA umbrella right now (i.e. C&P exam, Vets.gov, 1-844-MYVA311). FCs will communicate any updates related to National initiatives impacting local VA facilities.

Local Initiatives

- Provide support to local facilities for locally driven VE initiatives. Under the direction of local leaders, FCs will show support where needed and contribute to local VE initiatives in any meaningful way possible.

Community Veteran Engagement Board (CVEB)

- Provide support to local VA leaders in the establishment of community boards. CVEBs are a collaborative network of key Veteran stakeholders who aim to improve outcomes for Veterans at the local community level.

Why are MyVA Communities Important?

- *MyVA Communities* provide a forum for local collaboration among public and private resources, services, and advocates. United around common goals, objectives, and actions, these communities will...



Improve Veteran outcomes by connecting public and private resources and capabilities



Create forums where public and private efforts can learn about each other and work together to enhance their effectiveness and improve Veteran outcomes



Enable Veterans to easily identify and reach all of the resources available to them, voice their opinions, and provide valuable input



Create direct and open lines of communication within the community to serve as an early warning system and enable local responsiveness to issues

“The 3 E’s” – Foundational CX Principles

“I got the services I needed.”

“It was easy to get the services I needed.”

“I felt like a valued customer.”

Effectiveness

Ease

Emotion

CUSTOMER EXPERIENCE

VE – Agency Priority Goal



- Quarterly targets specified and posted on *Performance.Gov*
- The *Trust* question along with the *Emotion*, *Ease* and *Effectiveness* questions, have been added to existing VA customer experience surveys and responses will be correlated with operational data to highlight performance improvement opportunities that will improve Veterans experiences

We currently offer the following capabilities to assist VA organization(s)

- CVEB establishment & operations
- Facilitating relationships between VISNs, other District-level HQs, VAMCs, ROs and VA Cemeteries with State Veterans Affairs Directors, VSOs, non-profits (NPOs) and private industry
- Veteran Experience (VX) pulse checks
- Understand customer-related data in SHEP, Press-Gainey, SAIL, ICE, etc.
- Partnering with VA organizations to pilot local VE initiatives
- Veteran Insight and Trend Analysis
- Human Centered Design (HCD) overview
- Be a “sounding board” for local VA leadership teams on contemplated decisions that will impact Veterans
- Providing VE briefings to VAMC /RO leadership teams / staffs
- VE-related research and analysis
- VE service design improvement projects
- Employee engagement advice and strategy development / implementation
- Provide innovative ideas to help solve systemic local challenges
- Provide Ideas for local media events
- Outreach activity support

Note: Additional VE services / support will be offered over time.

DISCUSSION / Q&A





Please Join Us for the
Investiture of

**JUDGE
MARK
BLUMSTEIN**

*Please honor us with your presence at the Investiture Ceremony where Judge **Mark Blumstein** will take his Oath of Office to serve the mission of Florida's judicial branch, which is "to protect our rights and liberties, uphold and interpret the law, and provide for the peaceful resolution of disputes."*

Thursday, March 9, 2017, at Noon

**Dade County Courthouse
73 West Flagler Street
Courtroom 6-1
Miami, FL 33130**

RSVP

**Please RSVP by March 3 to Ms. Ana Gonzalez, (305) 679-1770,
agonzalez@jud11.flcourts.org**

Meet and Greet following Ceremony

**Miami-Dade Children's Courthouse
155 N.W. 3 Street, Suite 14-321, Miami, FL 33128
Light Refreshments Served**



Exhibit

INVESTING IN OUR VETERANS

Our military and veterans have invested in our freedom and our community. Veterans have unique circumstances and benefits, from preparing to transition from military to civilian life, retiree benefits, VA Loan guarantees and other financial considerations. Various Federal, State, Local, and Non-profit agencies have programs and resources that provide tools to capitalize the potential of the Veteran dollar. Join us and our expert panelists as they highlight valuable resources that will inform our Veterans and those that serve them.

PANELISTS

Sam Coston, Department of Defense Financial Readiness Program, USAG-Miami/USSOUTHCOM Financial Readiness Program Manager

Hannah Sosa, Director of Program Management, CFO Jeff Atwater's Office

Karina Ron, Program Director, United Way of Miami-Dade Center for Financial Stability

Stuart Beharry, Senior Vice President, Portfolio Manager, US Trust

Moderated by: Frank Cantero, Military Affairs Committee Vice Chairman, Greater Miami Chamber of Commerce; Governmental Account Manager, FPL

Tuesday
March
14

5:00-6:00 p.m. Registration & Networking

6:00-7:30 p.m. Program

7:30-8:30 p.m. Bites & Cocktails in the Courtyard

Coral Gables Museum

285 Aragon Avenue
Coral Gables, FL 33134

Registration

\$15 per person | Onsite: \$20 per person

Complimentary for all active military, veterans with appropriate I.D.

72-hour cancellation policy

REGISTER ONLINE AT
MiamiChamber.com

For information:
Lizbeth Valderrama
305-577-5477

lvalderrama@miamichamber.com

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