

RT '24

Rollin' Times from the Michigan Paralyzed Veterans of America



Patty and Tony Soma share a heartfelt speech on Veterans Day 2023.



About this Issue:

The MPVA proudly hosted a Veteran's Day luncheon and movie screening this past fall for our members and friends. Please see the Executive Directors column for more details.

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Disclaimer:

The Rollin' Times is a publication of the Michigan Chapter of Paralyzed Veterans of America. It is designed to inform the members of the PVA and other interested parties on veterans' issues, legislation, legal decisions, medical technology and other matters deemed to be relevant to the disability community.

The contents of this publication do not always reflect the views or policies of Michigan PVA, and no endorsement or approval is made or should be inferred with respect to products or services advertised herein. Consult an appropriate professional before making use of any product or service mentioned.

Inside this Issue

President's Report	3
Executive Director's Report	5
Government Relations & Advocacy	7
Veterans' News	9
Sports & Recreation	11

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The Michigan Paralyzed Veterans of America (MPVA) is a chapter of the Washington, D.C.-based Paralyzed Veterans of America. A Congressionally chartered veterans service organization, MPVA has been assisting veterans with spinal cord injuries or diseases, including Multiple Sclerosis and ALS (Amyotrophic Lateral Sclerosis, better known as Lou Gehrig's Disease), in Michigan since 1961.

MPVA programs include:

- Veterans' Benefits
- Wheelchair Sports and Recreation
- Spinal Cord Injury Research
- Equipment Donation
- Advocacy to eliminate architectural barriers and protect civil rights for persons with disabilities
- Referral Services for assistive devices, housing, employment and transportation
- Literature on a variety of topics including self-care, independent living, and disability rights.
- MPVA is a nonprofit organization and receives no federal funding. MPVA relies on grants, sponsorships, and private and corporate donations to support its programs.

The MPVA headquarters is in Plymouth, Michigan. Our service officers are based out of the McNamara Federal Building in Downtown Detroit.

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President's Report

By: Michael Harris, President, MPVA

Michigan Property Veterans Tax Exemption

Overview:

A property tax exemption is available for disabled veterans. Michigan law provides an exemption from property taxes for real property owned and used as a homestead by a qualifying disabled veteran who served in the United States Armed Forces (including reserve components) and who was discharged or released under honorable conditions.

Qualifying Criteria:

The law defines a “disabled veteran” as a veteran who is a resident of Michigan and who meets one of the following criteria:

- Has been determined by the United States Department of Veterans Affairs to be permanently and totally disabled as a result of military service and entitled to veterans’ benefits at the 100% rate.
- Has a certificate from the United States Department of Veterans Affairs certifying that the veteran is receiving or has received pecuniary assistance due to disability for specially adapted housing.
- Has been rated by the United States Department of Veterans Affairs as individually unemployable.

Michigan law also allows a surviving spouse (who is not remarried) of qualifying disabled veteran to retain and claim the exemption if the disabled veteran was eligible for the exemption immediately before the veteran’s death. The exemption continues for the surviving spouse as long as the surviving spouse does not remarry. The exemption applies to any property used and owned as a homestead by the surviving spouse and can include homestead property which was acquired after the death of the veteran.

Applications:

The disabled veteran (or the surviving spouse that is not remarried) must file Form 5107, *Affidavit for Disabled Veterans Exemption*, with the Assessing Department before Dec. 31 in the year in which the exemption is requested. Property owners are encouraged to apply early in the year, otherwise revised tax billings/refunds can become necessary.

Official documentation from the United States Department of Veterans Affairs establishing that the veteran meets one or more of the qualifying criteria listed above must be provided with the completed Form 5107. Until 2026, it is necessary to apply for this exemption annually. A disabled veteran who has been receiving the exemption must still file again for 2024 and again for 2025 to get the exemption for those years.

Beginning in 2026, exemptions which were previously granted will remain in place until rescinded by the property owner or denied by the City Assessor.

Rescission and Revocation of the Exemption:

Property owners must use Form 6054, *Request to Rescind Disabled Veterans Exemption* (PDF), to rescind the exemption with the Assessing Department. The property owner is responsible for filing Form 6054 within 45 days of (1) the date they cease to use and own as a homestead the property which was receiving the exemption or (2) the date they no longer meet the qualifications to receive the exemption.

If it becomes necessary for the City Assessor to deny the exemption, the property owner will be liable for the taxes, plus penalties and interest; the exemption can be denied for the current year and the three immediately preceding years.

In October, Governor Whitmer signed into law legislation to clarify that the tax exemption will remain available to the property owned and used as a homestead by a surviving spouse after the disabled veteran's death, regardless of whether or not the spouse has moved to another property.

The old state law required veterans and their spouses to request the exemption on an annual basis. Under the new law, veterans (and their spouses) only need to file one request in order to receive the tax exemption. The changes will also likely allow some veterans and their families to receive exemption claims that were previously denied.

State officials said long-running legal disputes over how that tax exemption should work, and whether it should follow the spouse or a particular piece of property, have created uncertainties for veterans and their families. The recently signed legislation will officially bring clarity on how the program should operate.

The Michigan Paralyzed Veterans of America (MPVA) has been advocating for years that commonsense changes were needed that would allow the property tax exemption to remain with the surviving spouse after the disabled veteran's death even if they decided to move to another property.

We know it can become very difficult to maintain your property as you age. The surviving spouse should not be penalized because their needs change as they get older. After my spinal cord injury, I purchased a condominium. Condo owners pay monthly fees to their condo association for exterior maintenance and additional amenities. Not having to worry about landscaping and snow removal was the incentive for purchasing a condominium. Surviving spouses should have that same right without losing their tax exemption.

This is a simple, agreeable reform that makes the process easier, eliminates the need for repeated applications, and cuts burdensome government red tape. Our nation's veterans have done so much for us to defend our way of life, providing this relief is a small gesture of our gratitude, and this process shouldn't be an inefficient, complicated, especially for those who returned home with a disability.

The original law, Public Act 161 of 2013, granted a property tax exemption to 100% disabled veterans, surviving spouses (that has not remarried) and veterans

who were determined to be unemployable by the Department of Veterans Affairs.

Under the legislation, a property tax exemption granted after Jan. 1, 2025, to the qualifying disabled veteran and the surviving spouse would remain in effect without the need to reapply and would stay in effect until it is rescinded by either the individual who was granted the exemption or until the exemption is denied by the assessor. This eliminates some of the burdensome hurdles to provide for a "one and done" application process for the exemption.

I've had numerous conversations with our membership over the years about how this process could be improved, and I believe these reforms address a number of those concerns.

In Michigan, disabled veterans who were discharged from the military (under honorable conditions) are eligible for a property tax exemption. And under state law, when the veteran dies, the tax exemption can also carry over to the veteran's "surviving spouse (that has not remarried)."

State officials said long-running legal disputes over how that tax exemption should work, and whether it should follow the spouse or a particular piece of property, have created uncertainties for veterans and their families, and that the recently signed legislation will officially clear the air.

The new laws specify that the property tax exemption will remain available to the property owned and used as a homestead by a surviving spouse after the disabled veteran's death, regardless of whether or not the spouse has moved to another property altogether.

MPVA applauds everyone involved for bringing commonsense to the Michigan Homestead Tax Exemption!!





Executive Director's Report

By Jaclyn Kochis, Executive Director, MPVA

A look back at Veterans Day 2023

The expression “Veterans Day is not just another day off” has been conveyed many times in our Rollin’ Times and on our social media at the MPVA and I am thrilled to share that this past Veterans Day was no exception. Our Chapter proudly hosted approximately 30 veterans, family members, and supporters at Madonna University’s state-of-the-art Welcome Center on November 11, 2023

Our distinguished guests enjoyed a delicious buffet lunch, a free raffle with donated prizes, and a movie screening featuring the movie “Dog” starring Channing Tatum. The movie was extremely touching, exploring the adventures of an Army Ranger who is tasked with escorting the military dog of his fallen friend to his funeral. If you have not watched this movie, I highly recommend it (and if you are like me, have some tissues ready as it will tug on your heartstrings).



Members and friends enjoy the movie screening “Dog” at the MPVA’s Veterans Day Luncheon.

we truly enjoyed this outing is an understatement and the least we can do to honor the men and women who have served our country.

Amongst our guests were our friends and wonderful supporters, Patty and Tony Soma, who prepared a presentation for the “Missing Man Table” that we had featured at the front of the room. Each item on the “Missing Man Table” represents the emotions and feelings reserved for those who did not come home and a way to ensure our POW/MIA veterans are never forgotten. Patty and Tony’s presentation was extremely touching as it brought home the meaning the brave men and women who answered our nation’s call to serve and fought for our freedom with honor are not just brave souls—they are also our neighbors, our brothers, sisters, friends, and cousins. Their speech was prepared, but was spoken from the heart as they to remember such a person—their cousin, Major Martin Massucci, USAF veteran. I cannot thank Patty and Tony enough for sharing this personal and important speech with us. You, and all of our supporters, are the reason that the



Micheal Harris, MPVA President, says the blessing at our Veterans Day luncheon.

What was most moving about that afternoon was the time taken out to share fellowship and laughter with our service men and women in attendance. To say that

MPVA can continue our mission and make a difference in the lives of our veterans!

I would be remiss if I did not take time to recognize a few more of our benevolent supporters that helped to make our Veterans Day afternoon possible. *We are so lucky to experience your generosity.* Sponsors and supporters of the event included: Al Bourdeau Insurance Agency, Creative Mobility Group, Littler, LTI IT, Madonna University, Michael Harris, Mission BBQ, Patty and Tony Soma, Pietrzyk Pierogi, Pop Daddy, Quality Home Medical, RIM Foundation, Sinas Dramis,

Susan Reck/Merrill Lynch, Tim Agajeenian, Walk the Line, and Wolfson, Bolton, Kochis.

Please enjoy the photos of this event embedded with this article and the advertisements throughout this edition. The advertisements are courtesy of our kind sponsors who helped to make this event possible!

“A hero is an ordinary individual who finds the strength to persevere and endure in spite of overwhelming obstacles.” — Christopher Reeve



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By: Mike Harris, President, MPVA

MPVA Hails Passage of Senate Bills for a Potential End to #MICareCrisis for Crash Survivors

The Michigan Paralyzed Veterans of America (MPVA) applauds the action taken by the Michigan Senate, advancing a bipartisan legislative package aimed at ending Michigan's years-long crisis in care that has taken devastating tolls on the physical health and overall well-being of victims of catastrophic auto accidents and their families.

On October 18, 2023, the Michigan Senate passed Senate Bills 530, 531 and 575, which would end Michigan's catastrophic care crisis and protect current and future crash survivors. The bills will now move to the House of Representatives.

These bills would:

- End Michigan's crisis in care by developing a fee schedule for post-acute care services that are reasonable, fair and in line with the Medicare standard used for acute-care services.
- Protect families by eliminating the 56-hour per-week reimbursement limit on personal caregivers.
- Maintain cost-saving measures included in the 2019 reforms.

The proposed fee schedule will help lower costs by reducing unnecessary waste and litigation in the system. These bills will not change the major cost-containment elements included in the 2019 law, including choice in

Personal Injury Protection (PIP) levels, reform to the assigned claims plan, and utilization review.

Family members, friends and other home-based caregivers often play vital roles in the continuum of care for survivors of catastrophic crashes. For some survivors, their personal values or cultural traditions may require that family members provide their care. Other survivors have no choice, perhaps because they live in an isolated area or simply due to the ongoing shortage of nurses and home health aides. In many cases, family members wish to dedicate their lives to providing quality care to their loved one, requiring them to leave their career behind. Regardless of the reasons, the 56-hour per-week cap on personal caregivers is arbitrary and unnecessary.

Crash survivors need quality rehabilitation and care to maximize their opportunities for recovery, rehabilitation and a life of dignity, health, and well-being. The Governor has repeatedly made public comments expressing a desire to have a solution on her desk. The Senate has delivered, now it is up to the House to deliver this solution and end the crisis in care. Further delays and continued suffering are unnecessary. We appreciate the leadership in the Senate, and we now call on House Leadership to step up and end this sad chapter in Michigan's history.

People wonder why I'm so passionate about this issue. The answer is simple!

Michigan No-fault is like my "guardian angel." The

resources available to me, the resulting opportunities I have been afforded, and the overwhelmingly positive impact on my life is because I was fortunate enough to be covered under the Michigan No-fault. It wasn't until years after my spinal cord injury that I was able to put things into proper perspective and realize that my life would have had a different ending without it. It has opened my eyes to the huge disparity between the haves and have-nots.

Without Michigan No-fault my level of independence and quality of life would be nowhere near where it is today. I could have easily been one of the forgotten masses of disabled individuals who are stuck at nursing home, with few opportunities afforded to them, and whose needs are not adequately met because they are reliant on Medicare/Medicaid or their employer health insurance.

Lots of things in life can seem like a constant struggle when you're living with a disability. But the reality is that, of those of us fortunate to be covered by Michigan No-fault, the obstacles that we encounter on a daily basis are much easier to navigate. Simply put, it allows the individual to be able to focus on living as opposed to surviving.

I owe it to all Michigan residents who have been and/or will be seriously injured in automobile accidents after June 11, 2019, to find meaningful solutions that maintain the "integrity of the program" while at the same time reduce rates. It is my way of saying thank you to those who played a role in the passage of Michigan No-fault legislation in 1973.

The background of the advertisement features a silhouette of a soldier in full combat gear, including a helmet and a rifle, standing on a beach. The soldier is positioned on the left side of the frame. Behind the soldier is a large, semi-transparent American flag, with the stars and stripes clearly visible. The overall tone is somber and patriotic.

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Photo: Stephanie Strickland, Senior National Service Officer

Tricare

What is Tricare? I'm glad you asked.

Tricare is the U.S. military's health care program and functions as government-managed health insurance. Tricare is divided into several different types of coverage programs covering active-duty families, national guardsmen, reservists and their families, military retirees and their families. Tricare's various coverage plans provide health care for millions of current and former service members and their families.

Those programs include:

- Tricare Select
- Tricare Prime
- Tricare Reserve Select
- Tricare for Life
- Tricare Young Adult
- Tricare Dental Plan

A brief description of each program:

Tricare Select

Tricare Select is like a civilian preferred provider organization, or PPO. Users can select their own primary care manager and self-refer to specialists. While some provider appointments, such as well-child visits, carry no fees, others do. How much users pay and whether they face an enrollment fee depends on their service status.

Tricare Prime

Tricare Prime is like a civilian health maintenance organization, or HMO. Users are assigned a primary care manager and must get referrals to access specialty care. User costs depend on military service status. For example, an active-duty family enrolled in Tricare Prime pays no fees so long as they follow referral rules, but retiree families do pay out of pocket.

Tricare for Life

Tricare for Life is the name assigned by law for the program that provides supplemental health coverage for retirees and their spouses who are over age 65. To use Tricare for Life, retirees also must be enrolled in Medicare Part B and pay Part B monthly premiums.

Confusion sometimes is caused when those leaving the military are told they will receive Tricare for Life -- meaning Tricare as a lifetime benefit, as opposed to being assigned to the Tricare for Life plan.

Tricare Reserve Select

Tricare Reserve Select is a plan for traditional guard and reservists and functions exactly like Tricare Select, with one significant difference: users must pay a monthly premium.

Tricare Young Adult

Tricare Young Adult is available in both Prime and Select versions and is available to military dependents who are full-time students between the ages of 23 and 25 or non-students between ages 21 and 25. Tricare Young Adult users pay enrollment fees set by law.

Tricare Dental Plan

Tricare's dental plan is managed by a contractor, United Concordia, and is available for purchase by active-duty family members and guard and reserve members and their families.

Military retirees must purchase dental coverage through the Federal Employees Dental and Vision Insurance Program, or FEDVIP.

To learn more about all of these Tricare programs, please visit <https://tricare.mil/> or call 1-800-444-5445.



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Sports & Recreation

By: Scot Severn

2024

Nation Veterans Wheelchair Games



The National Veterans Wheelchair Games (NVWG) is the world’s largest annual wheelchair sports and rehabilitation event solely for military veterans. The event demonstrates the unstoppable character of veterans and seeks to foster wider respect and opportunities for all people with disabilities.

conditions who require a wheelchair for athletic competition. Every year, hundreds of American heroes from World War II, the Korean War, the Vietnam War, the Gulf War, and the post-9/11 era compete in this celebration of sport, courage and camaraderie.

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The National Veterans Wheelchair Games is open to all U.S. veterans with spinal cord injuries, amputations, multiple sclerosis, or other central neurological

The Department of Veterans Affairs launched the Wheelchair Games in 1981 with 7 events and 77 athletes. Paralyzed Veterans of America joined the

VA in 1985 to help expand the event's mission and reach. The Wheelchair Games has flourished as more VA therapists turn to adaptive sports to help veterans become more active in their lives and communities – and, in some cases, reach higher levels of national and international competition. Over the years, thousands of veterans with disabilities have gained the skills, confidence, and experience to take on challenges in the spirit of opportunity rather than limitation.

WHAT'S STOPPING YOU?

You can join the Michigan Chapter's NVWG's Team! The MPVA happily supports athletes participating in the games. If you are member of our Chapter and are a novice or an experienced athlete, we will help to offset your travel costs, provide team gear, and ensure your support through the Chapter team and our beloved Team Coach, Phil Chester! Don't wait—register today (keep on reading for more details on that) or contact Jaclyn Kochis, Executive Director, at: jkochis@michiganpva.org!

REGISTRATION INFORMATION

2024 Registration will be open from February 1st to April 5th, 2024. You can register by visiting: <https://wheelchairgames.org/athletes/registration/>.

ATHLETE REQUIRED FORMS

Medical and Physical form **MUST** be submitted electronically via a secure VA Box portal. Do **NOT** mail! The secure VA Box portal will be available February 1st to April 5th, 2024.





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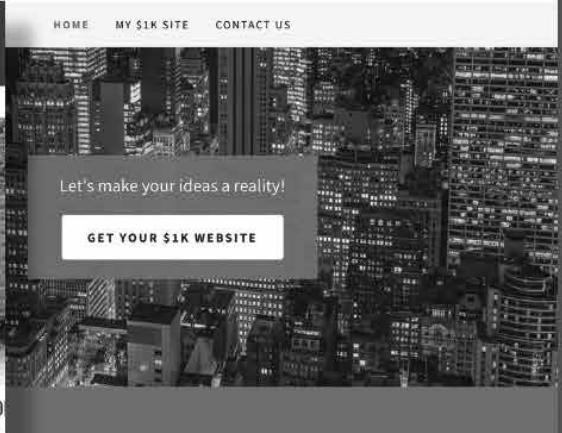
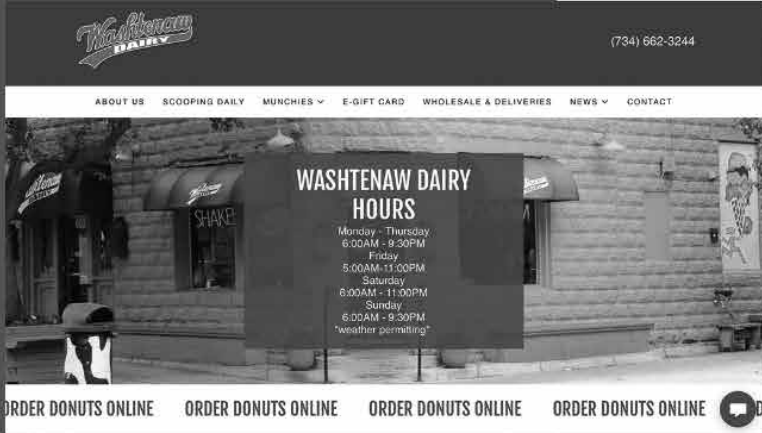
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RT '22

Rollin' Times from the Michigan Paralyzed Veterans of America

BILKIE FAMILY FIELD

Michael Harris, MPVA President, and Bob Vance, MPVA Vice President, present a check to Miguel Teran, Miracle League of Plymouth (MLP) Game Day Manager, to the MLP to help further their mission of providing inclusion and recreation for children and adults with disabilities.

Fall Edition 2022



Social





Did you know that Paralyzed Veterans of America (PVA) hosts an Annual Women Veterans Empowerment Retreat? Two lucky female members of our Chapter will be able to enjoy this experience in 2024! Don't miss your chance--contact the Chapter to learn more and see how you can get signed up for awesome experience that is free of charge! Learn more by emailing: jkochis@michiganpva.org

Or call: (248) 476-9000 ext. 122.



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2024 Winter Edition



Did you know that the MPVA has a Loan Closet Program? Our Loan Closet Program offers durable medical goods, free of charge, on a first come first served basis. The

MPVA qualifies “durable medical goods” as any device that may assist with mobility (wheelchairs, walkers, canes, commode seats, shower chairs, adult diapers, and more). These gently used, donated items, are donated to us and are available for those who may need them. **You do not have to be a veteran to utilize this program and there is no cost!**

To find out more about this program and the items that are available, contact or email Brenda Wheeler at:

Phone: (800) 638-6782 or (248) 476-9000

Email: chapterhq@michiganpva.org

Please keep in mind that these items change on a daily basis and are dependent on items that are donated. We also ask that you schedule an appointment to drop off or pick up items.

Please help in spreading the word about this program!

Thank you so much!

Michigan Paralyzed Veterans of America
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