



## Wounded Warrior Voice

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## From the Desk of COL Karcher: New AW2 Director

I am COL Tim Karcher, and I took the reins as the Director of the Army Wounded Warrior Program (AW2) about a month ago. I would like to share with you a little bit about myself and my vision for AW2.

I am a career Infantry Officer, and I have either led or commanded at the platoon, company, and battalion levels over the past 22 years. I was stationed in the United States and Germany, and served three combat tours in Iraq. I was wounded twice, and evacuated from theater for recovery and rehabilitation. In January 2007, I was shot in the left arm while advising an Iraqi Army Brigade during a dismounted movement to contact in the Diyala Province (northeast of Baghdad). The gunshot wound and subsequent surgeries took out 75% of the deltoid muscles in my left arm and required several months of physical therapy after the wounds healed. As a battalion commander in the 1st Cavalry Division, June 2009, I was again wounded, losing both my legs above the knee, to an explosively formed penetrator (EFP) in the Sadr City neighborhood of Baghdad. Rehabilitation after this event was somewhat longer and more challenging, but I have been able to “master” walking on prosthetic legs and have been able to return to duty.

As a result of my wounds and experiences, I feel I have a lot to offer this program, and that I can make a difference. My Family and I have experienced the challenges of a life-changing event, and I really believe we emerged stronger and more resilient.

Although our lives have changed, they are not over. Instead, we must figure out how to go forward, face our challenges, and strive to make the best lives for ourselves and our Families. That is where AW2 comes in—our Advocates are guides in this journey, helping our Soldiers, Veterans, Families, and caregivers to navigate these new paths we find ourselves traveling. Our Army and our nation made a commitment to each of us, through AW2, to help guide us on this journey. Together, we can overcome any obstacles.

I am honored to serve each of you, and I consider it my sacred duty to help you through the challenges you are face. I have been there, that is why I am here. We are in this together.

## AW2 Veteran: Special Recognition

### **By Joyce Hamilton, AW2 Advocate**

Retired SGT Gary Wolfinbarger was originally disapproved for the Purple Heart Award. As his AW2 Advocate, I reapplied in December 2011 on his behalf. On February 8, 2012, the HRC Awards Branch confirmed that he was approved. On June 19, 2012, Lieutenant Governor Jerry Abramson presented Wolfinbarger with the Purple Heart in his home town of Morgantown, Kentucky.

Watch the Purple Heart ceremony here

<http://www.youtube.com/watch?v=plbLdxWmKkk>

## **AW2 Advocate: Special Recognition**

### **By Christopher Bogacki, AW2 Veteran**

AW2 Advocate Joyce Hamilton was awarded the "Kentucky Colonel," the highest honor awarded by the Commonwealth of Kentucky for her significant contributions to the military and civilian community. She was nominated by AW2 Veteran Christopher Bogacki. Hamilton also received the Margaret C. Corbin Award from the U.S. Army Training and Doctrine Command for demonstrating exemplary work as a totally committed military spouse working tirelessly to improve the quality of life for Soldiers and their Families.

## **Financial Update: Out of Service Debt**

### **By Ron Perry, ASB Finance**

Servicemembers who receive a collection notice from Defense Finance Accounting Service - Indianapolis (DFAS-IN) are required to contact the originator within the suspense date (normally within 30 days) on the notification letter. If the servicemember fails to contact the originator within the allotted timeframe, the debt is considered delinquent and sent to the credit bureau if payment is not received within 62 days of the initial notification letter.

To avoid a debt being reported to the credit bureau, servicemembers should call (866) 912-6488 and make a minimum payment (normally \$25.00, depending on debt amount) even when debt is being disputed. The minimum payment is not admission the debt is valid. It allows the opportunity for the AW2 finance subject matter expert to assist with the debt to keep it from going to a collection agency.

If the account becomes delinquent and is referred to a collection agency, the individual must contact that collection agency directly to discuss payment options. DFAS-IN uses numerous collection agencies, listed below. If the servicemember fails to discuss payment options with the collection agency, the collection agency will refer the case to the credit bureau for collection.

Collection Agencies Used by DFAS-IN:

Conserve (866) 547-0501

Diversified Collection Services (888) 310-2006

FedDebt (888) 826-3127

Linebarger, Goggan, Blair & Sampson, LLP (877) 815-8501

Pioneer Credit Recovery (877) 907-1820

Progressive Financial Services Inc. (800) 684-2253

The CBE Group Inc. (888) 895-4766

To avoid a debt being referred to the credit bureau, AW2 Advocates should submit an issue in AWCTS or their Finance SME.

Additional information can be located on DFAS website:

[www.dfas.mil/militarypay/debt.html](http://www.dfas.mil/militarypay/debt.html)

## **THE BLOG UPDATE: July 2012**

### **Army Dominates in Wheelchair Basketball Rematch**

<http://WTC.armylive.dodlive.mil/2012/05/army-dominates-marines-in-wheelchair->

[basketball-rematch/](#)

**Army Takes Another Win in Sitting Volleyball**

<http://WTC.armylive.dodlive.mil/2012/05/army-takes-another-win-in-sitting-volleyball/>

**Mixed Victory for Army Sitting Volleyball**

<http://WTC.armylive.dodlive.mil/2012/05/mixed-victory-for-army-sitting-volleyball/>

**Army Cycling Team Wins Big at the 2012 Warrior Games**

<http://WTC.armylive.dodlive.mil/2012/05/army-cycling-team-wins-big-at-2012-warrior-games/>

**Turning Disability into Ability at the Warrior Games**

<http://WTC.armylive.dodlive.mil/2012/05/turning-disability-into-ability-at-the-warrior-games/>

**Fourteen Organizations Join AW2 Community Support Network**

<http://AW2.armylive.dodlive.mil/2012/06/fourteen-organizations-join-aw2-community-support-network/>

**Using Mental Skills in Shooting Competition**

<https://AW2.armylive.dodlive.mil/2012/05/using-mental-skills-in-shooting-competition/>

**Army Sitting Volleyball Team to Compete for Gold at Warrior Games**

<http://AW2.armylive.dodlive.mil/2012/05/army-sitting-volleyball-team-to-compete-for-gold-at-warrior-games/>

**2012 Warrior Games Opening Ceremony Honor Spirit of Athletes**

<https://AW2.armylive.dodlive.mil/2012/05/2012-warrior-games-opening-ceremony-honors-spirit-of-athletes/>

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