

YOUR MISSION, YOUR VOICE

FRA *today*

The magazine of the Fleet Reserve Association

JUNE 2017

PTSD AND VETERANS

INSIDE:

- 16** Human Hug Project
- 24** PTSD in the Military
- 29** Benefits of Yoga



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PLEASE
HELP

ON THE COVER: Post-Traumatic Stress Disorder is a significant or extreme emotional or psychological response to a shocking, dangerous or traumatic event. Photo by Senior Airman Christian Clausen/Released

features

- 16** **Human Hug Project: Bringing Awareness to PTSD, One Hug at a Time.**
The mission is to bring awareness to PTSD by giving love back to humanity, one hug at a time, specifically to veterans at Veterans Health Administration Medical Centers.
- 24** **PTSD in the Modern Military**
According to the Department of Veterans Affairs National Center for PTSD, 11 to 20 percent of veterans who have served in Operation Enduring Freedom/Operation Iraqi Freedom (OEF/OIF) experience PTSD at some point in their lives.
- 29** **Practice Yoga and Reap the Benefits**
Yoga, which comes from the Sanskrit root "YUJ" (meaning to unite or yoke), was developed 5,000 years ago in India as a comprehensive system for wellbeing that integrates the physical, mental, emotional and spiritual components.

LOYALTY, PROTECTION AND SERVICE

FRA is a congressionally chartered, nonprofit organization advocating on Capitol Hill for current and former enlisted members of the U.S. Navy, Marine Corps and Coast Guard.



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The Needs of Women Veterans

I ran across an interesting editorial in the *New Haven Register* written by Phyllis Manley, the Women Veterans Liaison for the Vietnam Veterans of America Buckeye State Council. The editorial focused upon women veterans and recognition of their health care needs.

The Women's Health Services of the Department of Veterans Affairs (VA) contracted with Altarum Institute to conduct an independent study about the obstacles of accessing and receiving comprehensive health care for women veterans. The final report, entitled *Study of Barriers for Women Veterans to VA Health Care*, was released April 2015 and generated valuable information. Currently, the women veteran service member population is at its highest in history and the numbers are only growing larger. According to the VA, as of 2016, the total veteran population was 21,368,156. Of that number, 2,051,484 – or 9.6 percent – were women. That figure is expected to reach 11 percent in 2020. However, despite the growing women veteran population, just more than 500,000 women veterans were registered with the VA health care system at the time of the study, disproportionately less compared to their male counterparts.

Among the barriers to care noted in the study was the “mental health stigma.” Mental health issues manifest themselves differently in women veterans than male veterans. As Manley points out in her editorial, women veterans with PTSD feel more depressed and anxious, whereas men with PTSD are more likely to experience problems with alcohol or drugs. Women are also more likely to be victims of sexual assault and blame themselves for traumatic experiences. Women veterans were hesitant to seek mental health care, fearing, among other things, being labeled with a mental illness would have a negative effect on their employment and relationships. While these factors demonstrate that the VA needs to address gender-based health disparities so that women veterans are able to obtain the care they need, they also show that women veterans need to be willing to enter the VA system to access that care.

FRA has always been involved with women veteran issues. Recently, NED Snee took part in a conference call hosted by Excelsior College. Participants on the call were discussing mental health and other gender-specific concerns regarding the VA health care network. There is much more to come and FRA will be there to support our women veterans. **FRA**

In Loyalty, Protection and Service,
Bill Stevenson
Communications Director
Williams@FRA.org

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Exclusive John Wayne Commemorative Stein

"Straight Shooter" Commemorative Stein

32-ounce porcelain stein features a design inspired by Duke's custom crafted six shooters

Metal lid captures Duke riding headlong across Monument Valley

The stein's unique handle is inspired by the filigree and bone handle of John Wayne's pistols, shown below his portrait

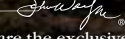
Lawman badge, rope details and John Wayne's official signature complete the design



The back of the stein features a picture of Duke riding hell bent for leather atop his horse along with a famous quote from the man, himself.



Shown smaller than actual size of about 10 inches high

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A Cry for Help, Just to Listen and Laugh Again!



Thomas J. Snee
Executive Director

FR A hosted a veteran affairs conference to discuss the Veterans Crisis Line program offered by the Department of Veterans Affairs (VA). Statistics indicate a 23 percent growth in suicide rates for adults in the U.S. since 2001, but a 32 percent increase for veterans. That figure jumps to 65 percent in older veterans. The discussion focused upon how veterans must learn to adapt and function in today's fast-paced lifestyle with the constant "push and shove" going on all around them, regardless of where or when they served.

Today's veterans are concerned about adapting into their communities. They just want to return to their everyday routines. Veterans in our communities can often find themselves in a state of despair in realizing that they just want to have someone listen to their story. Coupled with the challenges and stress of just fitting into our "push and shove" society, it is no wonder that more veterans seek to improve their mental health.

The VA's Veterans Crisis Line is a great first step toward finding that someone to listen. It is sad that only 9 percent of our veterans use this service. Why? Perhaps like post-traumatic stress disorders (PTSD) or other war and conflict triggers that affect our veterans, they become labeled as having

a post-traumatic condition. PTSD affects all ages, but is more aggressive in older veterans. Further, if it remains unaddressed, the problem is sure to increase as our younger veterans get older. There currently is, and will continue to be, an increased need for real help for our veterans, not judgement or

being told you need further assessment to be recognized and categorized.

Many veterans experience the chronic signs of PTSD, such as alcohol or drug dependency, sudden anger, increased irritability, pain and anxiety. Achieving and maintaining a good mental health

can be challenging, but treatment and other resources can be successful and often lead to recovery. Family caregivers, which can include spouses, children or others, must constantly support and help to provide the care veterans deserve. After all, they did not ask to engage in the conflicts of war but rather, from an intrinsic standpoint, volunteering to serve their country.

So where else can the veteran turn to optimize their ability to become a fully contributing citizen? There are many resources available. The online resource for veterans that I have used is found at www.MakeTheConnection.net. It links veterans and their families, via drop-down menus to several quick references—both relative and encouraging—on the variety of issues faced by veterans that have left the military for medical, financial and emotional assistance. Veterans who have found exploring this website very helpful shared their positive experiences with the VA. The one statement that really caught my eye was, "I just want to laugh again."

Shipmates, no one likes to acknowledge they have an inner "personal crisis" in their lives. We learned how to be tough in "boot camp," but were never shown how to deal with emotional conflicts that can trouble us. I am not a psychiatrist or psychologist, but I am a caring advocate. I firmly believe in personal contact for all, the one-on-one approach to providing assistance to veterans in person or by telephone. This really works for me (in my world) to reduce stress and be a more positive veteran. Yes, we are all keepers and watchers for one another and need to know how to read "the signs" that are not always so evident. Be sure to read the two features in this issue of *FRA* today on pages 16 and 24.

In closing, I hope the information provided will make a difference for someone and allow our Shipmates to move ahead and, more importantly, to "laugh again." This is the first step of LOYALTY for all Shipmates! **PRESS ON! FRA**

Thomas J. Snee, M.Ed., is FRA's National Executive Director and can be reached at NEDFRA@fra.org

Where to get help:

- 1-800-273-8255, PRESS 1
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Help Blue Water Vietnam Veterans

[I] just took another bad one. They had to crack my chest open. I've been in hospital since March 29, [2017] because I was exposed to the dioxin Agent Orange in Da Nang. Don't know how long I can hang on. This one hit me hard. I'm on a serious diet and as soon as I get my energy back, I plan to work out with cardio workouts. John Davis, I just wanted you to know my status. You do more work for us veterans than anyone and I appreciate your help. I've been battling this since January 2000. I even showed the VA all my evidence to prove my case. My lawyer is so confused that the VA can do whatever they want, right or wrong. I only hope they give me my benefits before my life ends so I can leave my family with something. It's not their fault I had to take retirement early and raise them in low income. Thanks for all you do to help us vets, Bro!

Shipmate Dale Snyder

One again, the elected officials who understand the impact of Agent Orange on the Blue Water Navy introduced legislation regarding this chemical. Once again, more than half of our elected officials will want to co-sponsor these bills. Once again, the bills will languish in committee. Once again, those waiting for a positive outcome of these bills will be left wondering why it goes no further than a committee.

Would it be possible for FRA to explain why the bills do not progress beyond the committees?

Gerald T. Kelly, CDR, USNR (Ret.)

Dear Cdr. Kelly, last year, the House version of the FY 2017 Military Construction and Veterans Affairs and Related Agencies Appropriation Act (H.R.4974) passed the House. It included an FRA-supported amendment that would have extended presumptive service-connection for conditions associated with Agent Orange exposure to Blue Water Navy Vietnam Veterans. Unfortunately, the final bill drafted by a conference committee dropped this provision. More recently, the House Committee on Veterans' Affairs Subcommittee

on Disability and Memorial Affairs, held a hearing on this issue and FRA provided testimony. In addition, FRA staff recently met with the new VA Secretary Dr. David Shulkin to discuss this issue. The VA Secretary could expand the presumption by regulation. All the current bills FRA is working on are detailed online at the action.fra.org/actioncenter.

John R. Davis, Director, Legislative Programs

New Layout for Taps

I just finished reading the April issue of *FRA today* and thought, Shipmate Bjornstedt's suggestion that was published in the Shipmate Forum sounded excellent. I was both surprised and elated when I turned to the Taps Column on page 34 and found that his suggestion had been implemented. It really made the information much more readable for me also. I also enjoy the other changes you have made to the publication. Keep up the good work!

Francis S. Tharp, ATCS, USN (Ret.)

The Type Is Too Small

I like the new look of *FRA today* but I have one problem. The print is too small on Branch News, and the Shipmate News columns. Maybe you can change this?

Thanks, Shipmate Steve C., USN (Ret.) Branch 70

*Dear Shipmate Steve, you are not the only Shipmate to mention the size of the type being too small and difficult to read. One FRA member commented, "Who are these people? They must not be important because the type is so small. I can hardly read it with my magnifying glass." We appreciate the feedback and always try to adjust accordingly. Beginning with this issue, we have shortened the captions and made the type size larger. Keep your comments coming—we do read them and try to accommodate our readership. **FRA***

Submit Shipmate Forum letters to FRA Today, 125 N. West St. Alexandria, VA 22314. Email submissions may be sent to fratoday@fra.org. Please include "Shipmate Forum" in the subject line. FRA reserves the right to select and edit letters for publication. Letters published in Shipmate Forum reflect the opinions and views of FRA members. They do not necessarily reflect the official position of FRA as a whole. FRA is not responsible for the accuracy of letter content.

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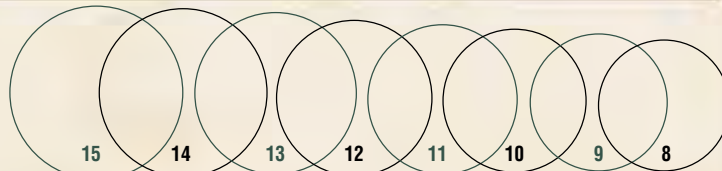


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ON & OFF *capitol hill*

News & Notes from the Fleet Reserve Association's Legislative Team

A Later Budget for the New Administration

The Administration's budget for FY 2018 was sent to Capitol Hill in May. Because this is a new administration, the budget was released later. Usually the budget is released in early February, but all new administrations take much longer to develop and release their first budget. After Congress gets the budget, it has to pass 12 different appropriations bills before the first of October. Most years,



John Davis DLP

lawmakers are unable to finish their work on time. Starting the Congressional budget process in May rather than early February puts Congress behind schedule to finish work on the FY 2018 spending bills. Leadership in the Senate and House has vowed to get the budget done on time despite the late start.

In related news, FRA staff (Bob Washington and John Davis) and a small number staff from other Military Coalition members met with staff on the House Committee on Armed Services, Military Personnel Subcommittee in April. Among the

issues discussed were the budget outlook and contents of the upcoming markup of the FY 2018 Defense Authorization Bill in the House. DLP John Davis, co-chairman of The Military Coalition Retiree Policy Committee, also stressed the importance of additional improvements in concurrent receipt of retirement and disability pay. Other issues discussed included cost-effectiveness of commissaries, repeal of SBP/DIC offset and extension of and increase in the Special Survivor Indemnity Allowance.

FRA Staff and VA Secretary Discuss Agent Orange Blue Water Navy Issue

FRA Assistant Director of Veteran Programs Brian Condon, along with representatives from other

veterans' organizations, met with Secretary of Veterans Affairs (VA) Dr. David Shulkin to discuss the effects the toxin Agent Orange had on Vietnam Veterans who served on ships in the Da Nang and Nha Trang Harbors. The discussion ranged from the shallow harbors and how sediment at the bottom was stirred up by ship propellers to how traces of the toxin can still be found there two decades later. The toxin found its way on board ships in the harbors through rainwater wash off, currents,



tides and numerous other ways.

Representatives stressed that Blue Water Vietnam Veterans need to be put on the presumptive list for conditions associated with Agent Orange exposure. It would not grant any new benefits, but rather would return benefits previously granted to affected Vietnam Veterans. Secretary Shulkin can authorize this by regulation. At the conclusion of the discussion, Shulkin was provided a packet of letters written by Blue Water Veterans. There were more than 30 one-page, written letters that spoke about financial struggles and personal frustrations with the long and agonizing wait. The authors urged the Secretary to authorize the VA to provide care for those who served. Shulkin listened inquisitively and asked pertinent questions. He acknowledged there was much he had to learn about the Agent Orange Blue Water Navy issue, but he considered it important and he wanted to learn more. FRA will continue to also advocate for a legislative remedy. Members are urged to visit and use the FRA Action Center (action.fra.org/action-center/).

Future of Arlington Cemetery

According to estimates from the Advisory Committee on Arlington National Cemetery, the cemetery will run out of burial space by 2042. The Advisory Committee, established October 2010, is tasked with providing independent advice for extending the availability of Arlington National Cemetery (ANC). The Advisory Committee has recently been considering a recommendation to restrict the eligibility criteria for burial at ANC in order to extend accessibility to the cemetery for future generations.

FRA surveyed its members on their thoughts and concerns regarding burial eligibility at ANC. A very large majority (92 percent) believes that ANC should pursue all possible options for acquiring additional land before making any restrictions on the current eligibility. More than 67 percent want to reserve a set amount of space for Medal of Honor recipients and/or active-duty deaths. More than 61 percent of respondents disagree with the statement: "The need to keep ANC operational for 100 years or more by significantly restricting eligibility is a more important consideration than requiring older veterans and military retirees, currently planning on burial at Arlington, to change their plans."

ANC is managed by the Department of the Army and



does not fall under any of the rules and regulations of veteran's cemeteries administered by the Department of Veterans Affairs. ANC is a living monument to those who have served, and should remain a revered place for reflection as a testament to future generations to remember and honor those who served. FRA understands this is an important issue for Shipmates and will continue to report on developments as they occur.

VA Choice Bill Signed Into Law

President Trump recently signed into law legislation (S.544) introduced by Ranking Member of the Senate Committee on Veterans' Affairs, Jon Tester (Mont.). Rep. Phil Roe, M.D., (Tenn.), Chairman of the House Committee on Veterans' Affairs, also introduced a companion bill (H.R.369) that has been voted out of committee and is awaiting action on the House floor. These bills eliminate the expiration date of the original law (August 2017) and cut some of the red tape that slows veterans' access to care in their communities. The original act provided a \$10 billion fund to pay for nonVA care for veterans who live 40 or more miles from a VA facility or have been waiting for care for more than 30 days.

FRA believes Congress should pass additional legislation to provide for a transformational change of VA

health care by creating an integrated network of VA and community health care providers, with the VA serving as the coordinator and primary care provider. The networks could make decisions about

access to community care, based upon clinical determinations and veterans' preferences, rather than subjective time and distance, which is the current practice in the Choice Program.



House Subcommittee Reviews Agent Orange Blue Water Navy Bill

The House Committee on Veterans' Affairs, Subcommittee on Disability Assistance and Memorial Affairs, held a hearing on several legislative proposals including the Blue Water Navy Vietnam Veterans Act (H.R.299), sponsored by Rep. David Valadao (Calif.). This bill would "include as part of the Republic of Vietnam its territorial seas for purposes of the presumption of service connection for diseases associated with exposure by veterans to certain herbicide agents while in Vietnam."

If passed, this provision would allow service members serving off the coast of the Republic of Vietnam during the Vietnam conflict to file disability claims with the Department of Veterans Affairs (VA) for ailments associated with exposure to the Agent Orange herbicide. FRA has long supported this change and it has been years since a House subcommittee reviewed this proposal. The Senate Committee on Veterans' Affairs held a similar hearing during the 114th Congress in 2015.

FRA submitted a written statement to the House subcommittee and would like to thank Subcom-

mittee Chairman Mike Bost (Ill.) and Ranking Member Elizabeth Esty (Conn.) for including this FRA-supported bill on the hearing agenda. The House bill currently has 258 cosponsors and the Senate companion bill (S.422), sponsored by Senator Daines (Mont.) and Senator Gillibrand (N.Y.), currently has 40 cosponsors. The large number of cosponsors indicates that the messages sent through the FRA Action Center are having an impact. Members are strongly urged to use the FRA Action Center to ask their legislators to support this bill.

VA Accountability Office Created

On April 27, 2017, President Trump signed an Executive Order creating the Office of Accountability and Whistleblower Protection in the Department of Veterans



Affairs (VA). The Office will advise VA Secretary Dr. David Shulkin about how to discipline poorly-performing VA employees. In a released statement, Secretary Shulkin said the office will work to ensure "that we identify systemic barriers that prevent us from making the right decisions, and also make sure that we're honoring the [commitments] that we have to our whistleblowers who come forth and

identif[y] issues so that there's no retaliation against them." Shulkin added, "Congress also needs to change the law to allow the VA to more expeditiously discipline and fire problem employees."

The House has already passed the VA Accountability First Act (H.R.1259), sponsored by Rep. Phil Roe, M.D., (Tenn.) and supported by FRA. This bill would increase the authority of the VA Secretary to discipline and fire workers while still protecting the legal rights of those employees. It is unclear whether the measure can gain enough support to pass the Senate.

VA Budget Reviewed by Subcommittee

Prior to release of the Trump Administration's FY 2018 budget request, the House Committee on Appropriations, Subcommittee on Military Construction, Veterans Affairs and Related Agencies, held a hearing to discuss the Department of Veterans Affairs' (VA) FY 2018 budget and advance appropriations for FY 2019. The Subcommittee also discussed the FY 2018 Independent Budget (IB), co-authored by the Disabled American Veterans (DAV), Paralyzed Veterans of America (PVA) and Veterans of Foreign Wars (VFW), which is supported by FRA.

Subcommittee members all agreed that it is important to eliminate the August 2017 expiration date for the VA Choice Program. There is a remaining balance of \$1 billion to be spent helping veterans obtain timely health care. Subcommittee members and witnesses speculated how the FY 2018 budget request would match up with the IB spending recommendations (including, among other things, an 8.3 percent increase in veteran health care funding). The FY 2018 VA budget outline that was recently released recommended a 6 percent increase in veteran health care funding.

HVAC Reviews VA Crisis Line

The House Committee on Veterans' Affairs recently held an oversight hearing about the Department of Veterans Affairs (VA) Crisis Line. As reported in the March 24, 2017 "Newsbytes," there was a recent press



report that the VA Crisis Line is still sending nearly one third of calls to outside backup call centers. This continues to happen despite pledges by VA officials to end the practice in 2016, in response to a report from the Office of Inspector General that found call centers routed veterans to voicemail. The VA established the call center in 2007, anticipating 10 percent of calls would be routed to a backup call center if all the phone lines were busy. However, the number of rerouted calls remains high, even though a second call center was opened in 2016. The VA estimates 20 veterans commit suicide every day and, therefore, FRA places high priority on suicide prevention programs and welcomes Congressional oversight to ensure that these programs properly help our veterans.

Legislation Creating National Vietnam War Veterans Day Signed Into Law

President Donald Trump recently signed the Vietnam War Veterans Recognition Act (S.305) into law. Cosponsored by Senators Pat Toomey (Penn.) and Joe Donnelly (Ind.), the law establishes March 29 as National Vietnam War Veterans Day. The date was selected because March 29, 1973 was the date that the last combat troops were ordered out of Vietnam. The bill passed the Senate and House unanimously. The law makes March 29 an official day "the flag should be displayed."

"In many cases, Vietnam veterans did not receive the warm welcome they earned when they came home. Thankfully, in the years following the Vietnam War, people and organizations across the country took it upon themselves to right this wrong by honoring the sacrifice and dedication to service our Vietnam veterans displayed. Permanently designating March 29th as National Vietnam War Veterans Day is a small, yet significant step, in these efforts," said Sen. Toomey.

"With this bipartisan bill signed into law, we can finally give our Vietnam veterans the additional recognition they deserve. These Americans sacrificed to protect our country – they are our family, friends, and neighbors, and it is important to honor and remember their patriotism, service and sacrifice," said Sen. Donnelly.

FRA thanks Sens. Toomey and Donnelly for their leadership on this bill and their ongoing efforts to support all veterans.

Calendar of Events

June 29 - July 2, 2017

73rd East Coast Regional Meeting
Fort Magruder Hotel & Conference Center,
Williamsburg, Va. 757-220-2250
Room rate: \$95 (code 0617FR)
Contact PNP Jim Scarbro 757-323-1218
email: jimscarbro@cox.net

July 12 - 13, 2017

FRA Mid-Year Budget & Finance Committee Meeting
Alexandria, Va.
Contact National Executive Director,
Thomas J. Snee 703-683-1400 ext. 101
email: nedfra@fra.org

July 30 - Aug. 1, 2017

North Central Regional Convention
Elms Hotel & Spa, Excelsior Springs, Mo.
816-630-5500
Contact PNP Norm Combs 816-847-6562

August 4 - 5, 2017

Southwest Regional Convention
Riverside Resort, Laughlin, Nev.
FRA Hotel code: C/Fleet Reserve Assoc.
800-227-3849

August 17 - 20, 2017

South Central Regional Convention
Wyndham Garden Hotel, 1419 East 70th Street,
Shreveport, La.
Contact Bruce Talbot
808-781-6542 or 281-489-9322

August 18 - 19, 2017

West Coast Regional Convention
Carson City, Nev.
Contact Patrick LeClaire
email: patplus@phonewave.net

August 18 - 20, 2017

Northeast/New England Regional Convention
Holiday Inn-Lehigh Valley, 7736 Adrienne Drive,
Breinigsville, Pa. 610-391-1000
Contact Dave Sharp 610-691-7998

August 24 - 27, 2017

Southeast Regional Convention
Doubletree Hilton Hotel, 7401 Northwoods Boulevard,
North Charleston, SC, 29406
843-518-6200

August 25, 2017

Northwest Regional Convention
Emerald Queen Hotel & Casino, 5700 Pacific Hwy
E., Fife, WA. 98424
253-922-2000

Interim Report on Federal Government's Veterans Employment Initiative

In January 2017, Syracuse University issued an interim report to assess the implementation of the Federal Government's Veterans Employment Initiative (VEI). In 2009, post 9/11, the unemployment rate for veterans was 10.2 percent – more than a percentage point higher than the rate for nonveterans. As first reported in the November 13, 2009 "Newsbytes," the White House announced an Executive Order (E.O. 13518, Employment of Veterans in the Federal Government), which established the VEI to transform the federal government into a model veteran employer. The plan emphasized to federal agencies the importance of recruiting, training and increasing employment opportunities for transitioning and disabled veterans. It also called for providing recently-hired veterans with assistance in adjusting to their new work environments.

The Executive Order created the Council on Veterans Employment. This interagency council was intended to advise the President and Director of the Office of Personnel Management on veterans' employment. The order also established a Veterans Employment Program Office in most federal agencies. These offices are responsible for finding veteran employment opportunities within their agencies and providing feedback from veterans employed by the agencies.

The interim report recognized positive outcomes from VEI for the federal government. Since 2009, veteran employment in the federal government has sharply increased. The report also notes there clearly remains room for interagency learning to sustain and improve upon the gains made since 2009. Information from the report was obtained for the period of time from May to December of 2016. A final comprehensive VEI report is scheduled to be completed later this year.



Post-9/11 GI Bill Fee Proposed

House Committee on Veterans' Affairs (HVA) Chairman Rep. Phil Roe, M.D., (Tenn.) proposed a \$100 monthly fee for up to two years for new recruits to be eligible for education benefits under the Post-9/11 GI Bill. The fee would raise \$3 billion in additional revenue over 10 years.



HVA Ranking Member Tim Walz (Minn.) stated, "With U.S. military operations expanding around the world, asking our troops to pay for their own benefits while we are still engaged in conflict sends the wrong signal and is the wrong thing to do," FRA believes that veterans have earned this benefit with their military service. No legislation has been introduced... yet. We will continue to monitor the legislative process and report on developments as they occur.

House Subcommittee Reviews VA Retention Problems

The House Committee on Veterans' Affairs, Subcommittee on Health, recently held a hearing to address how best to recruit and retain a highly-qualified clinical workforce to treat veterans who have complicated health care needs. The Department of Veterans Affairs' (VA) health care system employs 317,000 people at nearly 1,200 locations

throughout the country. While care in many locations is high quality and timely, overall, it is inconsistent.

During the hearing, it was revealed that staffing shortages are prominent throughout the system, particularly in five critical clinical occupational areas: physicians, registered nurses, physician assistants, psychologists and physical therapists. A recent Government Accountability Office (GAO) report predicted that the staffing shortage

in these, as well as in other, areas, will only get worse before they get better. The GAO report noted that weak human resources-related control practices are impacting the VA's ability to meet veterans' health care needs.

At the hearing, VA staff acknowledged past hiring practices were unduly burdensome and under the MyVA program, the hiring process has improved and is now more efficient.

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Back



Front



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E27943

Activated Reservists Should Receive Benefits During Deployment

Many Reserve Component members (National Guard and Reservists) who have been activated since 2013 may not realize that they are no longer eligible for certain benefits. This is due to a provision inserted into the FY 2012 National Defense Authorization Act by the Pentagon. The provision was intended to continue to mobilize Reserve Component personnel while also trimming costs from the Defense budget.

Congressman Steven Palazzo (Miss.) and Senator Al Franken (Minn.) have introduced H.R.1384 and S.667 respectively, the Reserve Component Benefits Parity Act as it is referred to in the Senate, in an effort to ensure these brave warriors receive all the benefits

due to them while they are called up to active duty. This legislation addresses the areas of health-care (pre- and post-mobilization), retirement age reduction, education eligibility for the Post-9/11 GI Bill, vocational training and pay differentials.

Members are urged to use the FRA Action Center online (action.fra.org/action-center) to ask their legislators to support this legislation.

Coast Guard Misses Out on Funding Boost for Defense

It has been reported that the Trump Administration will substantially increase Armed Services (Navy, Marine Corps, Army, and Air Force) spending by 9 percent in its soon-to-be-released FY 2018 budget request. Apparently the U.S. Coast Guard (USCG), the

only branch of military service that falls under the Department of Homeland Security (DHS), will not get a similar budget increase. FRA welcomes the Administration's effort to increase spending for the Department of Defense (DoD) but supports equal funding for all of the Sea Services. The USCG plays a critical role in our national defense and deserves the same budget increase. Adequate funding for the Coast Guard is essential to keeping up morale and in maintaining family readiness as well as service-wide USCG readiness.

Members are urged to use the FRA Action Center online (action.fra.org/action-center/) ask the

Trump Administration to provide USCG funding parity with DoD.

Navy Reserve Sailor of the Year 2016

FRA participated in the 16th annual Navy Reserve Sailor of the Year Recognition Ceremony held at the Navy Memorial in Washington, DC. FRA hosted a lunch for the five candidates and their families. National Executive Director Thomas J. Snee, on behalf of the National President, presented recognition letters, an FRA membership and FRA coin to each sailor during the ceremony.

This year's selectees were:

- Navy Reserve Sailor of the Year and overall winner, AWRC (Sel) (NAC/AW/SW) Mark W. Brown II, Naval Reserve Center, Detroit, Mich.
- MM1 (SS) Michael J. Demercado, CORIVRON ONE, San Diego, Calif.
- MA1 (EXW) Jason M. Guthrie, SEAL TEAM 17, San Diego, Calif.
- PR1 (AW/SW) Robert D. Johnson, VFC-12
- MA1 Thomas Lubawski, Naval Reserve Center, Baltimore, Md.

The winners were awarded the Navy/Marine Corps Commendation Medal by VADM Luke M. McCollum, Chief of Navy Reserve/Commander Navy Reserve Force, followed by a reception. The next step for AWRC (Sel) Brown is to attend the Chief of Naval Operations Sailor of the Year ceremony, May 15-19, 2017 in Washington, DC.

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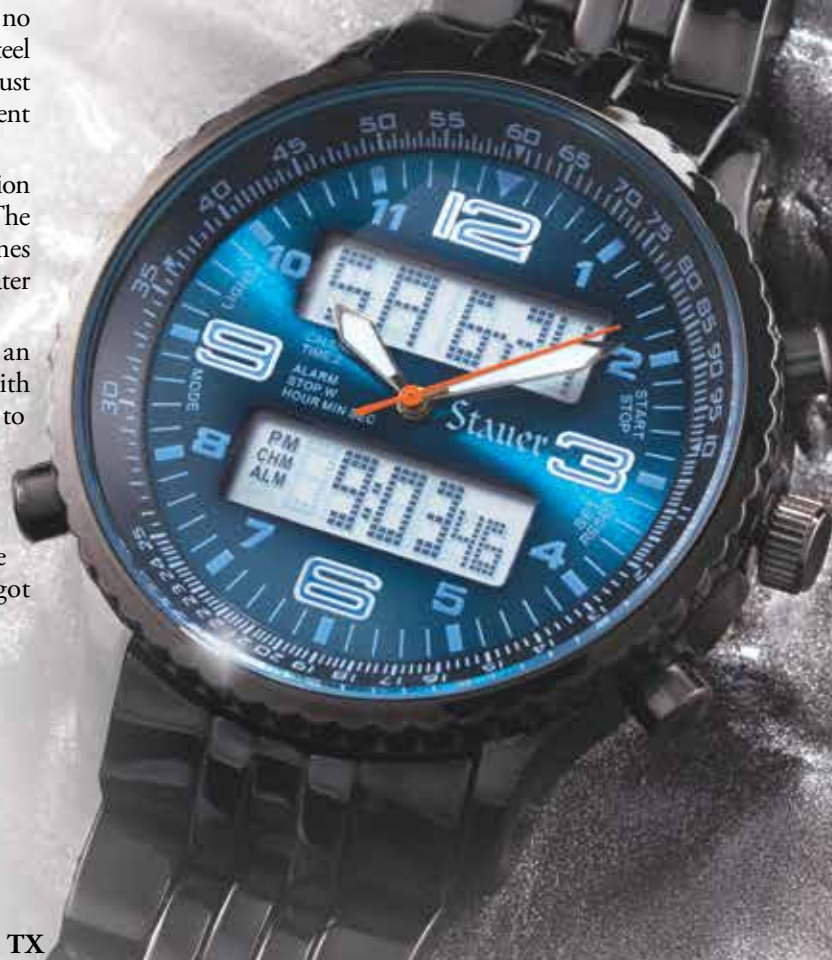
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Human Hug Project

Bringing Awareness to PTSD,
One Hug at a Time.

By W.D. Stevenson

Post-traumatic Stress Disorder (PTSD) is real and exists all around us, everywhere. There is an abundance of scientific proof and current data available to support this fact. Further, as much as anyone might want to disregard such a “categorization” or acknowledge its effect upon society, another fact is overwhelming: PTSD is more prevalent within our service members and the military than any other demographic group. That percentage rises dramatically in service members who have served in the theater and have had experiences most American civilians will never have to endure.

The three founders of the Human Hug Project—Ian Michael and Gino and Erin Greganti—have come together to combat PTSD within the veteran community, specifically those who are treated at Department of Veterans Affairs (VA) Medical Centers. The mission of this nonprofit organization is to bring awareness to PTSD by giving love back to humanity, one hug at a time.

Erin and Ian had met in 2001 when Gino was deployed to Iraq. When Gino came home, they all became friends. Shortly after the bond was forged, Ian was



When Ian separated from the Marines and moved to Oregon in 2004, he lost contact with Gino and Erin and, as he said, “kind of grew apart.” The next 10 years of Ian’s life was filled wonder, anxiety and other typical concerns most young veterans experience. Only there was something just under the surface of Ian’s “normal life.” It was not so normal anymore. During those 10 years, Ian did not share any details about his service in Iraqi Freedom as a Sargent in the U.S.M.C. The silence was triggered by a rather insensitive question about Ian’s combat experience from a fellow student during a Psychology class at Oregon State University. The seemingly insignificant query only further isolated Ian and caused him to shut down even more. “I spent my time anxious, depressed and isolated. I found myself depending on the bottle for relief. Soon the bottle stopped offering relief and...I found myself feeling suicidal,” shared Ian.





It All Started to Unravel

Ian's sleep patterns were becoming erratic, causing hyperactivity. He was not able to hide from it anymore. His symptoms were now affecting more than just himself. "My friends and family started noticing anger outbursts, anxiety, sweats, fidgeting and social disconnection. My life became unmanageable. My emotions became unmanageable. I was unmanageable. When I realized that I couldn't do anything more for myself, I went home to my parents to seek refuge from my diagnosis," said Ian.

During this period, Ian had to close down a very successful restaurant he had started. "I had to let 38 employees go when I closed my restaurant. That was a difficult thing to have to do." The feelings of doubt, anxiety, isolation and depression all seemed to become more magnified. It was in this moment that he had a dream that he was riding a bicycle across the country, giving out hugs. "I thought the dream was ridiculous, but had nothing else to hold on to. So I bought a bike and hit the road," stated Ian. He recalled his mother looked at him following the dream and said she noticed a change in him. A little glimmer of light appeared in his eyes.

Ian's dream took him from Illinois to the Grand

Veteran Crisis



1-800



Canyon and then to Oregon. He started to feel a little bit better. It was that trek across the country that was somewhat therapeutic. It was also what triggered Gino and Erin to reach out to their friend. You see, Gino was dealing with his own form of PTSD.

The Hug That Started It All

Gino's epiphany took place before Ian had even set out on his cross-country bike ride. Gino had received a hug from a VA social worker during one of his visits. To him, it confirmed that he wasn't alone and it made all the difference. A life coach took a video of this life-changing hug but hesitated to

release it due to the stigma or label that people fear when acknowledging that they suffer from PTSD.

When Erin and Gino read an article about a man riding his bicycle across the country with a small cardboard sign offering hugs to strangers, they realized it was Ian! Erin reached out to Ian and asked him to come to Nashville to hug Gino. When Ian saw the video of Gino's hug, he cried. His mission to spread hugs across the country and the video of Gino's hug were about to collide and join forces. They realized at that moment that there was something very powerful about a hug, from one human to another. "I convinced them to release the video and we joined forces to hug at every VA in the country," said Ian. "If a hug could be so powerful and have so much impact on us, then maybe it could help another veteran find hope." Gino's hug inspired Ian to go further and face his condition and talk about it. "The hug connected me with old friends. While hugging, I ran into my Senior Drill Instructor and was able to give him a hug—16 years after boot camp," smiled Ian. This is how the Human Hug Project established its goal of hugging veterans at VA centers all across the country.

In one experience Ian recalled, he saw a veteran sitting at the smoke pit at a VA medical center. "He

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PRESS 1



Photos courtesy of WGVU Public Media

was in his patient scrubs, so I sat next to him and offered him a hug. He declined. I asked him where he served—he said Vietnam. I welcomed him home. This veteran started weeping. So naturally I leaned in and gave him and hug. He hugged back. He was able to share some of his story and I was able to share some of mine. It was in this moment that I realized saying welcome home or thank you had such a powerful impact,” said Ian.

The Future

During our interview, Ian stated, “‘Once a Marine, always a Marine’ has grown into ‘Once a Veteran, always a Veteran.’ Hugging veterans has allowed me to connect with more brothers and sisters than I could ever imagine. Human Hug Project has given me an outlet to help other veterans in need and in turn, help myself.” Before the bicycle dream and the hugging, Ian had felt alone and isolated in his own pain. Sometimes his pain was so heavy, it became a major burden. Ian found that sharing his personal pain with veterans who were also carrying their own pain gave him hope and “that glimmer” for a future. “I was no longer filled with doom and gloom. Releasing these feelings is what allowed me to start pursuing my personal dreams.”

All three founders of the Human Hug Project have been very busy not only with the Project, but also with their professional lives. Gino is a graphic designer in Tennessee and his wife Erin is an art instructor. Ian is a volunteer EMT with his local firehouse and teaches physical education as a substitute teacher for kindergarten through eighth grade. He was even an Uber driver for a short time. Ian said, “Man, there is just something about a hug.”

The biggest goal or objective of the Human Hug Project is to gain support to enable them to visit every VA, delivering hugs. If you happen to be in the town or at the VA where the Human Hug Project is visiting, stop by and say hello to Ian, Erin, Gino and the other veterans. **FRA**

If you would like to become part of or learn more about the Human Hug Project, contact Ian Michael (U.S.M.C. Veteran) at ian.humanhugproject@gmail.com or follow the Human Hug Project online with Facebook, Instagram or Twitter: @humanhugproject. They also have a website: www.humanhugproject.org. Supporting the cause is appreciated, but what they really seek is involving as many veterans as possible in helping other veterans, everywhere. Human Hug Project, 7100 Executive Center Dr., Suite 105, Nashville, TN 37027, 615-208-2787



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3. The essay shall be on the theme designated and shall not exceed 350 words.
4. The essay shall be legibly written or typed on one side of the paper.
5. The title of the essay shall be written or typed at the top of the paper.
6. A student may submit only one entry each year.
7. Each entry must be accompanied by a separate sheet stating: the entrant's name; address; zip code; telephone number; school grade (or equivalent); name of school or the words "home schooled;" number of words in essay; and the sponsoring branch/unit or sponsor's name.
8. Entries submitted to branches shall be submitted to the Branch Americanism-Patriotism Committee and postmarked not later than December 1, for judging at the branch level.
9. Entries sponsored by membership at large members shall be submitted to the national chairman and forwarded to an appropriate branch for judging in their respective grade group. All entries shall be postmarked not later than December 1.

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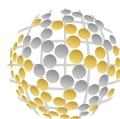
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Post-traumatic stress disorder (PTSD) is a public health crisis. In today's modern military, it is one of the invisible wounds affecting our veterans. The emotional, physical, and economic consequences of untreated PTSD are devastating to individuals, families and communities.

What is PTSD?

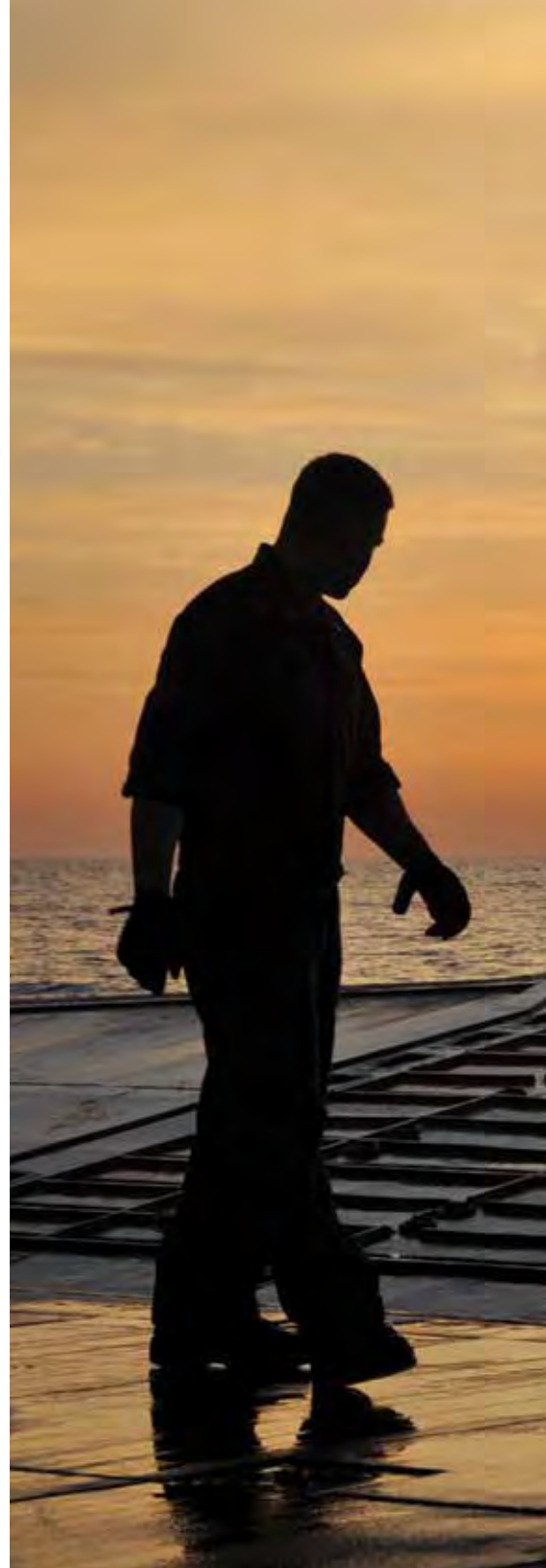
Like the name implies, PTSD is an ongoing condition that develops following a traumatic, stressful event. PTSD causes trauma-related symptoms that last for more than a month and interfere with everyday functioning. PTSD expert, Matthew Friedman, states that PTSD consists of a variety of symptoms that develop following exposure to an extreme traumatic event.^[1] This event may be a first-hand experience involving threat of death or serious injury or witnessing an event involving death, injury, or a threat to another person.^[1,2] Many of us experience trauma in our lifetime. In the face of trauma, it is natural to feel extreme fear, anger and other emotions. Most of us will recover over time, but for some, the trauma cuts so deeply that they cannot recover without help. These individuals are vulnerable to developing PTSD.

By the Numbers

The number of individuals living with PTSD varies. Some statistics reflect people currently diagnosed with PTSD and others reflecting everyone who has ever been diagnosed. According to the Department of Veterans Affairs National Center for PTSD, 11 to 20 percent of veterans who have served in Operation Enduring Freedom/Operation Iraqi Freedom (OEF/OIF) experience PTSD at some point in their lives.^[2] A 2008 RAND study on PTSD in the military places the percent of veterans affected at nearly one quarter of the service population.^[4] In comparison, individuals serving in the Gulf War experienced PTSD at a rate of 10 to 12 percent, Vietnam Veterans experienced rates ranging from 8 to 15 percent and the general public 7 to 8 percent.^[2,4] These numbers reflect only those who have been diagnosed. Mental health professionals estimate the number of people living with PTSD is far greater because many do not seek help or recognize that they need help.

A Sense of Urgency

The upsurge in PTSD within our military stems from the nature of our recent involvement in multiple conflicts, as well as advancements in combat medicine and technology. Veterans in today's military are more



PTSD in the Modern Military

By Anna Zendell, Ph.D., M.S.W. and Rosemary McDonald, L.M.W.

frequently deployed and for longer periods, with less time to recover emotionally and physically.^[2] Additionally, as health and technological advances increase the chances of overcoming a traumatic event, awareness of and treatment for PTSD are becoming even more imperative.

According to the Wounded Warrior Project, more than 2 million troops have deployed to Iraq or Afghanistan since 9/11, with nearly half being exposed to active combat more than once.^[5] This increased exposure translates to prolonged episodes of heightened arousal, intense fear, exposure to threat of death and violence, witnessing horrific events and injuries – potential triggers for developing PTSD. Veterans are also more likely to be exposed to other sources of trauma: the aftermath of natural and terroristic disasters, physical and sexual assault and domestic violence.

Signs and Symptoms

The following clusters of symptoms are commonly experienced by people with PTSD:

- *Intrusive Thoughts*: nightmares, flashbacks, inability to stop frightening thoughts and reliving the trauma.
- *Avoidance*: avoiding certain places or objects that are reminders of the traumatic event, emotional numbness, worry or difficulty remembering the event.
- *Dissociation*: a feeling of emotional and physical detachment from oneself and others such as family and friends.

U.S. Navy photo by Mass Communication Specialist Seaman Aaron T. Kiser



- *Hypervigilance*: easily started or frightened, intense anger or physically violent response when startled, uncontrollable outbursts of rage, difficulty sleeping and concentrating on tasks and periodic adrenaline/fear surges without a visible reason. ^[1]

PTSD is an invisible injury. It presents in a variety of ways and has devastating effects on a soldier's ability to return to normal functioning after a traumatic event. People unfamiliar with PTSD may not understand what is happening with the individual. The onset of symptoms can be immediate or not appear/develop until months after the traumatic event. Many with PTSD have concurrent conditions, such as depression, anxiety, traumatic brain injury or other injuries. It is important to talk with a mental health provider to obtain an accurate diagnosis and determine the best treatment options.

Consequences of PTSD

The consequences of PTSD on a personal, familial and societal level can be devastating. The irritability and emotional withdrawal that often accompany PTSD can strain marriages and relationships with loved ones, friends and co-workers. PTSD survivors may experience reduced work productivity and increased job stress. Nightmares can lead to many sleepless nights. Over time, high anxiety and lost sleep have serious health consequences. Survivors often struggle to fit into the lives they led before the trauma. Survivors often feel shame from the condition and try to hide symptoms from others. Some people find life with PTSD so distressing and hopeless that they consider suicide, yet most people with PTSD do survive and, with treatment, can again enjoy life.

What Helps?

The National Institute of Mental Health ^[3] lays out several highly effective treatments for people with PTSD. Counseling or psychotherapy for PTSD is immensely helpful, often short-term, lasting two to four months. Cognitive-behavioral therapy (CBT) is highly successful in helping individuals learn coping strategies. With CBT, survivors face their fears through gradual exposure to things that remind them of the traumatic event and address the painful memories. Medication is sometimes helpful to relieve

Where to Get Help:

Nationally, there are resources available for people with PTSD and their loved ones.

- **Veterans Crisis Line**
Toll Free Number: 1-800-273-8255, press 1.
Text: 838255; Confidential Veterans Chat.
- **VA Caregivers Support Line**
Toll Free Number: 1-855-260-3274.
- **Vet Center Hotline**
24/7 Toll Free Number: 1-877-927-8387).
- **National Domestic Violence Hotline**
Toll Free Number: 1-800-799-7223.
- **National Suicide Prevention Lifeline**
24/7 Toll Free Number: 1-800-273-8255.
- **211 Referral Line**
1-800-784-2433). For TTYaccess call:
1-800-799-4889. Connects people with local community resources. Local chaplains, clergy members, trusted health providers, and local veterans' affairs center clinicians can also assist.



depression or anxiety. Hippotherapy, or therapeutic interactions with horses, is helpful. Many find relief from art therapy, exercise, and alternative medicine approaches. Most of these therapies serve as tools for stress reduction. For most, a combination of these approaches will be most beneficial.

Living with PTSD

Recovery takes time. Survivors can move beyond PTSD. First, it is crucial for both the individual and loved ones to remain emotionally and physically safe. This may mean avoiding triggers like loud noises or flashing lights where possible. Spending time with others is an important part of healing, providing outlets to talk about traumatic experiences. Engaging in formerly enjoyable activities, or finding new activities, can be fulfilling. Above all, patience is imperative. There will be setbacks, but healing will happen over time. Our veterans are resilient.

Tips for Family Members

Recovery is a family affair. Together, healing can take place for the individual and their family. Perhaps the most important tip for caregivers of veterans with PTSD is to take care of yourselves as well! Caregivers are at increased risk of becoming physically or emotionally depleted. They often put their own needs last. Support groups for caregivers of veterans can be immensely helpful in restoring

balance for loved ones of trauma survivors.

Know that PTSD is not about the person or the relationship. It is about the trauma. Listen when the veteran wants to talk. Be patient when they struggle. While it is important for veterans to face their fears, avoid forcing them into situations if they aren't ready. Know that the person is resilient and has survived a significant trauma. Healing takes time, but it will happen with help.

Conclusion

PTSD among our military has captured national attention. Increased funding and access to services has become a public health imperative. Help is increasingly available. Each reader can be a part of the solution by talking openly about PTSD and offering hope. **FRA**

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Rosemary McDonald, L.M.W., Sunnyview Acute Rehabilitation Social Worker in Center Cardio-Pulmonary and Traumatic Brain Injury Units and Excelsior College Adjunct Faculty

REFERENCES

- 1 - Friedman, Matthew J., M.D., Ph.D., Posttraumatic and Acute Stress Disorders.
- 2 - National Center for PTSD.
- 3 - National Institute of Mental Health.
- 4 - RAND Corporation, Center for Military Health Policy Research, Invisible Wounds of War: Psychological and Cognitive Injuries, Their Consequences, and Services to Assist Recovery (2008).
- 5 - Wounded Warrior Project.

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Practice Yoga and Reap the Benefits

By Christine Lehmann, M.A., N.T.P.

Have you ever watched a cat arch its back for several seconds? Now you know how flexible its spine is, so it's not surprising that some yoga poses, or *asanas* are named after animals like the cat, cobra or downward dog.

Increasing flexibility is just one benefit of yoga. An estimated 37 million Americans are practicing yoga to improve fitness, stress relief, wellness, vitality, mental clarity, healing, peace of mind and spiritual growth, according to the Yoga Alliance.

The good news is you don't have to be flexible to benefit from yoga. Registered Yoga Teacher Phyllis

Haney, J.D., MBA, E-RYT 500, took her first yoga class in the 1990s. "I was probably the least flexible person in my class. I've never been athletic or into sports as a child. One reason I loved yoga was it was something I could do with my body that felt great and was good for me," said Haney. Now in her 50s, Haney added, "The great thing about yoga is you can adapt many of the poses and movements to your body, situation and health condition." Yoga is a good fit for people with musculoskeletal injuries or conditions and also complements physical therapy. "For example, someone with scoliosis, which is an abnormal curve of the spine, can adapt the poses to

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Phyllis Haney

open up the more closed side of the ribs and bring the ribs closer together on the more open side,” according to Haney. A sedentary lifestyle and poor posture can contribute to hip and lower back issues. “You can use different poses to open the hips, which are connected to the hamstrings, and stretch those muscles when they are tight with the downward dog pose, for example,” said Haney.

Haney also focuses on strengthening core muscles in her classes, which helps with back issues. Most of the poses in yoga that strongly engage the abdominals are some variation of leg lifts. “You can lie on the floor and lift your legs toward the ceiling and slowly lower them or take a seated pose and lift your legs to a 45-degree angle, which is a classic boat pose. Another core conditioning pose is the Plank, which is done face down and lifting your trunk with your hands and feet and then holding the pose. Another option is to balance on your hands and knees and lift one leg and the opposite arm and then do the reverse. These poses will use your abdominal muscles to stabilize the body, because otherwise you would fall over,” said Haney.

History of Yoga

Yoga, which comes from the Sanskrit root, “yuj” (meaning to unite or yoke), was developed 5,000 years ago in India as a comprehensive system for well-being that integrates physical, mental, emotional and spiritual components. Ancient yoga was much more philosophical than modern yoga practiced in the West, which has been largely stripped of its spiritual origins. The philosophical positions of

Classical Yoga were based upon ancient spiritual Indian texts called the Vedas, which are 7,000 to 9,000 years old. Among Yoga’s many source texts, the two best known are the Yoga Sutras composed around 100 A.D. and the Bhagavad Gita in 500 A.D. Both explain the nature of and obstacles to higher awareness and fulfillment, as well as a variety of methods for attaining those goals, according to the Yoga Alliance.

Classical Yoga developed when Patanjali composed the Yoga Sutras. He believed that each individual is composed of physical matter and spirit and that yoga would restore the spirit to its absolute reality by uniting the two. “Classical Yoga is very similar to the idea of Nirvana in Buddhism. That is when you do unite with your spirit and become your highest self, you no longer suffer,” said Haney.

In contrast to the Yoga Sutras, the Hatha Yogis believed you could get this liberation in your physical body. You didn’t have to wait until you pass away. You can meditate and follow these other practices. It could happen in your lifetime. Haney described Hatha Yoga, “as a set of physical movements, which are used to control and balance the energy in your body.” While Hatha Yoga is the most basic yoga practiced worldwide, other styles of yoga have emerged. Vinyasa Yoga is known for movements that flow into each other and are matched to breathing like the Sun Salutation. Ashtanga Yoga also matches to your breathing but is much more vigorous and athletic. Lyengar Yoga is known for more attention to align-

"A lot of people with asthma may not be exhaling fully and are constantly hyper ventilating. I help clients lengthen that exhalation. That actually is a good habit to adopt because if you don't exhale completely, you just don't have room to take a nice deep inhalation," said Haney.

ment and holding poses for a long time.

While most Westerners practice just the physical poses, there are many more elements to Hatha Yoga that Hindus and Buddhists practice including proper diet and cleansing practices, or *Pranayama*, which is breathing, concentration and meditation. "The ultimate goal is still the same as it was with classical yoga, to unite with the spirit," said Haney.

Breathing Practices

Most yoga physical postures involve deep breathing and some type of mental concentration or meditation. "The way I like to think of it is relaxation," said Haney.

By slowing down and deepening the breath, the body's parasympathetic system, or relaxation response, is activated. Changing a breathing pattern can significantly affect the body's experience and response to stress. Research has shown that the breathing aspect of yoga can decrease a practitioner's heart rate and blood pressure.

Haney has helped clients with asthma or allergies use the breathing practices to alleviate their symptoms. "A lot of people with asthma may not be exhaling fully and are constantly hyper ventilating. I help clients lengthen that exhalation. That actually is a good habit to adopt because if you don't exhale completely, you just don't have room to take a nice deep inhalation," said Haney.

Proper breathing can also strengthen the abdominal muscles. "When you inhale deeply, it draws the abdominal muscles in before you exhale forcefully. Just learning the breathing practices of yoga will benefit you regardless of your ability to move. Yoga also helps people develop an awareness of their body and breath. You may notice during the day that you're holding your breath or hunching your shoulders. You can use your practice to correct that," said Haney.

Balance and Osteoporosis

In addition to core work, Haney uses yoga poses to improve balance, which is particularly important in helping to prevent falls as people age. Your balance is not going to improve unless you really work on it. Research indicates that falls are related to osteoporosis and both men and women are subject to it. In individuals 55 and older, 50 percent of hip

fractures contribute either to death or to nursing home admissions.

"It's well-known that physical activity such as weight-bearing and strenuous exercise will help keep osteoporosis and its precursor, osteopenia, at bay. But too much strenuous weight-bearing exercise can have serious disadvantages, including injuries and osteoarthritis," according to Loren Fishman, M.D., and co-author of the book *"Yoga for Osteoporosis: The Complete Guide."* Instead, Fishman recommends yoga, which is a much gentler form of weight-bearing exercise. "Yoga pits one muscle group against another to generate forces far greater than gravity. Yoga is isometric exercise and also weight bearing. Both of these types of activity have been proven to improve bone strength," said Fishman.

Favorite Poses

Haney starts her classes typically with the Sun Salutation pose to warm up the spine. "It's a sequence of movements that move the spine forward and backward. During our practice, we want to move our spine in all the directions, which is forward, back, sideways and twisting," said Haney. She also likes to do the Child's Pose at the beginning of her practice and often in her classes. Some people describe Child's Pose as lying in the fetal position. "It gives you a moment where you're not distracted. You can't see anything around you, and it is also just physically a good way to check in with how your lower back and hips are feeling. I also like the Downward Dog pose because it stretches the whole backside of your body, especially your hamstrings and calves."

I like to end my classes with a long guided relaxation. That's very important as it really allows your body to integrate with what you've been doing to it, in a positive way. At the end, it is imperative to just relax and allow your body to totally release. "To me, it's not a yoga class if you don't have relaxation at the end," added Haney. **FRA**

Resources:

Phyllis Haney's Website, www.smilewithyoga.com
Yoga Alliance, www.yogaalliance.org/Learn/About_Yoga/Yoga_Research
The National Institute of Health's National Center for Complementary and Integrative Health, <https://nccih.nih.gov/health/yoga/introduction.htm#hed8>
Yoga U Online, www.yogauonline.com/yogau-wellness-blog/yoga-and-wellness-news

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Women in the FRA



Penny Collins

FR A membership consists of current or former enlisted personnel in the U.S. Navy, Marines, and Coast Guard. To be eligible to join, you must have been enlisted for at least one day and have an honorable discharge. With close to 50,000 members in the United States and abroad, many of our members are women who served in various specialties. Here are two Shipmates who all are very active within FRA.

Rosemary Posekany, ATC(AW), USN (Ret.), Regional Vice President, North Central Region, Greenville, Mich.



Shipmate Posekany joined the Navy in 1981 at the age of 29 because her mother suggested she “straighten out her life” and consider the military. Before joining the Navy, she completed an Associate’s Degree in Art but did not want to

teach or be an artist. She worked at various jobs but had no real direction, so it made sense to try the Navy. Rosemary received training as an Aviation Electronics Technician and remained on active duty for 20 years, retiring as a Chief Petty Officer. While stationed at the Naval Base PAX River, she joined the FRA in 1987. When she received transfer orders, Rosemary joined other FRA branches and maintained her membership. Rosemary met her husband, PRPNC Marty Posekany, while stationed in Iceland. After her retirement, she became involved with Wolverine Branch 298 in Grand Rapids, Mich. The Shipmates both volunteer at the Wyoming VA Care Center each week and are VAVS Deputy Representatives.



Maria A. Behm, HM2, USN (Ret.), Regional Vice President, West Coast Region, Stockton, Calif.

Shipmate Behm is an active member of several military organizations. She enlisted in the Naval Reserve in 1983 and was promoted to HM2 within six months. She was awarded the Meritorious Service Medal for becoming the Sailor of the Quarter. Maria worked for more than 38 years as a nurse, certified nurse’s assistant instructor and medical technical assistant. She discovered the FRA through her husband, Robert, who is a Life Member. Maria promotes the FRA as the first Veterans’ organization she could join together with her husband. She joined in 2012 and is serving as Branch 113 President since 2013. Maria is the first woman president of her branch and the first woman to serve as a West Coast Regional Vice President. She is also a professional singer, songwriter and entertainer with a classic country and western band. **FRA**

Penny Collins is FRA’s Director of Membership Development and a member of FRA Branch 24 in Annapolis, Md. She can be reached at penny@fra.org.

MOVING FORWARD

2017 - 2018



Continuing Programs

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FRA, 125 N. West St., Alexandria, VA 22314 -2754.

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**2. BRANCH 99-2, VIRGINIA BEACH, VA.**

New members installed (Front, L to R) Shipmates Lashaunda Thomas, Nigeria Johnson and Matt Cook, pictured with (Back, L to R) Branch Vice President Bailey and President Martin Wood.

**3. BRANCH 276, OMAHA, NEB.**

(L to R) RPNC Norm Combs presented a 40-year continuous membership certificate to Shipmate Dale Andersen and a 40-year label pin to Branch President Peter D. Vuchetich.

**4. BRANCH 101, SANTA CLARA, CALIF.**

(L to R) Branch President C. McIntyre, West Coast Regional President R. Shorter and Branch Secretary Treasurer R. Fetro visit Branch 101's St. Patrick's Day Meeting in March.

**5. BRANCH 72, FALL RIVER, MASS.**

National Vice President William E. Starkey, Jr. attended a Two-Bell Ceremony conducted by the Unit. (L to R) Roger Gagnon, Bill Roderick, Alan Given, William Starkey Jr., Antonio Dibenedetto and Lary Beirola

**6. BRANCH 126, JACKSONVILLE, FLA.**

NJROTC Cadet David Quijano received a letter of commendation and a medal/ribbon from Branch President James J. Thomas. This is one of the 26 awards presented by the Branch and Unit.





7. BRANCH 156, BRUNSWICK, MAINE
Shipmate Andy Becker received his 40-year continuous membership certificate from Branch President Read Rich at the April 12th Branch meeting.

8. MASSACHUSETTS VETERANS' BREAKFAST

(2nd from L) PRP Donna Jansky at the Peabody, Mass. Veterans Breakfast.

9. BRANCH/UNIT 289, IMPERIAL BEACH, CALIF.

On March 25th, 75 attendees inquired about FRA at the 14th Annual Taste of Imperial Beach. (L to R) Regional Secretary Southwest and Branch Junior Past President John F. Quesnel Jr. and LAFRA Regional President Southwest Nadine Braudaway.

10. BRANCH 70, POWAY, CALIF.

Branch President Allen Langteau, PNP Dick Smith and Branch Director Lou Irvin set up the FRA booth for the Poway Spring Festival on April 2nd.

11. BRANCH 25, ST. AUGUSTINE, FLA.

Branch President Fred Dupont presented Kyra Liedtke with a \$100 check and certificate for winning the "What Memorial Day Means to Me" essay contest. Also pictured, Branch Secretary Tim Griffing (L) and Branch Vice president Jim Norman (R)

12. BRANCH 186, HERNANDO, FLA.

Shipmate James Lyons Jr. received his 40-year continuous membership certificate and pin during the March meeting from Branch President Florence McCann (L) and Branch Treasurer William Rossfeld (R).



To submit a photo for Shipmate News, please email a photo as an attachment in jpeg format to FRAToday@fra.org or mail a high-quality photograph to FRAToday, 125 N. West Street, Alexandria, VA 22314. Please include a brief description of the photograph and include the names of those pictured. Laser prints and scanned copies of photographs cannot be accepted.

May Is Upon Us. Where Has the Time Gone?



Helen A. Courneya

Members have been traveling to the mid-year meetings and conventions, most filled with discussion and training. Now elections are taking place, so remember you do not have to wait until the installation of officers to send your Officer Report. Please send them as soon as possible.

West Coast Regional Mid-Year Convention was well attended. Thanks to all the PNPs who traveled far and near to attend. Thank you to all who supported the National President's project during the convention. NP had several games that netted support for the project. Also a special thanks to Amy Courneya who won the LA FRA 50-50 drawing and then donated half the winnings to the project.

I will be attending several regional conventions commencing in June. Because many conventions are scheduled at the same time, I will do my best to attend as many as possible. I appreciate all the event schedules that were included in the newsletters. It is imperative that we keep all our members apprised of the conventions and meetings. The National Convention schedules are listed on the LA FRA website.

A committee chaired by Larry Boudreaux was selected during the National Convention in Jacksonville. They have selected San Antonio, Texas for the 2018 National Convention. More information will be available soon.

It was such an honor to attend the annual Pilgrimage at Arlington National Cemetery. This year we did something a little different. I asked PNVP Karen Snee to help place the wreath at the Tomb of the Unknowns. The Auxiliary is truly blessed Karen could attend. We gathered and gave thanks to all those brave service members who secured our freedom and continue to do the same now. Thank you to all who attended and special thank you to Pilgrimage Chairman and PNP Diane Hoover and Co chair Melodie McKenna. They made sure everything was in place for the President's Tea and for our Pilgrimage to Arlington. A memorable time was shared by all in attendance.

Interviews for the Membership Services Administrator position were held by the National Board of Directors. Board members who couldn't attend had their packets mailed to them for review. It was a pleasure to speak with the candidates—many are highly qualified for the position. It is not always easy filling these positions when our members are exceedingly eager to work on behalf of the Auxiliary.

Our mission is to help a person who is in need. If you are a member of this fine organization, be assured members of the Auxiliary will be there to help you. There have been situations that require immediate attention and the Auxiliary members always come to the aid and respond with an outpouring of support. Remember that is what we do! When we can help, we get the feeling that we have accomplished our mission.

It was a somber day for PNP Ginny Schmidt as many gathered for the services for PNP Ralph Schmidt at Arlington National Cemetery. We all wish Ginny well and know that we have you in our thoughts and prayers. PNP Doreen Huylebroeck was the Arlington Lady for the services. This year started out with many members losing spouses or family members. Our wish for all who have gone through this most difficult time is for you to know we are thinking about you and hoping for the best. I hope that we all make time to reflect upon the good each person gave each of us—to remember and to cherish. If you or a family member have been ill or lost a loved one, please accept our condolences and may you find peace. Celebrating a birthday, happy birthday! Celebrating a wedding anniversary, congratulations! To all, "best wishes" for continued good health.

I remain in Loyalty, Protection and Service,

Helen A. Courneya **FRA**

Helen A. Courneya is the LA FRA National President

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Education Foundation Updates



Joe Barnes

Scholarship Application Update and Award Notification Timeline

Complete applications that were submitted by the April 15 deadline for 2017 FRA Education Foundation scholarships are first reviewed by Scholarship Coordinator Alicia Landis, then forwarded to the three-member review committee. Shipmate Harry Kantrovich, former Scholarship Coordinator Marilyn Smith and former FRA Communications Director Eileen Murphy make up that committee.

This year's scholarship application breakdown is:

- Number of applications received: 213
- Total incomplete applications: 47
- Number of complete applications adjudicated: 166
- Number of LA FRA mail processed and then forwarded to the LA FRA: 142

These numbers are consistent with the total number of applications received annually since 2013, although the number of incomplete applications is somewhat less this year, which is good news.

The review process by the committee concludes in late May and scholarship recipients are notified in early June. Following reverification of applicants' submission information regarding membership, sponsors, and the like, checks will be processed and forwarded to the selectees' respective colleges in July. Names and photos of scholarship selectees will be published in the September issue of *FRAtoday*.

The 2018 cycle commences on September 1, 2017 with the posting of the application forms on the Foundation web page at fra.org/foundation.

What is AmazonSmile?

AmazonSmile is a website operated by Amazon that allows customers to enjoy the same wide selection of products, low prices and convenient shopping features as on Amazon.com. The difference is that when customers shop on AmazonSmile (smile.amazon.com), the AmazonSmile Foundation will donate 0.5% of the price of eligible purchases to charitable organizations selected by customers.

As a 501(c)3 charitable/education organization,

the Fleet Reserve Association Education Foundation is registered with AmazonSmile. Shipmates, Auxiliary members, their families, friends and others are encouraged to go to smile.amazon.com and register to support the Foundation (spell out "Fleet Reserve Association" when registering). Thereafter, when making purchases from Amazon.com products, 0.5% of the sales price of eligible products will be contributed to the Foundation via the AmazonSmile Foundation. It's important to go onto Amazon.com via the smile.amazon.com address. That is how Amazon.com identifies you and credits your chosen foundation, the FRA Education Foundation.

Military Support Groups of America

The Military Support Groups of America (MSGA) is a federation of America's finest national organizations that provides financial and other support for our nation's heroes—our service members, wounded warriors and their families.

MSGA supports a variety of charities that are grouped under the MSGA federation banner. It's easy to find a group you wish to support. More of the dollars contributed go to the charities for which they are designated, and less to administrative costs. For workplace givers, it's an easy way for employees to give to the causes they wish to support. Many workplace-giving programs offer payroll deduction plan as a painless way to give to the charity of choice. MSGA and its consultant staff can help establish a workplace program for employers interested in doing so.

All MSGA agencies are screened to ensure they meet the highest standards of substantive services, management and fiscal responsibility. The FRA Education Foundation has been accepted as a member of MSGA, pending approval for the Foundation to participate in the 2017 Combined Federal Campaign administered and overseen by the Office of Personnel Management. **FRA**

By NEDE Joe Barnes

Visit www.fra.org/foundation for the 2018 scholarship applications.

Available September



Who needs money for college?

FRA's Education Foundation awards approximately \$100,000 in scholarship funds each year to recipients based on financial need, academic standing, character and leadership qualities. Our scholarship program is open to anyone who has an affiliation with the USN, USMC or USCG, through their own service or that of a spouse, parent or grandparent.

To learn more about the FRA Education Foundation and our scholarships, visit www.fra.org/foundation where you will find descriptions of each scholarship program, lists of past winners and, starting in September of each year, applications for the current year's programs. We encourage all eligible recipients to apply for our scholarships and to share information about them with others.

Questions?

E-mail us at scholars@fra.org or call 703-683-1400.

**Educating our service members,
veterans and their families.**



125 N. West Street
Alexandria, VA 22314
800-FRA-1924 • 703-683-1400
scholars@fra.org

In Memoriam

Name	Rating	Branch							
Aelick, James F.	ENCS, USN	269	Grimshaw, William O.	CEC, USN	42	Phillips, Earl R.	RMC, USN	208	
Anderson, Richard F.	BMC, USN	136	Guiles, Clarence W.	HMC, USN	MAL	Pierce, Gordon B.	CPO, USN	22	
Basa, Jose T.	MM1, USN	302	Haerry, Raymond J.	BMCM, USN	42	Poole, Howard T.	MSGT, USMC	11	
Bobbitt, Billy D.	EMCM, USN	11	Hall, Guy H.	MNC, USN	123	Potter, Lawrence A.	LCDR, USN	MAL	
Boyce, Arthur J.	MMCM(SS), USN	MAL	Hamilton, Robert H.	ADRC, USN	51	Reid, Willis A.	BT1, USN	60	
Breckel, William F.	YNC, USN	229	Henderson, Donald E.	EMCS, USN	29	Ridge, Bobbie C.	ADJC, USN	178	
Budischak, Steve R.	PNC, USN	1	Hilderbrand, Samuel	LAEC, USN	22	Roberson, Clifford E.	SKC, USN	261	
Cabeca, William	BM1, USN	146	Hoey, Thomas F.	MMCM, USN	229	Rybolt, Denzel A.	AD1, USN	161	
Carroll, Julian D.	AQ1, USN	MAL	Hollowell, Lee M.	AZC, USN	281	Satterfield, Donald R.	ASCM, USN	91	
Chennault, Howard	BMC, USN	89	Hostetler, David K.	YNCS, USN	55	Sexton, John M.	TM1/SS, USN	MAL	
Childres, Edgar	POC, USN	70	Houten, Maurice T.	FTCS, USN	MAL	Shay, Marcellus J.	YNC, USN	136	
Coffey, Leonard F.	BM1, USN	34	Hubbard, Zay L.	RMC, USN	260	Siler, William	CS3, USN	147	
Cooke, Harry	PNC, USN	24	Hudson, Alfred L.	AE1, USN	89	Simmons, William E.	GMCM, USN	MAL	
Covas, Albert J.	AOCS, USN	91	Hurley, Russell R.	RMCM, USN	8	Smith, Paul	GMC, USN	18	
Cox, Robert R.	AMSC, USN	234	Leone, Philip J.	SKC, USN	226	Smith, Kenneth Maynard	YNC, USN	136	
Crenshaw, Larry E.	CWO2, USN	61	Lewicki, David J.	DKC, USN	159	Svee, Norman L.	AECS, USN	MAL	
Cretinon, Robert G.	HMC, USN	136	Lovitt, Richard	CW04, USN	MAL	Todd, James	PFC	59	
Cuffe, Robert F.	TD1, USN	22	Lyon, Paul H.	AD3, USN	216	Toreson, Arthur	SK1, USN	MAL	
Daniels, William Preston	EMCM, USN	MAL	Macco, James Otto	GYSGT, USMC	MAL	Traynor, James S.	EMCM, USN	MAL	
Dejong, Rolland	AQC, USN	MAL	Malchow, Ronald E.	GMMC, USN	MAL	Von Essen, Herman H.	GMGC, USN	136	
Erickson, Philip A.	AVCM, USN	18	Massimi, Robert F.	CAPT, USN	162	Ward, Dale E.	PHC, USN	178	
Euper, Phillip Eugene	ETCM(SS), USN	269	Maurath, M.D.	LTJG, USN	MAL	Weinberger, Paul W.	USN	146	
Fewell, William C.	BMC(M/DV), USN	MAL	Mercer, James W.	HMCM, USN	70	Wilken, John H.	AOCS, USN	60	
Fotheringham, Harry D.	DC1, USN	MAL	Metts, David A.	AEC, USN	MAL	Wise, Kenneth E.	SKC, USN	147	
Fowler, Richard M.	GYSGT, USMC	MAL	Miller, Francis J.	HMC, USN	1	Wolfe, Howard W.	DPC, USN	182	
Fowler, Wallace E.	BMCM, USN	289	Miller, William W.	HMC, USN	102	Zehm, Gordon W.	AOCM, USN	38	
Fox, Paul W.	AS1, USN	289	Morrow, James B.	STSGT, USMC	175	Zimmerman, Emmette R.	CPO, USN	94	
French, Daniel T.	PO1, USN	91	Mullen, Leo E.	HMC, USN	46				
Gehrlein, Lawrence J.	YNC, USN	MAL	Olson, Francis O.	GMC, USN	175				
Gill, Robert J.	ADC, USN	210	Osterberg, Earl D.	FTM1, USN	18				
Glauner, John G.	ADC, USN	60	Owens, John L.	MSC(SS), USN	70				
Goza, Hugh D.	HMC, USN	MAL	Parrish, Benjamin F.	CPO, USN	141				
Greenwood, Kyle	APO3, USN	170	Peavey, William J.	AEC, USN Ret., USN	94				
			Perrigo, Joel F.	CTRC, USN	31				

Names in **red** indicated 50 year continuous members.

Name in **bold** indicate past national officers.

To report the death of a Shipmate, please contact us via email at mserfra@fra.org or by telephone at 703-683-1400 ext 1.

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Reunions

USS Perkins (DD-26, DD-377, DDR-877)

08/17/2017-08/19/2017, Grapevine, Texas
Contact: Billy & Sue Orr, 2388 E State Hwy. 56, Bonham, TX 75418
Telephone: 903-583-7641
Email: sueorr60@yahoo.com

Mobile Riverine Force Association (MRFA)

08/31/2017-09/03/2017, Indianapolis, Ind.
Contact: Charlie Ardinger, 1857 County Road A14, Decorah, IA 52101
Telephone: 563-735-5924
Email: mrfamembership@mabtel.coop
Websites: www.mrfa.org
www.mrfa.org/reunions-and-gatherings/

USS Capodanno (FF-1093)/ USS Trippe (FF-1075)

09/08/2017-09/10/2017, Fairhaven, Mass.
Contact: Fred Maynard
Telephone: 912-674-7961
Email: choppahd55@gmail.com

USS Bristol (DD-857)

09/11/2017-09/15/2017, Williamsburg, Va.
Contact: Paul Ratcliffe, 835 the Hideout, Lake Ariel, PA 18436
Telephone: 973-309-4040
Email: pd_ratcliffe@msn.com
Websites: www.ussbristoldd857.org
www.GreatWolf.com/Williamsburg_Va.org

USS Randolph (CV, CVA, CVS-15)

09/17/2017-09/24/2017, Dayton, Ohio
Contact: Earl T. Cline
Telephone: 352-666-4519
Email: earltcline@yahoo.com

USS Towers (DDG-9)

09/19/2017-09/24/2017, San Antonio, Texas
Contact: Raymond Wong, 1634 38th Ave., San Francisco, CA 94122
Telephone: 415-601-6285
Email: usstowersddg9@pacbell.net,
Websites: www.crocketthotel.com
www.usstowersddg9.com

USS Hollister (DD-788)

09/20/2017-09/24/2017, Rapid City, S.D.
Contact: Brad Moomey, 916 Big Horn Ave., Alliance, NE 69301
Telephone: 308-762-3107
Email: bradmoomey@hotmail.com

AE/AOE Sailors Association

09/20/2017-09/24/2017, San Diego, Calif.
Contact: Kurt Julsen
Telephone: 907-632-9961
Email: aesaki@yahoo.com

USS Walke Association (DD-723)

09/20/2017-09/24/2017, Nashville, Tenn.
Contact: Gene Hansen, PO Box 1695 Cashiers, NC 28717
Telephone: 828-883-7231
Email: gene@ha1040.com

USS Remora (SS-487)

09/21/2017-09/23/2017, Groton, Conn.
Contact: Robert Sharpe, 16 Lake St., Ledyard, CT 06339-1627
Telephone: 860-501-6161
Email: ussremora@yahoo.com

USS St. Claire County (LST-1096)

09/21/2017-09/23/2017, Muskegon, Mich.
Contact: Claude Sutton Jr., 9884 W 1900 Rd., LaCygne, KS 66040
Telephone: 913-256-9599
Email: donnasutton12@yahoo.com

USS Mountrail (APA-213)

09/21/2017, 09/24/2017, Branson, Mo.
Contact: Don Dicoio, 17 Frances Rd., Lincoln Park, NJ, 07035
Telephone: 973-725-1974
Email: dicoio44@aol.com

Silverstien534-Walton361-Foss59-Whitehurst634

09/24/2017-09/27/2017, San Antonio, Texas
Contact: Larry Richards
Telephone: 623-640-1891
Email: crowmax@aol.com

Patrol Squadron Six (VP-6)

09/27/2017-10/01/2017, New Orleans, La.
Contact: Jim Lamers
Telephone: 703-727-7944
Email: jimlamers@comcast.net

USS Saratoga (CV-3, CVA-60, CV-60)

09/27/2017-09/30/2017, Saratoga Springs, N.Y.
Contact: Ed McCready
Telephone: 804-589-1170
Email: emc0853@yahoo.com

USS Tutuila (ARG-4)

09/27/2017-09/30/2017, Providence, R.I.
Contact: Charles Estelle
Telephone: 201-262-0753
Email: boxcar_charlie@horizon.net

USS Joseph Strauss (DDG-16)

09/27/2017-10/01/2017, Reno, Nev.
Contact: James Hansen, 4125 Wavy Oak Dr.,
Colorado Springs, CO 80908
Telephone: 719-488-4443
Email: jazhansen@msn.com

USS Hawkins (DD/DR-873)

10/04/2017-10/08/2017, Branson, Mo.
Contact: Pat Wilbiekaitis
Email: hawkdd873@yahoo.com

USS Constant (MSO-427)

10/05/2017-10/08/2017, Branson, Mo.
Contact: Gary Black, 2300 Park Ave.,
St. Joseph, MO 64503
Telephone: 816-689-6019
Email: garyblack427@aol.com

USS Canberra (CA-70/CAG-2):

10/11/2017-10/15/2017, Harrisburg, Pa.
Contact: Ken Minick, P.O. Box 130,
Belpre, OH 45714
Telephone: 740-423-8976
Email: usscanberra@gmail.com

USS Basilone (DDE-824/DD-824):

10/16/2017-10/21/2017, Arlington, Texas
Contact: Frank Stepka, 537 East Bethany Rd.,
Allen, TX 75002
Email: first.step.in.texas@gmail.com

All Reunions/LookingFor... must be submitted in writing to FRA Reunions/LookingFor... 125 N. West St. Alexandria, VA 22314 or at victoriad@fra.org. Please include your FRA member ID and a daytime phone number. Reunions can also be submitted online at <http://www.fra.org>. For questions regarding submissions, contact Victoria at 1-800-FRA-1924, ext. 124.

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Planning for Incapacity: Four Essential Documents

Preparing for worst-case scenarios brings peace of mind during the best of times. Here's why.

Tom was a healthy 43-year-old approaching the height of his earning power and living the happiest days of his life. He had a great job that fulfilled him, a loving wife, and he was a scratch golfer to boot. Life was good.

One day, as Tom was walking through an airport in Denver, his coworker noticed Tom was weaving as he walked and slurring as he spoke. They were on their way to a business meeting when Tom collapsed and had a massive stroke that no one – including Tom or his doctors – ever saw coming.

Did you know that nearly 41% of long-term care services provided in the United States go to people under the age of 65?*

Everyone needs to plan ahead for such a risk of becoming incapacitated. And if you have a spouse or partner, you need to plan together. We all anticipate mental and physical decline when we're much older, but anything can happen in the blink of an eye long before we reach old age. No one wants to think about it, but the smartest of us know preparation beats denial every time.

Here are four essential documents you should have in place today and that you and your spouse or partner should review at least annually:

Durable Power of Attorney

A durable power of attorney gives the person that you designate the authority to handle your financial affairs. It's valid immediately after you sign it and will continue to be effective if you become incapacitated. It can provide some, but not all, of the benefits of a revocable living trust.

Healthcare Power of Attorney

A healthcare power of attorney designates a trusted relative or friend to make decisions regarding your medical care if you are incapacitated and unable to make such decisions yourself.

Living Will

A living will provides direction to your physician regarding your wishes as to whether or not you want to be kept artificially alive with medical treatment if there is no reasonable chance that you will recover.

A Will

In the event of your death, a will provides the security of knowing that you have left behind a plan for the distribution of your assets. It's also often used to nominate an individual to serve as guardian of surviving minor children.

Talk to your Financial Advisor about who you need to work with to create or update your four essential documents.

In addition, you can discuss your entire estate planning strategy and learn about ways we can help make sure your assets end up where and with whom you want them.



*Georgetown University Long-Term Care Financing Project, 2013

Our firm does not provide tax or legal advice. However, we would be happy to work with your chosen legal and tax advisors to create a strategy that's right for you.

This article was written by/for Wells Fargo Advisors and provided courtesy of Carl M. Trevisan, Managing Director-Investments and Stephen M. Bearce, First Vice President-Investments in Alexandria, VA at 800-247-8602.

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of Loyalty, Protection and Service

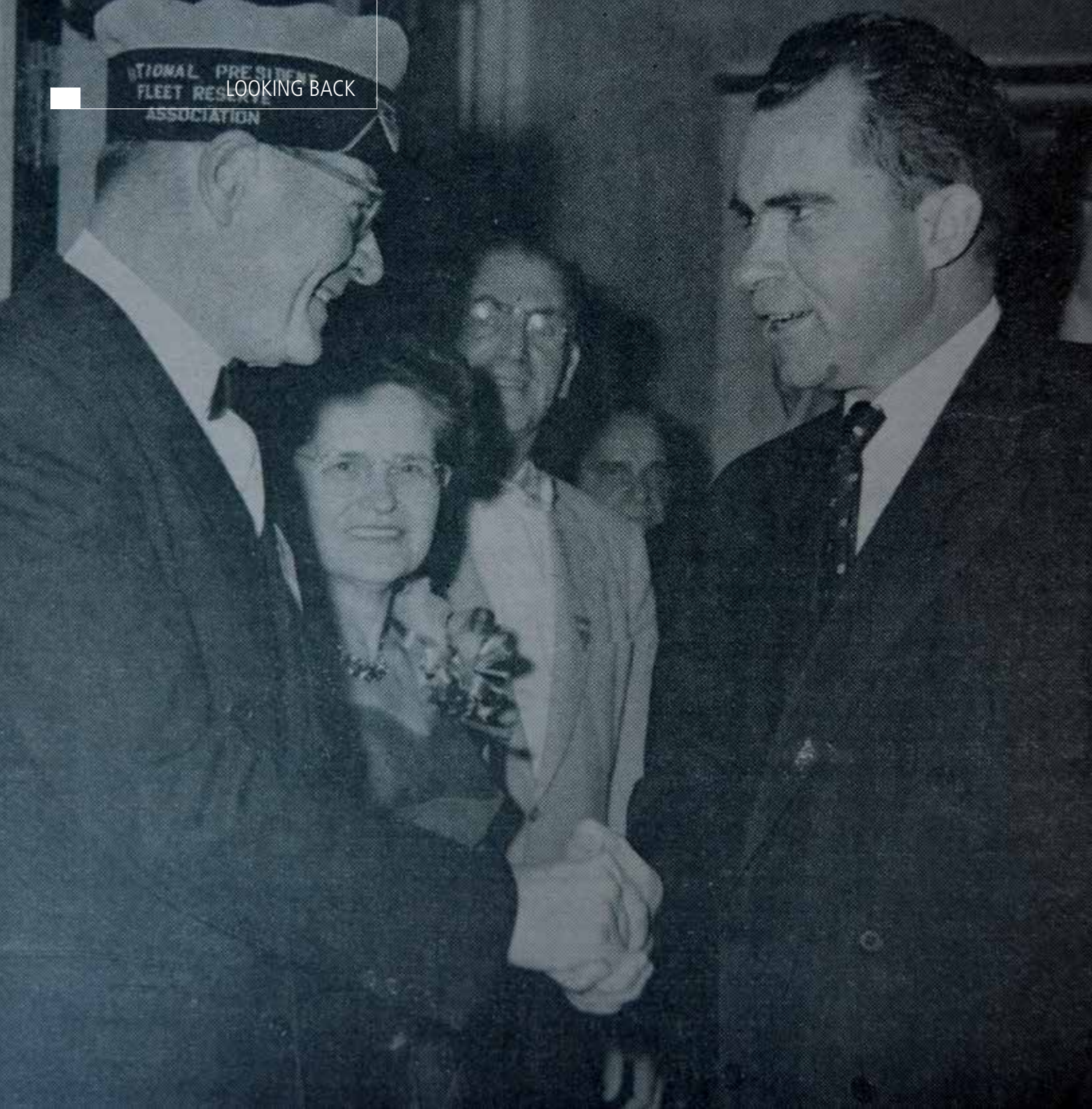


Your involvement in the Fleet Reserve Association demonstrates extraordinary commitment to improving the quality of life for your shipmates and their families. Please consider joining other shipmates who've chosen to leave a legacy of Loyalty, Protection and Service by remembering FRA or the FRA Education Foundation in your will, living trust or estate plan.

Create a lasting tribute and perpetuate your commitment to the guiding principles of our organization.



To learn more, contact FRA National Headquarters at 1-800-672-1924 or 703-683-1400, or via email at Williams@fra.org



Balboa Park, San Diego, California

Vice President Richard M. Nixon shakes hands with FRA National President Edward E. Keeley at the Annual National Convention of the Fleet Reserve Association. This picture was originally published in the *FRAtoday* November 1954 issue, then known as *Naval Affairs*. **FRA**

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