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New ship construction is funded within the Shipbuilding and Conversion, Navy appropriation. Appropriation is a multi-year process and is applicable for five fiscal years. Learn what the Navy plans to build for the next several years.

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Why Testing for Insulin Resistance Is a Good Idea

In the early stage of insulin resistance, the fat, liver and muscle cells that normally accept and store glucose start to resist the action of insulin due to a signaling problem.

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The Wall Story

An Eagle Scout (a nephew of a fellow associate) was assigned a project, and brought on the idea of his troop creating a "Memory Garden" for our Branch.



LOYALTY, PROTECTION AND SERVICE

sionally 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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of the Supreme Commander



Your 2018 Calendar is Here!

his issue of *FRAtoday* contains your 2018 Fleet Reserve Association Calendar! I hope you can use this colorful and dynamic calendar. This year we changed some things up, based upon feedback from Shipmates who took the time to share their thoughts about how to improve the calendar.

Once suggestion was to move the second and third pages, the ones with the summary of the next year (2019) and the headquarters contact information pages, to be the next to last pages this year. It allows someone the ability to hang the calendar up on a wall and every time they need to look up a telephone number at headquarters, they will not have to take the calendar off the wall and turn



back to the beginning. I know the explanation seems convoluted and clunky, BUT if you compare this year to the 2017 version, you will immediately see how it makes complete sense!

Also, again this year, we used official Navy, Marine and Coast Guard images found online at the Defense Video Imagery Distribution System (DVIDS) website. Much thought and reason went into the images selected for the various months. The HQ staff all looks forward to another great year assisting our loyal Shipmates! Just call if you have any questions, (800) FRA-1924. FRA

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

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FRAtoday Magazine

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Happy Birthday!



appy "242th Birthday" to our Marines and Sailors! 2-4-2! Our Regional conventions are finished; we have new leaders and are ready to move forward and expand our Association. In August we received word from the IRS that FRA cleared the final hurdle to "push forward" on our FRA Veteran Service Foundation. Much work was carefully planned and executed in recent months to meet this milestone, of expanding our Veterans Service ideology and mission. I would like to thank the many Shipmates' who volunteered to be service officers. This is not just a title or merely an interest, but rather a total commitment to the Veteran Community as well as being advocates for our Active Duty, Reserve, and Retiree communities.

In moving this along, I would just like to plant an idea for your future branch planning: **Motivate**,



Activate, & Perpetuate, MAP! Tell all Veterans in your communities that the Fleet Reserve Association has its own foundation, ONE for

ONE to assist them. Visit your VA Community and be the face of FRA, the helping hands in VA Hospitals, Centers and other "hubs" where Veterans are gathered. This month I will be traveling to the University of Memphis to participate in a forum for both student-vets and university officials on this issue. The goal or common denominator is to ease the educational transitional cost process toward earning a degree. I received the call from a Shipmate, loud and clear, who wants me to take notes and ask the university just how FRA can help them and help our Mid-South MSU-Tiger Vets already on campus. It's an education venture for all.

Shipmates, remember when I mentioned **2-4-2?** That was not a "catch-all phrase" but a proposal for everyone to give "2" this year. I realize not everyone has access to a base, ships, etc., however, there are Reserve and Recruiting Offices, currently receiving *FRAtoday* that we can visit.

CREATE, MAKE & ACCEPT CHANGE!

"What's in your wallet?" was not created overnight. It was a long and well thought out marketing concept. Shipmates, we need to get out, and become part of "the pack." Here are a few ways:

- Parents today are looking for financial assistance (a millennial attitude). This **stems** for our Essay and Scholarship Programs. Folks that I spoke with were amazed the FRA provided nearly \$90,000 in scholarships last year. But, it starts at the local schools, in the 7-12 grades levels. If you would like an introductory letter, for your local school, please let me know.
- Visit the Career (Recruiting) and Reserve Centers. Both CMC's of these commands have actively endorsed and encouraged FRA to get involved.
- Have a "Branch Retention Team" that will review monthly reports of who is coming up for renewal and yes, those who have missed their renewals. Try mailing a letter, a phone call and/ or an email—they all work. Currently our "calls program" at headquarters has a 30% success rate. Imagine what YOU can do, locally!

Shipmates, I realize I have provided many different ideas, however, it is more than an **interest** of mine; but a real gut feeling to **commitment**. Veteran foundations, Community and Career/Reserve Centers, Essay/Scholarships programs, Sailors and Marines have been doing this for more than **2-4-2** years so "hull in on that anchor," release "wire 3," "full blasts" to the surface and "lock and load" for 2017-2018. PRESS ON! **FRA**

Tom is FRA's National Executive Director and can be reached at NEDFRA@fra.org

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Arlington National Cemetery

Your opening paragraph stated that "the U.S. Government purchased a property ... that would



later become Arlington..." This is in error. In 1864 the federal government used land seized in 1862 that belonged to the ancestors of George Washington. They commenced burial of Union soldiers there upon orders given from the president to the secretary of war to find somewhere as they were running out of room in existing cemeteries for their war dead. The federal government did not "purchase" the land until the 1880's from the son of Robert E. Lee.

Ray Boughner TMCS (SW/AW) USN (Ret.)

FRAtoday: Thank you for the clarification Shipmate Boughner. I think we have all seen in recent news, how American history seems to have many layers, turns and twists, specifically regarding our Civil War era.

Not as Interesting As It Was

I just received my August 2017 FRAtoday, and quite frankly I am disappointed, it just does not seem as informative as it usually does. In other words, it is dull reading, but it is hard for me to point out the reason. Something that is easy to point out is, when you leave the Rates out of a story or column, it is hard to recognize someone you had duty with long ago, i.e. Life Members on page 26. I don't know, maybe it is me, but the magazine does not seem as interesting as it has in the past.

Harvey C. Swinford SKC USN (Ret.)

FRAtoday: Thank you for your frank and honest feedback Shipmate Swinford. Please send me ideas, suggestions or topics to cover. I would welcome the input. Williams@fra.org

10 Things to Know Before Reintegrating

Your article in August's issue was well constructed but missed a key piece of information. The Navy Reserve Force, or other reserve service branches, should also be considered by service members leaving active duty before reaching retirement age. Sailors could benefit from affiliation with the Reserves in so many ways: monthly drill pay, retaining rate and paygrade, certifications, possible cross-rating to a new career field, life insurance, retirement pay and medical benefits at retirement. Reasons for leaving active duty service are varied and it may be difficult to wrap yourself around the idea of continued service in the Reserves, but don't be afraid to find out what you could be missing!

Stay Navy!

Carol Kline YNC (AW) Navy Reserve (Ret.)

Jacksonville, FL Branch 290

Online Exchange Shopping

Article on Page 11 gives information regarding "Online Military Exchange Shopping." I tried registering on their site without success. Even though I'm retired Navy with 23 years of service, the pop-up reply from the site indicated I was NOT a veteran. Hope others have better luck, but wish someone would check it out.

Thanks, and still serving in LPS,

John Partin, PRPNC

FRAtoday: Thank you Shipmate and PRPNC Partin. You are not the only person who has had difficulty with the website. It is a new system and they are working to fix the issues. Please keep trying.

Submit Shipmate Forum letters to FRAtoday, 125 N. West St. Alexandria, VA 22314. 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 individual 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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ON GOFF CADITOL DILL News & Notes from the Fleet Reserve Association's Legislative Team

Defense Needs to Be Excluded From Sequestration

As this issue of *FRAtoday* goes to press, Congress has not yet addressed problems created by the Budget Control Act (BCA) of 2011 (Sequestration). Congress needs



to exclude Defense spending from the BCA. Excluding Defense from sequestration is no simple feat, especially given the partisan divide in Congress. This problem requires a bi-partisan approach. Congress should remember our military is currently supporting a 15-year war against terrorism. They should exclude Defense from mindless, arbitrary sequestration cuts. The Army, Marine Corps, Air Force and Navy all testified before House Armed Services Committee, subcommittees earlier this year. They each explained the impact budget cuts and budget uncer-

tainties have had on modernization and being forced to choose between readiness and future modernization efforts. Sequestration creates shortfalls in maintenance

and other key areas. It also constrains the ability to meet current and future threats, which result in increased risk for service members and our nation. It is important to note these automatic cuts, require 50 percent of the budget cuts come from the Defense budget, even though Defense only makes up 16 percent of the total U.S. budget.

President Trump's FY2018 budget request exceeds the arbitrary sequestration spending caps. The two previous fiscal years Congress loosened spending restrictions, but there is no such agreement for FY2018. Both the House and Senate versions of the FY2018 Defense authorization bills (NDAA) also violate the spending caps of the BCA, which sets strict caps on both defense and non-defense spending. In the past, Congress managed to make short-term compromises, lifting the caps for a couple of years at a time. No such agreement applies to FY2018 NDAA. Shipmates are strongly urged to use the Action Center online at: www.fra.org and ask your legislators to exclude Defense from sequestration.

GI Bill Reform Enacted

The House and Senate passed major reform of the Post 9/11 GI Bill program (H.R.3218) and it was later signed



into law by
President Trump.
The major provisions in this
newly enacted
law include:

• Eliminating the 15-year time limit for using education benefits,

- Abolishing exemption for GI Bill credit for Reserve Component members who are called to active duty under specified circumstances,
- Providing beneficiaries who attend schools that close or lose accreditation to receive back their entitlement for the semester they were enrolled and
- Awarding benefits to Purple Heart recipients who did not have the 36 months of active duty requirement.

FRA supported the enactment of the Post 9/11 GI bill in 2008 and welcomes the improvements contained in this bill. The Post 9/11 GI Bill is a tremendous benefit for service members who qualify for the program and has significantly improved the morale of those currently serving.



Temporary Funding for VA Choice Program Becomes Law

The Senate passed legislation (S.114) that would temporarily fix the funding shortfall of the VA Choice program that was later signed into law by President Trump. The \$2.1 billion provided will allow the program to continue for six months as Congress works on other reforms for the program. The funding would also authorize 28 major medical facility leases and enhance the recruitment, retention and training of the VA workforce.

In FRA's recent survey (January/February 2017) nearly 81 percent of veterans see quality of VA health care benefits as "very important" (the highest rating). The VA and specifically the Veterans Health Administration (VHA) have been embroiled in controversy for the past three years. Since the "Phoenix Waiting List" scandal was uncovered by Congress, a robust debate has ensued on how to reform the VHA to ensure it can provide timely, comprehensive and veteran-centric health care to veterans in need. At a recent House Veterans Affairs Committee (HVAC) hearing, VA Secretary Dr. David J. Shulkin claimed the VA community care appointments have increased by 61 percent overall since Choice was created. Secretary Shulkin



also indicated that last year, 30 percent of all VA appointments were held in the community, rather than in VA medical facilities.

The Association believes that while the "Choice" program has merit and it will require significant oversight to ensure it is effective. Now that the funding short fall has been fixed, Congress should work to provide 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 on clinical determinations and veterans preferences, rather than subjective time and distance, which is the current practice in the Choice program.

Public Survey on the Future of Arlington Cemetery

Arlington National Cemetery (ANC) is conducting a public survey to measure the public attitude toward restricting eligibility for burial at the cemetery and/or expanding the grounds of the cemetery. ANC has approximately twenty-five years at the current burial rate before it runs out of space and will no longer be an active cemetery that honors our Nation's veterans. In order to significantly extend ANC's capacity, changes to either eligibility criteria and/or expansion of the geographic footprint are required.

ANC is managed by the Department of the Army and does not fall under any of the rules and regulations of veteran's cemeteries that are administered by the Department of Veterans Affairs. ANC is a living monument to those who have served. It should remain an

active place for reflection and a testament to future generations about how we remember and honor those who served.

Please consider taking this 5-10 minute survey at: http://www.



arlingtoncemetery.mil/News/Post/4178/National-dialogue-begins-at-Arlington-National-Cemetery. Scroll down to: "National Dialogue Survey."



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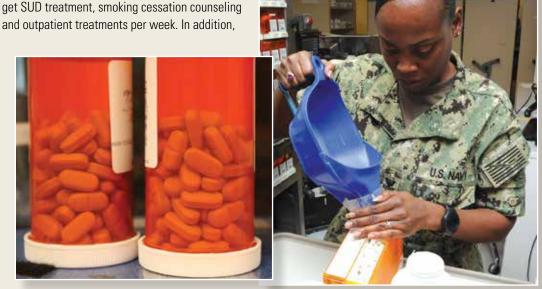
Express Script Inc. (ESI) announced that effective September 1, 2017, it will need annual consent from patients who want to receive automatic refills of maintenance medications through the TRICARE Pharmacy Home Delivery program. When the last refill of a medication enrolled in the Automatic Refill program ships, ESI will reach out to the beneficiary by telephone and/or email (depending on indicated preference) for consent. For more information on this program please contact Express Scripts at 1-877-363-1303 or visit their website: https://www.expressscripts.com/TRICARE/index.shtml

TRICARE Expanding Mental Health and Substance Abuse Treatment

TRICARE recently announced it is expanding mental health and substance use disorders. They will be adding intensive outpatient coverage and expanding options for opioid treatment. In addition to other improvements, this expansion improves access to care and increases opportunities for mental health and Substance Use Disorder (SUD) treatment. The expanded services will make it easier for beneficiaries to access the right level of care for their health and wellness needs.

TRICARE reduced limitations for receiving mental health and SUD services. There are no limits for the number of times beneficiaries can get SUD treatment, smoking cessation counseling and outpatient treatments per week. In addition

TRICARE removed the requirement for authorization after the eighth outpatient mental health or SUD visit. Since October 2016, non-active duty dependent beneficiaries, retirees, family members and survivors began paying lower copayments and cost-shares for mental health and SUD care. One example is the cost per each mental health and SUD outpatient office-based visit. It was reduced from \$25 to \$12. For more information on the updated services and expanding treatment options for mental health and SUD, go to: https://tricare.mil/CoveredServices/Mental





Changes are Coming to TRICARE

The following changes will be made to TRICARE benefits, beginning January 1, 2018. They include, but

are not limited to, reducing TRICARE regions from three down to two. The creation of a new program called TRICARE Select and the enrollment in the TRICARE program.

Region Consolidation: Currently there are three TRICARE regions in the U.S. They are TRICARE North, South and West. The TRICARE North and South regions will combine and form TRICARE East. TRICARE West will remain mostly unchanged. Two new contractors, Humana Military and Health Net Federal Services, will administer these regions. The Defense Health Agency (DHA) believes the change will allow better

coordination between the military hospitals, clinics and civilian health care providers overall.

TRICARE Select: This new program will replace TRICARE Standard and TRICARE Extra, both stateside and overseas. Stateside, TRICARE Select will be a self-managed, preferred provider network option. Beneficiaries will not be required to have a primary care manager (PCM) so you may visit any TRICARE-authorized provider. An authorized provider is any individual, institution, organization or supplier licensed by a state, accredited by national organization or meets the standards of the medical community and is certified to provide TRICARE benefits. There are two types of authorized providers of services covered by TRICARE without a referral, Network and Non-Network.

TRICARE Overseas Select will be a preferred provider organization-style plan that provides access

to both network and non-network authorized TRICARE providers for medically necessary coverage. To be medically necessary means it is appropriate, reason-

able and adequate for the condition. TRICARE Select adopts a number of improvements, including additional preventive care services previously only offered to TRICARE Prime beneficiaries.

TRICARE Prime: This is a managed care program option that has an assigned PCM that provides most of

your care. When you need specialty care, your PCM will refer you to a specialist. Active duty service members and their family members do not pay anything when referred by their PCM to a network provider. All others pay annual enrollment fees and network copayments.

Enrollment: All current

TRICARE beneficiaries will automatically be enrolled into plans on January 1, 2018, as long as they are eligible. TRICARE Prime enrollees will remain in TRICARE Prime. TRICARE Standard and Extra beneficiaries will be enrolled into TRICARE Select. During 2018, you can choose to enroll into or change your TRICARE plan. Enrollment will move to a calendar year open enrollment period beginning in the fall of 2018. Active enrollment will be required in order to receive coverage for the following year. The open enrollment period will begin on Monday of the second full week in November and run through Monday of the second full week in December

Go to: www.tricare.mil/changes and sign up for e-mail alerts. In the coming months, more information will be available.

of each calendar year.





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avy shipbuilding is a market that is dominated by General Dynamics (GD) and Huntington Ingalls Industries (HII). There are seven large shipyards that build the majority of today's Naval Fleet, including the companies building the Littoral Combat Ships (LCS). These Navy shipbuilders construct aircraft carriers, submarines, complex surface combatants and the large auxiliary ships. HII's Newport News Shipbuilding and GD's Electric Boat build the nuclear class vessels. HII's Ingalls Shipyard and GD's Bath Iron Works build the destroyer class ships and HII's Ingalls shipyard builds the amphibious warships that transport the Marine Corps. Fincantieri Marinette and Austal USA build the LCS. Finally, GD's National Steel and Shipbuilding Company (NASSCO) on the west coast, specializes in complex auxiliary and

support and large commercial vessels.

The federal portion of the U.S. shipyard industry includes four government-owned and operated shipyards located at Portsmouth, Pearl Harbor, Puget Sound and Norfolk. These yards are used only for repair, maintenance and modernization of naval vessels and all have the ability to support nuclear power.

The Coast Guard vessels, various auxiliary Navy ships and Army transport vessels, as well as commercial vessels are built by mid-sized shipyards.

Appropriations Budget

New ship construction is funded within the Shipbuilding and Conversion, Navy (SCN) appropriation. Invested SCN funds finance the construction and conversion of ships, including service life extensions and nuclear refueling and complex overhauls (RCOH). The hull, mechanical and electrical equip-



Industries

Austal USA

Fincantieri

ment (HME), electronics, guns, torpedo and missile launching systems as well as communications systems are all included in SCN appropriations. SCN also includes plant equipment, ship outfitting and postdelivery projects, machines and tools.

Appropriation is a multi-year process and is applicable for five fiscal years or the obligation work limiting date (OWLD) of the ship under construction. The OWLD is established 11 shipbut months after outfitting out the ship. The OWLD date of the last hull in a class of ships determines the expiration date of the appropriation. Amphibious ships that transport Marines are funded within the U.S. Navy's SCN appropriation.

Naval Sea Systems Command (NAVSEASYS-COM) submits annual budget requests based upon estimates provided by the program managers. The

Program Executive Offices (PEOs) oversee the shipbuilding program, new construction and the budget. PEO is considered one of the Defense Department's largest acquisition organizations.

Ingalls

Austal USA

Marinette Marine Corporation

The budget process calls for sequential submissions up the chain of command. It begins in the summer with the Navy Budget, followed by the Office of the Secretary of Defense (OSD) Budget usually submitted in the fall, then the President's Budget submission to the Office of Management and

LPD17 class, LHA 6 class, DDG-51

Littoral Combat Ship, Expeditionary

Fast Transport (EPF)

Littoral Combat Ship



Sailors assigned to the submarine tender USS Frank Cable (AS 40) see their ship's propeller for the first time, as she drains in dry-dock, in Portland, Ore. Photo by Specialist 3rd Class Alana Langdon.

Budget (OMB) in December. The budget request becomes part of the President's budget submission to Congress in February of each year. The Trump administration has released its proposed budget for FY2018, which includes \$639 billion in defense spending. The Navy would receive \$171.5 billion of this amount, \$6.5 billion more than in 2017.

What is On the Horizon

Recently the Senate Armed Services Committee, Subcommittee on Seapower accepted statements from key Naval personnel regarding the needs of today's Navy. There are several security challenges by major global powers that are intensifying, at a rapid pace. In the Middle East, the carrier strike groups and strike fighter aircraft continue operations against the Islamic State of Iraq and Syria. In Afghanistan, the Marine Corps deployed to Helmand Province to train, advise and assist the Afghan Army and police. This past April, two destroyers operating in the Mediterranean enabled the Navy to take swift action with Tomahawk cruise missile strikes against chemical attacks in Syria.

In 2016 there were more than 210 Marine operations, 20 amphibious operations, 160 Theater Security Cooperation events and 75 exercises with units deployed to every Geographical Combat Command. In addition to these, requests for disaster relief such as hurricane Mathew that made landfall in October of 2016, must be supported. The objective is to continue to improve readiness and operational capacity. The Navy needs ships with advanced capabilities and technologies, while modernizing the current fleet for seapower and projection forces.

The President's FY2018 budget supports procure-



ment of nine ships, including two SSN 774 *Virginia* class attack submarines; two DDG 51 *Arleigh Burke* class destroyers; two Littoral Combat Ships (LCS); one *Ford* class aircraft carrier (CVN); one *John Lewis* class fleet oiler (T-AO); and one Towing, Salvage and Rescue ship (T-ATS). The acquisition will "advance key warfighting capabilities and operational effectiveness," says Senator Roger Wicker (R-Mo.), chairman of the subcommittee. The Navy's 2016 Force Structure Assessment (FSA) detailed a long-term requirement for 355-ship Navy.

Aircraft Carriers

The USS GERALD R. FORD (CVN 78) is the first new aircraft carrier design in 40 years and delivered this past May. This returns force structure to 11 aircraft carriers and provides an unprecedented Navy capability for the next half century.

By capitalizing on lessons learned from the lead ship, CVN 79 and 80 have achieved significant cost reductions. The *USS JOHN F. KENNEDY* (CVN 79) is 28 percent complete with her launch planned in 2020 and delivery followed by training and maneuvers to deploy as soon as the fall of 2024. The *USS ENTERPRISE* (CVN 80) has begun planning with construction scheduled to begin in spring of 2018.





Submarines

Ballistic Missile Submarines, coupled with the TRIDENT II D-5 Strategic Weapon System, represent the most lasting strategic arsenal and provide nuclear-response capability. The current SSBN and SSGNs' life cycles cannot be extended, so the Columbia Class Program is on track to start construction in FY2021. Their delivery is set to coincide with the retirement of our current ballistic missile submarines and deploy for first patrol in FY2031.

The *Virginia* class submarine program ensures the delivery of submarines ready to deploy within budget. The Block IV contract for 10 ships continues the co-production of the Virginia class submarines through FY2018. The Navy intends to take advantage of these savings and capitalize on increased efficiency with decreased costs to build 10 boats, planned through 2021.

Large Surface Combatants

The *Arleigh Burke* class (DDG 51) remains one of the Navy's most robust and successful shipbuilding programs, providing 64 ships to the Fleet. There are 10 more builds planned through FY2021, and will incorporate Integrated Air and Missile Defense and provide additional Ballistic Missile Defense (BMD) capacity known as Flight III.

The DDG 1000 Zumwalt class guided missile destroyer is an optimally crewed, multi-mission

ship designed to provide long-range, precision, surface fire support to Marines conducting littoral maneuvers and ashore operations. The DDG 1000 program accomplished several milestones in 2016 including the first phase of delivery, commissioning, and sailaway of USS *ZUMWALT* to her homeport of San Diego.

Small Surface Combatants

Nine Littoral Combat Ships (LCS) have been built and 17 others are in various stages of construction. Both LCS shipyards have upgraded their facilities and have the ability for production, below the congressionally mandated cost cap. There are several other modules of the LCS, such as surface warfare, mine countermeasures, anti-submarine warfare and torpedo defense, just to name a few. Unmanned Surface Vehicles (USV) will play a larger role in hunting mines as the Navy modernizes.

The Navy continues to refine the requirements and acquisition strategy for the frigate. This procurement has been pushed to FY2020 with the LCS program continuing in FY2018 and FY2019 to bridge the frigate targeted start date. The Navy plans to transition in FY2020 and maximize competition in the shipbuilding industry.

Amphibious Ships

Amphibious ships operate forward to support al-

The aircraft carrier USS George H.W. Bush (CVN 77) transits the Mediterranean Sea while performing flight operations in support of Operation Inherent Resolve. Photo by Specialist 3rd Class Daniel Gaither.

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lies, rapidly respond to crises, deter offensive attacks and provide the best means of projecting sustainable power ashore. Additionally, it provides humanitarian aid and disaster relief. The current plan projects 12 Amphibious Assault Ships (LHD/LHA) and a mixture of 26 Amphibious Transport Dock (LPD), Dock Landing Ship (LSD), and Amphibious Ship Replacement LX(R) Ships. The amphibious force is projected to grow to a total of 34 ships in FY2021.

These ships will replace the LHA 1 *Tarawa* class and the LHD 1 *Wasp* class ships. *USS AMERICA* (LHA 6) began her first operational deployment in July 2017. *USS TRIPOLI* (LHA 7) construction is 70 percent complete and on schedule to deliver in 2018. LHA 8 will have a well deck to increase operational flexibility and an island with a reduced footprint, which increases flight deck space and improves aviation capability. Delivery is scheduled for FY2024.

There are currently two ships are under construction, *PORTLAND* (LPD 27) and *FORT LAUDER-DALE* (LPD 28). They are planned for delivery in October 2017 and August 2021, respectively. Congress added a 13th ship (LPD 29) in FY2017, which will lessen negative impacts to shipbuilding caused by the gap in construction between the start of the LPD 28 build and the start of construction for LX(R).



Smooth Sailing

The Department of the Navy will continue to push for affordability, stability and shipbuilding capacity. Shipbuilding will continue to be a viable and vital industry. It will require continuous congressional support and must meet the objectives of providing warfighting and humanitarian capabilities. The FY2019, as presented by President Trump, will help the Navy achieve their goals of increasing range, speed and ability. **FRA**

Sources:

- 1. United States Navy, http://www.navy.mil/navydata/nav_legacy.asp?id=146
- 2. Congressional testimony to Senate Armed Services Committee Sub-committee on Seapower by: Allison F. Stiller, performing the duties of Assistant Secretary of the Navy for Research, Development, and Acquisition; Vice Admiral William K. Lescher, Deputy Chief of Naval Operations for Integration of Capabilities and Resources and Lieutenant General Robert S. Walsh, Deputy Commandant for Combat Development and Integration
- 3. Shipbuilders Council of America, https://shipbuilders.org/ 4. Huntington Ingalls Industries, http://www.huntingtoningalls.com/

The aircraft carrier USS Carl Vinson (CVN 70) transits the Pacific Ocean. The Carl Vinson Carrier Strike Group is on a regularly scheduled Western Pacific deployment as part of the U.S. Pacific Fleet-led initiative to extend the command and control functions of U.S. 3rd fleet. Photo by 3rd Class Tom Tonthat.

U.S. Navy Ship Inventory

The U.S. Navy's Total Ship Battle Force, the official count of the number of vessels in the Navy's active fleet, stands at 277 ships. This number includes the amphibious ships that transport the U.S. Marine Corps. The total number of battle force ships in the Navy reached a late-Cold War peak of 568 at the end of FY1987 and began declining thereafter. The Navy fell below 300 battle force ships in August 2003.

Commissioned Navy ships are prefixed with the letters "USS," designating United States Ship. Non-commissioned, civilian-manned vessels of the Navy have names that begin with "USNS," standing for United States Naval Ship. Every ship has a letter-based hull classification symbol (CVN or DDG) that indicates the vessel's type and number. A "T" in front of a ship type represents a U.S. Naval Service Ship operated by the Military Sealift Command. All ships in the Navy inventory are placed in the Naval Vessel Register. The Register tracks data such as the current status of a ship, the date of its commissioning and the date of its decommissioning.

The current Navy inventory as of September 8, 2017 is:

Ships and Submarines

Deployable Battle Force Ships: 277

- Deployed Battle Force Across the Fleet Including Forward Deployed Submarines: 99
- Deployed Ships Underway: 50 (18%)
- Ships Underway for Local Ops / Training: 43 (16%)
- Aircraft Carriers Underway:
 USS Nimitz (CVN 68) 5th Fleet
 USS John C. Stennis (CVN 74) Pacific
 USS Harry S. Truman (CVN 75) Atlantic
 USS Ronald Reagan (CVN 76) 7th Fleet
- Amphibious Assault Ships Underway:
 USS America (LHA 6) 5th Fleet
 USS Wasp (LHD 1) 4th Fleet
 USS Kearsarge (LHD 3) Atlantic
 USS Bonhomme Richard (LHD 6) 7th Fleet
- Aircraft (operational): 3700+



Insulin Resistance Is a Good Idea

By Christine Lehmann, M.A., N.T.P. and Reverse Diabetes Coach

If you have prediabetes or Type 2 diabetes, metabolic syndrome or polycystic ovarian syndrome, you may already have insulin resistance. This condition shows up earlier than prediabetes because the hormone insulin plays such an important role in controlling your blood sugar. After you eat a meal with starchy carbohydrates such as white bread, most cereals or white rice or consume a drink with sugar in it, your blood sugar rises within 15 minutes. Your pancreas secretes insulin to lower your blood sugar and maintain a normal level. Insulin does this by driving glucose from your blood stream into your muscle, fat and liver cells. Your liver and muscle tissue also store excess glucose (glycogen) and your liver produces less glucose in response to insulin.

When your blood sugar starts to dip between meals, your pancreas secretes the hormone glucagon to prompt the cells and the liver to release the excess glucose into your blood stream. Glucose is a very important source of energy for the body, including your brain, so you don't want your blood sugar to drop too low (hypoglycemia).

In the early stage of insulin resistance, the fat, liver and muscle cells, which normally accept and store glucose start to resist the action of insulin due to a signaling problem. As a result, glucose remains in the blood stream and starts to rise. The beta-cells in your pancreas respond by secreting more insulin to compensate for the insulin resistance.

This increase in insulin can keep your blood sugar

levels normal for several years. However, eventually, this hyperinsulinemic state damages your pancreatic beta cells, which impairs their ability to continue producing adequate levels of insulin. Then, your blood sugar levels rise above normal and you have prediabetes or Type 2 diabetes.

Risk Factors for Insulin Resistance

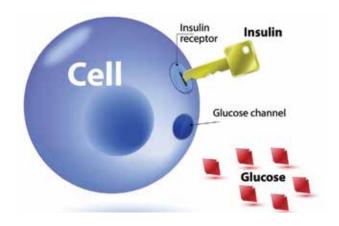
Insulin resistance is a combination of genetic and acquired factors, which are impacted by lifestyle. These factors increase your risk of having insulin resistance.

- Signs of metabolic syndrome including abdominal fat, obesity, high blood pressure, high cholesterol especially high triglycerides and high blood sugar.
- A sedentary lifestyle (lack of exercise) and/or a high-carb, high-sugar diet.
- A family history of Type 2 diabetes.
- A history of gestational diabetes.
- A diagnosis of Cushing's Disease. (your adrenal glands produce too much cortisol)
- Chronic stress due to trauma, surgery, diabetes ketoacidosis, severe infection, uremia and liver cirrhosis.
- A diagnosis of polycystic ovarian syndrome.

Get Tested

Unfortunately, most physicians only test for elevated blood sugar levels. By the time you have prediabetes, insulin resistance is already established. "In short, we have very well-established methods for assessing glucose regulation, allowing us to easily diagnose patients as non-diabetic, pre-diabetic or diabetic. What has been missing is a reliable way to detect insulin resistance in those years when insulin levels are rising but still keeping blood sugar levels down. This need is answered by the Glucose Tolerance/Insulin Response (GTIR) test, which offers a way to improve our ability to intervene earlier," says naturopathic doctor Pushpa Larsen ND in the online article "Early Detection of Insulin Resistance for Improved Patient Outcomes."

The GTIR test requires fasting 8 to 12 hours beforehand and an appointment time of 2 to 4 hours to measure your fasting blood sugar and insulin levels before and after consuming a sugary drink. The results will indicate whether your glucose and insulin



levels are normal or not and if abnormal, the relevant stage of diabetes and insulin resistance.

"For an individual with a healthy life-style and no other risk factors, a baseline GTIR at 45 years of age would be prudent, with follow-up testing every three to five years if no signs of insulin resistance become apparent," advises Larsen.

Case Study

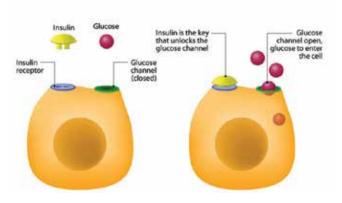
To illustrate how the GTIR can help with early detection and treatment of insulin resistance, Larsen shared a case example: GJ is a 38-year-old woman whose chief complaint was easy weight gain and fatigue. She is 5'4" tall and weighed 174 pounds at the initial visit. Her body mass index (BMI) was 29.9. Her pulse, respiration and blood pressure were normal. She had a history of gestational diabetes and a family history of Type 2 diabetes. Fasting blood sugar was elevated at 111, but HgbA1c was normal at 5.3.

Because of her family and personal history, Larsen ran a 4-hour Glucose Tolerance/Insulin Resistance test. GJ's fasting and 2 hour glucose levels were normal based on American Diabetes Association criteria. "However, her fasting insulin was above 10 (11.80) and peaked in the 2nd hour at 93.20. This pattern shows that extremely high insulin levels functioned to keep all blood glucose levels within normal levels," says Larsen.

GJ was put on Berberine, a Chinese herbal supplement, which several published studies have shown is just as effective as Metformin in lowering blood sugar and improving insulin sensitivity without some of the gastrointestinal side effects. She was also counseled about diet and exercise. Larsen reported that "At her six month follow-up

visit she had lost 9 pounds and her BMI had decreased to 28.3. Her GTIR test demonstrated a dramatic reversal from the original Pattern IV result to a completely normal Pattern I result."

HOW DOES INSULIN WORK?



are low-glycemic foods but they contain whey protein which is rapidly digested and absorbed to release amino acids into the circulation. Studies have shown that the most insulinemic amino acids are the branchedchain ones (leucine,

isoleucine and valine) found in both regular milk (skim and whole-fat) and fermented milk products. Unfortunately, a cup of yoghurt produces the same high insulin response as a slice of white bread. Beans are a good source of protein and produce a high

insulin response.

Diet

A low glycemic

whole-foods diet can go a long way towards keeping blood sugar and insulin levels in the normal range. The glycemic index only applies to carbohydrates that were tested in 50 gram amounts for their glucose response in comparison to a slice of white bread, which has the highest glycemic score of 100. Then, the carbs were classified as high, medium or low. However, many people prefer using the glycemic load (GL) to the glycemic index because it is based on an average serving size rather than 50 grams of a particular food that can be several servings.

The best carbohydrates with a low GL are nonstarchy vegetables including leafy greens, brussel sprouts, artichokes, and cauliflower. Some of the best fruits include all types of berries (except cherries), grapefruit, peaches, plums, pears and green apples. Although fruit contains the sugar fructose, which can spike your insulin, that is off-set by the antioxidant vitamins A and C and fiber in fruit.

You want to avoid refined carbs such as white bread, white rice and complex starchy carbs with a high GL such as white potatoes and tapioca. These foods produce rapid increases in blood sugar and trigger a high insulin response that can lead to a sharp decrease in blood sugar (hypoglycemia). I also recommend adding a little healthy fat such as virgin coconut oil or grass-fed butter to medium-glycemic carbs such as sweet potatoes, which slows the release of glucose into your bloodstream.

Another index called the insulin, not only measures the insulin response to carbs but also fats and proteins. While the insulin index generally mirrors the glycemic index/load, there are a few exceptions. For example, milk and fermented yoghurt and kefir

Exercise

The research shows that being inactive and overweight or obese contribute to chronic inflammation and the manifestation of insulin resistance.

Physical activity, on the other hand, increases insulin sensitivity. The research shows when aerobic exercise was added to medication and diet, this combination was superior to medication and diet alone in reducing blood glucose and insulin scores. In a large study, insulin sensitivity was approximately 80% higher for those who participated in vigorous activity five times per week or more, compared with those who rarely or never participated.

However, another study showed that exercise at moderate intensity such as 30 minutes of cycling can be as effective as high-intensity exercise in reducing insulin resistance in women. Resistance training with increasing intensity at least twice a week over a period of 16 weeks also increased insulin sensitivity by as much as 45 percent. The research shows that to sustain the increased insulin sensitivity, you need to continue to engage in the activity regularly. Otherwise, it can take only one week for the improvement to disappear. FRA

Research Resources

http://meridianvalleylab.com/Early-Detection-of-Insulin-Resistance-for-Improved-Patient-Outcomes

https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4129661/

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The Wall Story

n Eagle Scout (a nephew of a fellow associate) was assigned a project, and brought on the idea of his troop creating a "Memory Garden" for our branch. We agreed and decided to have one established behind FRA Branch 94, as a way to honor our departed Shipmates, Comrades in Arms and Associates. We were fully satisfied with the results, but soon realized the garden lacked much needed shade, and it required constant maintenance.

With this issue on hand, the branch opted on a low-maintenance memorial instead. Tasked as Project Manager, I began to brainstorm. I felt that a wall, similar to that of the Vietnam Wall, would

be appropriate. Engineered drawings (donated by a former Marine) and permits were obtained to initiate the memorial. The concrete slab was poured and painted, next came the granite panels (also donated by a former Marine) and finally the engraving. The project came to fruition by July.

A few days later, while doing some cleanup work around the wall, I heard what sounded like a goat. I turned around, and lo and behold, there stood a young goat, with a nice set of ram horns, munching away at the grass at the bottom of the fence. That's great, I thought; he'll keep the area under control for us. And so, the days passed without much nuisance, that is, until July 27.





My wife and I were at a restaurant celebrating our 26th wedding anniversary. As we proceeded to leave, I contacted the president of our branch after noticing I missed his call. He said "Bill, I have some bad news for you. Your wall has been rammed." Immediately, I had images of a Ram truck or riding lawn mower hitting

our memorial. Then he said, "The goat next door somehow got onto our yard and saw his reflection on the wall and decided it was an intruder in his territory, and rammed all three panels before some Shipmates and the owners from next door could capture him."

Needless to say the wall was destroyed. Luckily the neighbor had insur-

ance, and we had a check in our hands within 7 days. A new memorial was installed and engraved the following week. Some of the ladies from the Auxiliary felt so bad, they presented me with a big picture of the Naval Academy Goat mascot, wearing a chiefs hat and a note that read: "Bill, I'm sorry, The Goat". And yes, I have heard every goat joke imaginable. **FRA**

By Branch 94 President Bill Kasparek, Corpus Christi, Texas

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> Stan W. US war veteran and retired professor

without an expensive shaft-way. Its small "footprint" and self-contained lift mechanism adds convenience and value to your home and quality to your life. It's called the Easy Climber® Elevator. Call us now and we can tell you just how simple it is to own.

For many people, particularly seniors, climbing stairs can be a struggle and a health threat. Some have installed motorized stair lifts, but they block access to the stairs and Can be placed virtually anywhere in your home.



Imagine the possibilities

- No more climbing up stairs
- No more falling down stairs
- Plenty of room for groceries or laundry
- Perfect for people with older pets
- Ideal for Ranch houses with basements

are hardly an enhancement to your home's décor. By contrast, the Easy Climber® Elevator can be installed almost anywhere in your home. That way you can move easily and safely from floor to floor without struggling or worse yet... falling.

Why spend another day without this remarkable convenience. Knowledgeable product experts are standing by to answer any questions you may have. Call Now!



Call now to find out how you can get your own Easy Climber Elevator.

Please mention promotional code 107330.

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Profiles in Community Service



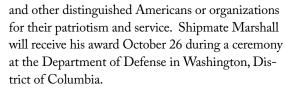
ne of the most important aspects of membership is how well our image as a positive influence of community service is promoted. This important tool should be used to engage prospective members about FRA. Two members, AMSC James W. Marshall, USN (Ret.) and HMC Regina Schulmeister, USNR (both from Branch 59, Cheyenne, Wyo.) have provided priceless accomplishments in their community.

Shipmate Jim Marshall was one of the charter members of Wyoming Branch 259 when it was founded in January 2003. He has served in several Branch offices including President, Vice President and Secretary. He is always doing something to promote the FRA's service in Cheyenne. In 2008, Jim served as the coordinator for the citywide USMC Toys for Tots Program. He called upon Branch 59 and

they always step up. He used fundraisers like "stuff a truck" for the toy collection, in which they gathered thousands of toys.

Jim has been a true ambassador to his community. He spearheaded multiple events to help strengthen the bond between the Navy and the people of Wyoming. Jim also provided support to the Navy Operational Support Center (NOSC) in Cheyenne, a reserves training facility.

Throughout the past year, Jim coordinated the Cheyenne Navy Birthday Ball, Toys for Tots Drive, and other FRA events tied to Cheyenne Frontier Days. He oversaw the relocation of a 42-foot decommissioned U. S. Navy submarine periscope. It now looks through the roof of the new Grand Conservatory at Cheyenne's Botanic Gardens. Jim was nominated for the 2017 Spirit of Hope Award by LCDR Christopher Tidwell, Commanding Officer, NOSC for his efforts in the community. The award is named in memory of comedian Bob Hope and is given to members of the armed forces, entertainers



Another Shipmate making waves in Cheyenne is Regina Schulmeister who is a Hospital Corpsman Chief assigned to the NOSC. She was born in Buenos Aires Argentina. Following high school gradu-

ation, she attended the Federal Police Academy and graduated in 1988 with the second highest score of her class. She received three awards in Academics and Defensive Tactics and worked as a Police Officer in Argentina for 12 years.

In 1997 Schulmeiser was selected to attend the Federal Bureau of Investigation (FBI) National Academy in Virginia. She was the first female offi-

cer from Argentina to attend this prestigious FBI training. While in Virginia she fell in love with the country and its people. She returned to the U.S. in 1998 and settled in Wyoming.

In 2002 she joined the U.S. Naval Reserves to become a Medical Corpsman. In 2005 Regina became a Wyoming Highway Patrol officer and graduated from the academy with the Colonel's Leadership Award. In 2009 she was selected as top trooper of the year and is currently stationed in Thermopolis where she spends her time helping her community both on and off duty.

Many of our members serve their communities and have the opportunity to interact with prospective members. You can be an FRA ambassador too.



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.





Eligibility: Students, grades 7 through 12

Deadline: December 1, 2017

350 words or less about "What Patriotism means to me" Requirements:

Website: www.fra.org/essay

FRA Americaism Rules

- 1. All entrants shall be students in grades seven through twelve (or equivalent).
- 2. Entrants must be sponsored by a branch of the Fleet Reserve Association or a unit of the Ladies Auxiliary, or by an FRA Member-at-Large.
- 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 center 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.

Sponsored by:

- 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.

FRAtoday is required to complete an annual Statement of Ownership (SF-3526) and submit it to the U.S. Postal Service.

We are also required to publish it in the magazine.



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a. Total Number	r of	Copies (Net press run)	64,316	61,714
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'S Form 3526, July 2014 (Page 3 of 4) PRIVACY NOTICE: See our privacy policy on www.usps.com.

New Scholarship Year Commences

he 2018 FRA Education Foundation scholarship application cycle commenced on September 1, 2017 and continues until April 15, 2018. Scholarship information and applications are posted on the foundation page of FRA's web site at: www.fra.org/foundation

This follows closely the announcement of the 2017 scholarship selectees listed in the September 2017 issue of *FRAtoday* which concludes the 2017 cycle. A total of \$90,000 was presented to 21 scholars from 16 states this year based on need, academic proficiency and character. Thanks to all Shipmates and branches for the contributions that helped make these awards possible.

The awards total is less this year due to the elimination of a contribution from FRA, however, the foundation continues funding legacy awards in memory of deceased Shipmates Glenn F. Glezen, Robert W. Nolan and Joseph R. Baranski.

Since my last *FRAtoday* column in the spring, I submitted a report on the foundation's work to the FRA National Board of Directors and presented a report to the Budget and Finance Committee in July. Both included the following recommendations:

- The Foundation Board recommends that FRA leadership and individual Branches continue supporting the FRA Education Foundation, and that information regarding the foundation and its scholarship awards be disseminated at Regional meetings and during leadership visits to branches and other Association / sea service related functions.
- The Foundation Board recommends that information be disseminated regularly about registering for and using the **Amazon Smile program** (smile.amazon.com) to help support the foundation. Information is detailed in a flyer and should be disseminated via Regional meeting, branch newsletters, and at branch meetings.
- The Foundation Board recommends including detailed information on the foundation as part of annual leadership training to expand aware-

ness and help support the foundation's mission which is directly related to FRA's mission and cardinal principles.

Please help spread the word to anyone planning to attend college during the 2018-2019 academic year. Applications with detailed instructions are also available via the www.fra.org/foundation link. Be sure to check it out.

CFC Update

Since 2012, the foundation has been approved to participate in the annual Combined Federal Campaign (CFC), and hopefully will be approved to participate again this year. As I write this, the foundation and other organizations have yet to receive official notification of acceptance.

This year is NOT "business as usual" for the CFC according to Patrick Maguire, who coordinates participation for the Military Support Groups of America. A federation of military related organizations, which has, tentatively accepted the foundation pending final CFC approval through the federal Office of Personnel Management (OPM) which oversees the program.

According to Maguire, the transition from the old CFC to the new CFC is taking the federal government longer than anticipated. OPM has not finished its 2017 eligibility reviews—which means the federation cannot yet issue formal acceptance of participation in the campaign.

That said, the campaign is starting on October 2 this year, a month later then in 2016, and runs until January 12, 2018. **This year, participation is also expanding beyond Federal, Postal and military personnel to include retirees from these communities.** The donation process is also being revamped and simplified by replacing the CFC modules in Employee Express and myPay.

More to come on this—and thanks for your continuing support. **FRA**

By NEDE Joe Barnes



LA FRA Northeast New England



would like to thank the members of the Northeast/New England Region for electing me as Regional President for the 2016-2017 term. This region is like a family. Since the merger, we have worked diligently and have been very successful in combining and retaining the long-standing traditions of both regions. Of course, there can be "bumps" in the road, but have been able to overcome them as they come.

The Units continue with various projects. From hosting a cake-less cake sale, making phone calls to shut-ins to attending funerals, rituals and parades. Additionally, members provide rides to the Shipmates and Auxiliary members whether it is to go shopping, visit friends and relatives or to go to meetings and other functions. They collect box tops, soup labels, greeting cards and eyeglasses for the communities in their area. Some of our members volunteer at the VA hospitals or local hospitals and/ or nursing homes to help provide comfort. This Region may have only five units, but each and every member does their part for the Auxiliary.

On another note, this is a delicate subject, but it is important to notify your families if you would like the Unit to perform a ritual upon your passing. Many family members may not be aware this is available to them. This is the Auxiliary's way of saying goodbye. At both the Regional and National

Since the

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both regions.

conventions, there is a memorial

service for all the members who have passed during the year and the Regional President places a flower in their memory. diligently and

If you have internet access, please visit our website at: www.la-fra.org. It has been updated to include several of the forms that are needed during the year, such as order forms and new officers' reports, just to name a few. The TRIANGLE newsletter is posted each month as well as some archive issues. I

STRONGLY urge you to also visit the FRA website at: www.fra.org especially the Action Center. This section keeps you current on all the legislative activities and you can express your opinion to your local elective officials about what is happening on Capitol Hill. You will also find FRAtoday, ON WATCH and NewsBytes (a recording is also available by calling (800) FRA-1924).

In Loyalty, Protection & Service, RPN/NE Eileen Hyland. FRA

RP N/NE Eileen Hyland is the LA FRA Regional President, Northeast/New England

About The LA FRA

Organized in 1930, the Ladies Auxiliary of the Fleet Reserve Association (LA FRA) is chartered to aid, assist and promote all matters pertaining to welfare, social, and patriotic works of the Fleet Reserve Association, its members and their families. There are LA FRA Units located throughout the United States and the Philippines. There is also a Membership-at-Large (MAL) roll administered by the LA FRA National Offices, for those who do not have access to, or do not desire to join a Unit. The LA FRA is proud of the heritage and traditions of this great nation and we recognize the sacrifices, past and present, needed to keep us strong and free.

Who Can Join

Membership in the LA FRA is limited to spouses, parents, grandparents, sisters, brothers, children, stepchildren and grandchildren (at least 16 years old) of members of the Fleet Reserve Association and widows, widowers, parents, grandparents, sisters, brothers, children, stepchildren and grandchildren (at least 16 years old) of persons who were members at the time of death or eligible to be members of the Fleet Reserve Association at the time of death.

Please visit: http://www.la-fra.org for more information.

A Must-Have Keepsake for Every Patriotic American

JUST RELEASED: 2017 John F. Kennedy Centenary of Birth Dollar

ohn F. Kennedy was born May 29, 1917 in Brookline, Massachusetts. After attending Harvard, where he graduated cum laude with a B.A. in Government, Kennedy joined the United States Naval Reserve in 1941. During WWII, he threw himself into danger to save the crew of his torpedo boat after it was rammed by a Japanese destroyer in the Pacific.

Awarded the Purple Heart

Despite his own injured back, Kennedy led his crew several miles to safety. These heroic actions earned him the Navy and Marine Corps Medal as well as a Purple Heart. He retired a full Lieutenant.

In 1960, Kennedy ran against incumbent Richard Nixon for President of the United States. The historic campaign included the first-ever televised U.S. presidential debate. In one of the closest presidential races of the century, Kennedy won the popular vote by just two-tenths of one percent.

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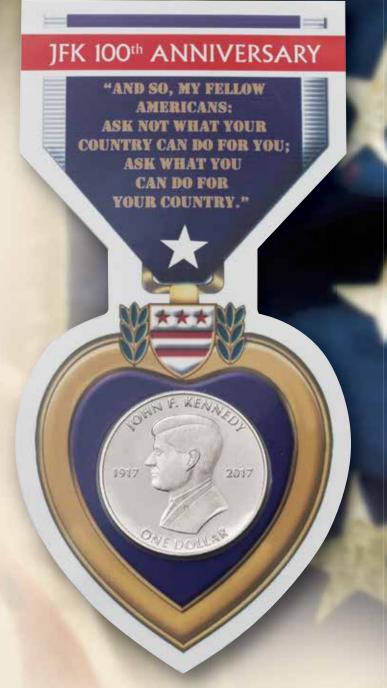
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1. BRANCH 181, ARLINGTON, VA.

Senior Chief (Ret.) Bob Washington attended the Memorial Day Wreath Laying ceremony held at the Navy Memorial in Washington, District of Columbia. Photo by Jeff Malet.

2. BRANCH 101, SANTA CLARA, CALIF.

The incoming Branch officer installation (L to R) Henry Pope, Charles McIntyre, Branch Secretary Rick Fetro, Branch President Richard Ruiz, Kate Blanton and Installing Officer Gary Blackburn.

3. BRANCH 156, BRUNSWICK, MAINE

NVP Bill Starkey visited the Branch and had his first ever lobster dinner during the monthly potluck. (L to R) NVP Starkey, PBP Read Rich, BP/PRP Paul Loveless. Photo by Larry Berberich.

4. BRANCH 226, STATEN ISLAND, N.Y.

Command Master Chief Eric Heimburger, CMC New York Sector and Branch member, is congratulated by Branch President Jim Brown upon his retirement from the USCG.

5. BRANCH 162, NEW ORLEANS, LA.

(L to R) Branch President David Campobasso and Branch Secretary Tracey Morton present Charles Booe (C) his 40-year continuousmembership pin during the July Branch meeting.

6. BRANCH 298, GRAND RAPIDS, MICH.

Wolverine Branch Shipmates Dan Allen (L) and Harold "Buck" Kuisel (R) present Shipmate A. H. Greenwood with his 60-year membership pin and certificate. Pictured with Greenwood is his wife Kay.

7. BRANCH 269, GOOSE CREEK, S.C.

During a recent Branch meeting, Willie Thompson received his 55-year continuous membership pin.

































8. BRANCH 275, PLACERVILLE, CALIF.

(L to R) Branch President Ashley "Joe" Young, Jr. presented Charles "Bud" Sweet his 60-year continuous membership pin.

9. BRANCH 307, GULFPORT, MISS.

Old Naval Home Branch President "Pete" Petersen and Secretary Bob Rutherford presented a donation from the South Central Region Shipmates to the AFRH-G, Administer, Mr. Edas, purchasing two memorial "Dog Tags" frames.

10. BRANCH 154, BAGUIO CITY, PHILIPPINES

FRA/LAFRA Branch Baguio City recently distributed PE uniforms, school supplies and food to children who attend the Kapangan Beleng Belis multi-grade school.

11. FRA STAFF, ALEXANDRIA, VA.

FRA supports the Senior Enlisted Academy's (SEA) senior enlisted training for all services. SEA opened its doors in 1981 and has been providing extensive training on leadership, acquisition and operational venues to all branches of DOD and DHS. FRA presents the Leadership Award to the top graduate in the class each quarter. FRA NED Tom Snee presented the award to the top awardee from Class 2017. Snee is a SEA Graduate from Class 009/Khaki Group from the Naval War College, Newport, RI.

12. BRANCH 126, JACKSONVILLE, FLA.

Branch President James J. Thomas (L) presented a letter of commendation to Shipmate Henry V. Pelz for achieving 50 years of continuous membership in the FRA. The award was presented during the August 17 Branch meeting.

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.

In Memoriam

Name	Rating	Branch
Agent, Don D.	EQCM, USN	120
Armstrong, Dean E.	HMC, USN	24
Arnold, Michael J.	MSGT, USMC	106
Ashley, Calvin H.	CAPT, USMC	365
Ator, Roy E.	LT, USN	11
Avery, H Glen	YNCS, USN	117
Balzrina, Joseph	BMC, USN	53
Bills, Robert D.	SHCM, USN 1	20
Bills, James R.	RMC, USN	342
Black, Gary V.	ACC, USN	MAL
Boggs, Orvalle	RMC, USN	90
Bond, Kenneth	AMH1, USN	MAL
Bothe, James J.	LT, USN	184
Boyd, Clars D.	BM1, USN	49
Boynton, Cornelius F.	ETC, USN	166
Branham, Paul W.	AE1, USN	289
Brase, Randall F.	MCPO/SWS, USN	l 91
Bray, Edward	PO1	289
Burger, Larry K.	AMHC, USN	161
Burns, Paul E.	SKCS, USN	184
Butcher, James Q.	HMC, USN	194
Caddell, Elton H.	BTC, USN	MAL
Champion, Clyde S.	ACCS, USN	22
Chapman, Charley L.	LCDR, USN	42
Clay, Jackie R.	AKC, USN	22
Clements, David L.	LCDR, USN	120
Cook, Aldon C.	MMCM(SS), USN	l 219
Crutchfield, Howard M.	PR1, USN	47
Dempsey, Richard R.	PO1, USN	99
Denby, Perry	MCPO, USN	MAL
Dial, Ralph F.	AME1/TAR, USN	R 89

Donohue, Joseph P. Edgecombe, John A. Evans, Clifford E. Fluharty, Burl Ford, Willis P. Fowler, Jerry M. Fulford, John E. Glendening, Orville L. Grady, Frederic J. Griffin, James M. Griffin, Lyle W. Hollowell, David C. Hopkins, Gene E. Hudson, Russell J. Hutchins, Vernon E. Johnson, Hubert E. Johnson, John L. Jolly, George J. Jones, Jeffrey L. Jump, James B. Keesling, James D. Knight, James D.	LI1, USN GYSGT, USMC ADRC, USN EMC(SS), USN FTCM, USN MMC, USN ADCS, USN STCM, USN CAPT, USCG AE1, USN SCPO, USN LT, USN PRCM, USN CW02, USN FTGC, USN ADR2, USN HTCS, USN SK1, USN YNCS (AW) BMC, USN CTCS, USN CTCM, USN	10 162 166 106 137 226 22 94 24 99 MAL 289 MAL 289 298 MAL 289 298 MAL 126 170 289 298
Knight, James D. Langley, Charles H.	ADR1, USN	182 89
PNC, LaPlante, Francis .	•	MAL
Legare, Charles H. Lewis, James H. Lind, Terrence C. Marquardt, Dwayne A. Martin, Harold M. May, Oliver E. Mays, Thomas E. McCalman, George W.	ABHC, USN AOC, USN AMS3, USN FTMC, USN AFCM, USN ENCM, USN CS1, USN GYSGT, USMC	91 227 MAI 120 MAL MAL MAL 98

McGuire, Robert V.	BTCM, USN	70
Meeker, Wilmer E.	ADRC, USN	147
Melton, Loren R.	FTCM, USN	120
Metzger, Allen H.	NCCS, USN	61
Miller, Dean F.	CWO3, USN	29
Millman, Harold M.	MCPO, USN	91
Miner, M Ray	SK1, USN	38
Nelson, Benjamin W.	MSCM, USN	61
North, Elmer E.	MUC, USN	44
Northam, Donald H.	YN1, USN	24
Ohnmeiss, Steven M.	LCDR, USNR	106
Parker, Junious E.	BTC, USN	166
Pekarski, Stanley	PO1, USN	226
Pettross, Lewis M.	PO1, USN	MAL
Placzek, Abdon L.	BM1, USN	291
Reitzel, Quintin H.	MUCS, USN	MAL
Stabenow, Walter	AD1, USN	26
Tomazin, Frank J.	ETCM(SS), USN	61
Umble, Frank H.	AQCS, USN	126
Wall, Carter L.	CPO, USN	94
Watkins, William F.	SKC, USN	MAL
Willingham, William E.	CDR, USN	184
Zellner, Raymond B.	MGYSGT, USMC	MAI
Zerba, Lawrence G.	AMHC, USN	216
Zurlinden, Donald	SFSN	275

Names in **red** indicated 50 year continuous members. Name in **bold** indicate past national officers.

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USS Kenneth D. Bailey (DD/DDR-713)

05/03/2018-05/06/2018, Pensacola, Fla.

Contact: NCC Ernie Pina, 28 Thomas Leighton Blvd., Cumberland, RI 02864 Telephone: 401-FLY-NAVY Email: cpopina@cox.net

http://www.usskennethdbailey.com

USS Satyr (ARL-23) (Brown Water Navy)

05/17/2018-05/21/2018, Chattanooga, Ten.

Contact: Jerry D. Toney 10926 Majuro Dr.

Jacksonville, FL 32246-2441

Telephone: 904-641-5354

Email: toney@usssatyr-arl23.com

www.marriott.com/chach www.usssatyr-arl23.com

USS John F. Kennedy (CVA/CV 67)

08/23/2018-08/26/2018, Norfolk, Va.

Contact: Bob Haner

312 Wymore Road, Apt.103,

Altamonte Springs, FL 32714 Telephone: 407-682-2613

Email: bobnghaner@yahoo.com

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Looking for...James Fred Foster, who was in boot camp in Great Lakes, III. Company 185, January-March of 1966. Please contact USN (Ret.) ABEC Wallace Prince, at 660-284-6643 or 379 E. 1st St., Bethel, MO 63434.

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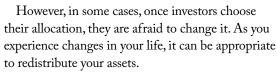
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sset allocation is a strategy that can help take the guesswork out of choosing investments for your portfolio. Instead of putting all your eggs in one basket, you spread your eggs (dollars) among a variety of baskets (stocks, bonds, and cash). The baskets can be further divided within each type of investment.

Although many investors understand they should invest in a variety of securities, they often stumble when it's time to choose an asset allocation that's right for them. The allocation that you choose should be based on how much risk you are willing to assume (risk tolerance), why you are investing (goals), and when you will need to tap your investments (time horizon).



So, when should you change your asset allocation? It is important to maintain balance in your portfolio. Accordingly, you should reevaluate your allocation strategy at least once a year or when you experience a major life change, such as marriage or the birth of a child. It's not always necessary to make a fundamental change to the allocation, but you should make that evaluation on a regular basis.

Sometimes your portfolio might just need a tweak to rebalance assets that have either increased or decreased in value. For example, a booming stock market may mean the value of the stock portion of your portfolio exceeds your original allocation. If that occurs, you may want to consider selling some stocks to bring your portfolio back into line with your initial allocation. Rebalancing is a strategy every investor should consider as a way to help ensure their portfolio reflects their current investing goals, time horizon, and tolerance for risk. Further changes to your allocation also may be appropriate depending on your particular investing style.

Strategic investing. Many investors take a strategic approach to asset allocation, meaning they have at least 10 years before they anticipate needing the

money they are investing. Strategic investors look at the long term and typically do not make frequent changes to their allocation strategy. A strategic investor would change the way his or her money is invested if there was a fundamental shift in the economy (a recession, for example) or if inflation began to outpace the earnings that his or her investments were generating.

Cyclical investing. Because the economy is cyclical, meaning it moves in stages of prosperity and recession, some investors change the way they allocate their assets based on the cycle of the economy. This is called cyclical investing – it typically means an investor will reallocate his or her funds every three months to three years. A cyclical investor might invest heavily in stocks when the economy experiences growth and, conversely, invest more in bonds when the economy experiences a period of contraction.

Tactical investing. The third type of investor looks at the short-term – a period of one year or less. The tactical investor changes his or her portfolio based on trends in the market. A tactical approach to asset allocation isn't for everyone as it typically requires an investor to trade rather actively and sometimes trade with greater risk.

Each investor has unique goals for his or her money and a distinctive investment style. It is a good idea to talk with your financial advisor about what kind of asset allocation would be right for you and how often you should redistribute your assets. Bear in mind that although asset allocation diversifies your assets, it does not protect against fluctuating markets and uncertain returns.

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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Thomas A. Heaney U.S. Navy (Retired) February 5, 1932-June 15, 2017 National President 1976-1977

RA Past National President Thomas A. Heaney joined the Staff of the Supreme Commander on June 15, 2017. On September 22, 1976, Shipmate Heaney was elected by acclamation, as the National President at FRA's 49th National Convention in Honolulu, Hawaii.

Shipmate Heaney, a retired Chief Radarman of the United States Navy, was born in Quincy, Mass. He attended North Quincy High School prior to joining the United States Navy on June 26, 1949 in Boston. He received his "boot" training at the Recruit Naval Training Center, Great Lakes, Ill. He established a varied and interesting naval career. His tours of sea duty included duty in the USS WISCON-SIN (BB-64), USS NEWPORT NEWS (CA-148), USS SALEM (CA-139), pre-commissioning detail USS CONYNGHAM (DDG-17), USS DUPONT (DD-941), and the pre-commission detail of the USS TALBOT (DEG-4). His tours of sea duty were interspersed with other assignments and tours ashore including Seaman Guard/USN Ceremonial Guard, in Washington, District of Columbia; Class A. Radarman School, (Norfolk, Va.); Staff Commander in Chief Atlantic Fleet; Staff Commander Caribbean Sea Frontier; Staff Commander Oceans Systems Atlantic; Staff Commander Anti-Submarine Warfare Force Atlantic; U.S. Naval Instructor School (Norfolk, Va.); and at the Fleet Training Centers (Norfolk, Va. and Newport, R.I.). In 1962 he commissioned the first ASROC Trainer. On June 16, 1962 he made Chief Radarman.

On August 11, 1969 after 20 years of active service, Shipmate Heaney transferred to the Fleet Reserve as a Chief Radarman. His endeavors did not stop there. After his retirement he continued his education by obtaining a Bachelor of Arts in education and philosophy from Roger Williams College. He then proceeded to obtain a Master of Arts in Human Development from Salva Regina College. Shipmate Heaney also worked as a Director at the Alcoholism, Comprehensive Treatment Department in Newport Hospital.

His hard work earned him Regional President of New England in 1969 and 1970. Shipmate Heaney's progressive philosophy and motivation contributed significantly to the progress of the New England region during his two year tenure. At the time of his death he was a member of Branch 77 South West region. Shipmate Tom's outstanding ability and dedication have been demonstrated through his service to his Shipmates at the Branch and national levels of the Association.

On October 9, 1964 Shipmate Heaney married Jeanne, a charming and lovely lady. They had three sons and three daughters. The entire Fleet Reserve Association and staff would like to extend its most sincere sympathies to Shipmate Heaney's family and friends. **FRA**

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