









### features

#### The Women In Military Service For America

The Memorial is all about capturing and preserving the 'moments' and stories of military women for future generations. More than 263,000 women's stories of service can be found at the entrance of Arlington Cemetery.

#### Why Women Should Strength Train

Don't let the numbers on the scale define you. Measure by the smaller pant sizes or the inches you've lost around your waist. By losing fat and gaining muscle you can stay the same weight or even gain but be slimmer than before.



#### 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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## Online Tool for Discharge Upgrade

The military estimates tens of thousands of veterans with a less than honorable discharge are likely to deserve an upgrade. Their less than honorable discharge might just be considered a service-connected condition.

The VA received more than 5,000 calls about military records, eligibility and discharge statuses. Many of the callers sifted through

> multiple government and non-government websites but still could not find the information they needed to upgrade their discharge.

> In the past, veterans said the process is difficult to understand and in some cases their efforts created multiple documents and much confusion. The veterans to consider are those who suffer from mental health or other conditions and found the process nearly impossible.

On January 26, the Department of Defense and Veterans Affairs (VA) released a joint effort web-

based tool that provides guidance for veterans who want to upgrade or change their discharge conditions. Now, veterans answer a series of questions online and get customized step-by-step instructions about how to apply for a discharge upgrade or correction. If the application goes through and their discharge is upgraded, they will be eligible for the VA benefits they earned during their service.

You may have a good case for a discharge upgrade if you can show your discharge was connected to:

- Mental health conditions, posttraumatic stress disorder (PTSD)
- Traumatic brain injury (TBI)
- Sexual assault or harassment during military service
- Sexual orientation (including Don't Ask, Don't Tell policy)

The discharge upgrade tool is available at: www.vets.gov/dischargeupgrade-instructions

For information from a specific Navy board, contact them at:

#### Navy Board for Correction of Naval Records:

Website: www.secnav.navy.mil/mra/bcnr/Pages/home.aspx

Telephone: 703-607-6111

Email: BCNR\_Application@navy.mil

#### Navy Discharge Review Board:

Website: www.secnav.navy.mil/mra/CORB/Pages/NDRB/default.aspx

Telephone: 202-685-6600

Email: NDRB@navy.mil FRA

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

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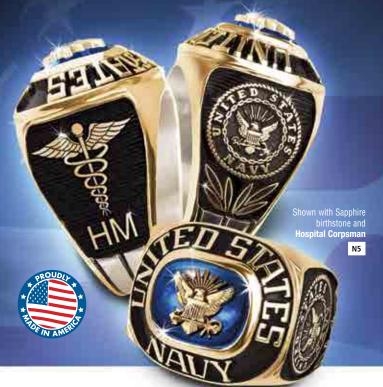




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may have their medal & ribbon on shank opposite their Career Insignia. See order form for details.



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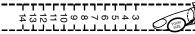
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**RING SIZE** (Use the ring sizer below or check with a jeweler):

NOTE: A copy of your DD214 or other authorizing document must be sent with your order. Thank You.



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## March Is Military Women History Month

ccording to the Department of Veterans Affairs (VA) website, women have proudly served in every major U.S. conflict since the American Revolution and are the fastest growing group within the veterans' population.

In the Iraq and Afghanistan conflicts, women served in unprecedented numbers making up eight percent of U.S. veterans. Currently, women account for 20 percent of new recruits, 14.5 percent of the 1.4 million active duty force and 18 percent of the 850,000 reserve force. Nearly 280,000 women have served in Afghanistan or Iraq since September 11, 2001.

Yet many women veterans have felt isolated, unacknowledged and invisible upon their return to civilian society. In a recent study, only 37 percent of women veterans indicated they felt recognized, respected and valued as veterans in civilian life. One respondent said, "Everyone assumes my husband is the veteran, and he never served in the military. I feel invisible." However when asked about their service, 97 percent of women veterans say they feel proud of their service.

In a recent study, only 37 percent of women veterans indicated they felt recognized, respected and valued as veterans in civilian life. One respondent said, "Everyone assumes my husband is the veteran, and he never served in the military.

Beyond feeling invisible, women veterans face challenges their male counterparts do not. One of the most significant problems they face, which often goes overlooked, is health care. According to a Disabled American Veterans (DAV) report, 20 percent of women veterans have gone without needed health care and continue to underutilize VA care, largely due to a lack of knowledge about VA benefits and services.

The Center for Women Veterans (CWV) was established by Congress in November 1994 by Public Law (P.L.103-446). Its mission is to:

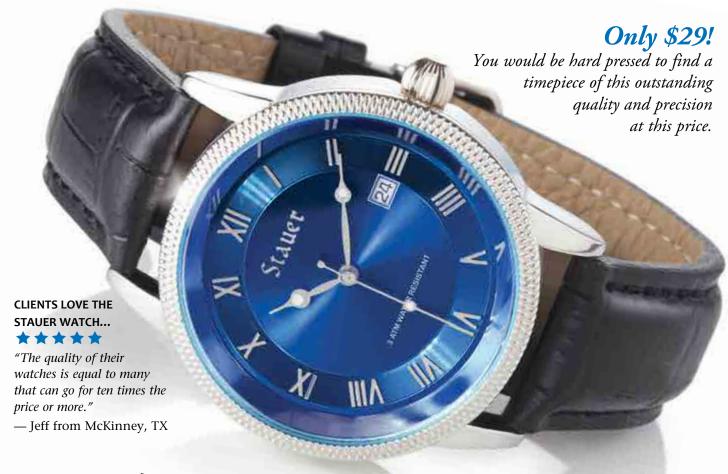
- Monitor and coordinate VA's administration of health care and benefits services, and programs for women veterans.
- Serve as an advocate for a cultural transformation (both within VA and in the general public) in recognizing the service and contributions of women veterans and women in the military.
- Raise awareness of the responsibility to treat women veterans with dignity and respect.

In support of their mission, the CWV website (www.va.gov/WOMENVET) was created by the VA to communicate and inform women veterans of the various benefits they have earned through their service. Some of the highlights include: podcasts that provide information on health, benefits and employment, as well as federal, state, local and non-government organizational resources for women veterans.

The Women Veterans Call Center (WVCC) provides a toll free number, 855-VA-WOMEN (855-829-6636) for women veterans to call with questions related to any of the benefits they may be qualified to receive.

All the WVCC representatives are women and many are veterans themselves. In addition to linking women veterans to information, they also make direct referrals to Women Veteran Program Managers who are located at every VA medical center. The managers are there to help coordinate services and are trained to provide resources to women veterans, their families and caregivers. The Call Center is available Monday through Friday 8am to 10pm (EST) and on Saturdays from 8am to 6:30pm (EST).

(All information in this article was provided by the Department of Veterans Affairs websites).



# IT'S ENOUGH TO MAKE YOU BLUE IN THE FACE

Time to take a stand against overpriced watches with the Stauer Urban Blue, now only \$29.

You need a new watch...the one you are wearing was made when Nixon was in office, but extravagantly-priced watches that add zeros just because of a high falootin' name are an insult to your logic. Why shell out big money so some foreign company can sponsor another yacht race? It's time to put an end to such madness. It's absolutely possible to have the highest quality, precision classic timepiece without the high and mighty price tag. Case in point: The Stauer *Urban Blue*.

Packed with high-end watch performance and style, minus the high-end price tag. It's everything a high-end watch should be: Sturdy stainless steel and genuine leather construction. Precision timing that's accurate to four seconds a day—that's more precise than a 27-jewel automatic watch priced at over \$6,000. And, good looking—with simple, clean lines and a striking metallic blue face.

"Blue watches are one of the growing style trends seen in the watch world in the past few years"—WATCHTIME®

#### Your great escape from the over-priced watch craze.

At Stauer, we go directly to the source (cutting out the middleman), and engineer our own watch designs. This means we can offer a top quality timepiece that happens to only cost the same as two well-made cocktails at your favorite bar. So, while we're busy revolutionizing the

watch industry to bring you more real value, you can take your own stand against overpriced watches with the *Urban Blue*.

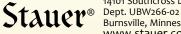
**Your satisfaction is 100% guaranteed.** Wear the *Urban Blue for* 30 days. If you're not convinced that you achieved excellence for less, send it back for a refund of the item price. The *Urban Blue* is one of our fastest sellers. It takes six months to engineer this watch so don't wait. Take a stand against overpriced watches in impeccable style. **Limited to the first 1900 responders to this ad only.** Don't miss out...call today!

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#### Whatever Happened to Fact Checking?

In the February issue of *FRAtoday* on page 8, you write Kirstjen Nielsen is the first woman director of DHS. A simple Google search would have prevented your regrettable error of fact. Janet Napolitano is the first woman (and third) director of DHS, NOT Kirstjen Nielsen, as you reported. Whatever happened to fact checking? Where was the editor? Are "accuracy, accuracy and accuracy" no longer the three most important tenets of journalism?

JOC Barbara Shupe, USNR (Ret.)



FRAtoday:
Shipmate Shupe,
you are correct.
Our Legislative
Director pointed
this out at proof
stage and I missed
the note. Thank
you for clarifying this for our
readers and thank
you for reading
FRAtoday.

#### **Lunar Stages Would Be Nice**

I am a bit incredulous that the FRA calendar does NOT provide the lunar stages?! Of all organizational calendars, I expected an organization of ALL SEA SERVICE communities to have this data? The current version lists many religious holidays, but nothing about the moon. Especially since there seems to be connections to tides...Please let me know? Thanks.

CPT Morgan Little (Branch 201)

FRAtoday: Shipmate Little, you bring up a very valid point. We can most certainly include the lunar phases on the next calendar. The calendar should provide everyone with as much information it can, which includes holidays, FRA meetings, events and other relative events. Thank you for your feedback.

#### **Do Members-At-Large Really Matter?**

Many members-at-large (MAL) do not go to meetings due to remote locations or health issues. Why is it we do not receive certificates for our long-term membership? In March 2018 I will have 30 years of membership with the FRA. To this day, I have not received one acknowledgement or certificate. I feel this slight to our MAL could be corrected easily.

Thank you for having a forum that allows us to bring these types of issues to your attention.

MACS Bobby Brown, USN (Ret.)

FRAtoday: Shipmate Brown, yes, all members matter. The Member Services Department reviews member records each month. Continuous membership certificates and pins are awarded from the National Headquarters (NHQ) to all members starting at 50, then 60, 65 and 70 years. A MAL member can contact NHQ for a 40 year pin. Most branches acknowledge their awards during monthly meetings. MAL are a valuable part of FRA and fall under the umbrella of the National Executive Director instead of a branch. We recognize the many barriers including distance, mobility and work commitments can make it impractical to be active in a branch, so any MAL may request their pin that corresponds to their current continuous membership achievement from Member Services. Pins for prior milestones not requested are forfeited.

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.

# "To you, it's the perfect lift chair. To me, it's the best sleep chair I've ever had."



We've all had nights when we just can't lie down in bed and sleep, whether it's from heartburn, cardiac problems, hip or back aches - it could be a variety of reasons. Those are the nights we'd give anything for a comfortable chair to sleep in, one that reclines to exactly the right degree, raises feet and legs to precisely the desired level, supports the head and shoulders properly, operates easily even in the dead of night, and sends a hopeful sleeper right off to dreamland.

and anywhere

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sleep. Our chair's recline technology allows you to pause the chair in an infinite number of positions, including the Trendelenburg position and

the zero gravity position where your body experiences a minimum of internal and external stresses. You'll love the other benefits, too: It helps with correct spinal alignment, promotes back pressure

relief, and encourages better This lift chair puts you posture to prevent back and safely on your feet! muscle pain.

Easy-to-use remote for massage, heat, recline and lift

And there's more! The overstuffed, oversized biscuit style back and unique seat design will cradle you in comfort. Generously filled, wide armrests provide enhanced arm support when sitting or reclining. The high and low heat settings along with the multiple massage settings, can provide a soothing relaxation you might get at a spa – just imagine getting all that in a lift chair! It even has a battery backup in case of a power outage. Shipping charge includes white glove delivery. Professionals will deliver the chair to the exact spot in your home where you want it, unpack it, inspect it, test it, position it, and even carry the packaging away! You get your choice of fabrics and colors - Call now!

# The Perfect Sleep Chair® 1-888-741-2012

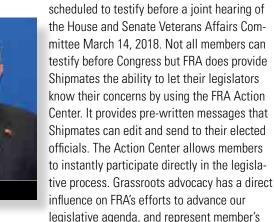
Please mention code 108282 when ordering.



# ON & OFF CADITO OUT News & Notes from the Fleet Reserve Association's Legislative Team

# Member Participation Critical to FRA Success

The Second Session of the 115th Congress is underway. FRA's National President William E. Starkey is





participation is critical to our success. FRA congratulates and thanks shipmates who made their voices heard in 2017. By using FRA's Action Center, they sent nearly 85,000 advocacy messages to their elected officials in Washington, D.C. this past year. That is a new record for Action Center usage.

FRA is concerned with the difficult budget climate and tough fiscal choices that will have to be made with the FY2019 Defense budget. People programs are often the first to get sacrificed. An obvious cost-cutting target is shifting more of the TRICARE health care costs to retirees in lieu of cutting other Pentagon spending programs.

All FRA members are also urged to subscribe to *NewsBytes*, the weekly electronic newsletter that keeps members up-to-date on legislative issues that directly impact them. *NewsBytes* provides accurate and timely information on rapidly changing developments on Capitol Hill.



On the last session day for 2017, Sen. John Cornyn (Tex.) praised the House passage of the "Jobs for Our Heroes Act" (S.1393). A bill he sponsored that was championed in the House by Rep. Rob Woodall (Ga.) to reduce barriers for active-duty military, reservists and veterans applying for Commercial Driver's Licenses (CDLs). The bill streamlines the application process. There is a shortage of CDL drivers and this bill will speed up filling the vacancies. Additionally, it would allow states to permanently waive license requirements for current service members and Reserve Component members, if they have military experience driving a comparable vehicle. The bill goes to President Trump, who is expected to sign it into law.

#### **DHA Reduces Some Scheduled TRICARE Copay Increases**

The Defense Health Agency (DHA) recently announced reductions in specific co-pay increases for retirees using TRICARE Select and for active duty families. TRICARE Select beneficiaries will see their copayments for primary care, specialty care, urgent care, emergency room visits and ambulance services increase. Active-duty military families will see copay increases drop from \$27 to \$21 and retirees will see increases reduced from \$35 to \$28. TRICARE Select will no longer pay a percentage of cost but will pay a fixed per-visit rate for network providers. FRA wants to thank Shipmates who used the Action Center to oppose the fee increases imposed by regulatory order. Your efforts forced DHA to re-examine its rationale for the increases.

John Davis DLP

#### Government Shutdown Ends but More Needs to Be Done

The House and Senate passed a fourth Continuing Resolution (CR-H.R.195) in January to re-open the government after a three-day shutdown. The CR only provides for 17 days of federal government funding. As a result of the shutdown, the two FRA sponsored programs, 2017 USN Recruiters of the Year (ROY) and the Commandant of the Marine Corps Combined Awards Program were cancelled.

Rep. Mac Thornberry (R-Tex.), Chairman of the House Armed Services Committee, made the following statement after the House passed the CR:

"Ending the current shutdown does not solve the funding crisis for the military. While our troops can be certain of one more paycheck before this temporary spending measure expires, Congress owes them much more than that. We owe them all the training, equipment and resources they need when they go into harm's way. We owe them the certainty that their needs will be considered on their own merits and not held hostage to other political issues. For far too long, Congress has failed to provide certainty of any kind to our military. That is immoral and it has to stop. Congress has an obligation to get full funding for our troops. Our service in Congress must honor our troops' service. The only way we can do that is to immediately give them resources they so urgently need."

FRA agrees that congress needs to pass a Defense spending bill for the current fiscal year and lift or eliminate the sequestration spending caps on Defense. As you read this issue of *FRAtoday*, we hope the budget



impasse has been resolved. If not, there is a shutdown. Not all services will be impacted. The following services and compensation are affected:

- Military retiree's compensation and benefits will NOT be impacted
- Active duty/Reserve pay could be delayed during the shutdown but would eventually be paid
- Veterans' compensation, medical care, and the Post 911 GI Bill benefits will continue to be paid
- Some military civilian employees could be temporarily laid off. The Pentagon, however, is allowed to pay "essential" civilian employees
- Commissaries will have reduced hours and will lay off some employees
- Social Security, Medicare and unemployment benefits will be paid, but new applications for benefits could be delayed
- All national parks and the Smithsonian museums will close. Visitors at overnight campgrounds in national parks would be given 48 hours to make arrangements to leave
- The Post Office will remain open
  Beyond passing an omnibus spending bill, Congress
  needs to lift the spending caps on Defense.

#### President's State of the Union Speech Asks to End Sequestration

In President Trump's first State if the Union speech he used a conciliatory tone to push an ambitious agenda for the coming year that includes major infrastructure improvements and comprehensive immigration reform. He also asked Congress to "fully fund" the U.S. military. He argued that America faces, "Rogue regimes, terrorist groups, and rivals like China and Russia. In confronting these dangers, we know that weakness is the surest path to conflict, and unmatched power is the surest means of our defense. For this reason, I am asking Congress to end the dangerous defense sequester and fully fund our great military."

The day before the speech the House passed a standalone Defense spending bill (an amendment to unrelated bill H.R.695) that also waives enforcement of Defense spending sequestration caps (section 10008) for FY2018. Members are encouraged to use the FRA Action Center (www.fra.org) to ask legislators to exclude Defense from sequestration spending caps.



#### **FRA Meets with Capitol Hill Staffers**

FRA DLP John Davis and NVSO Chris Slawinski met with House Armed Services Committee, Military Personnel Subcommittee staff for an off-the-record discussion about legislative priorities. The Military Coalition (TMC) policy committee co-chairs were invited to discuss policy goals for their respective TMC committees. TMC Retiree



Committee co-chair Davis told Hill staffers that comprehensive concurrent receipt reform is a top priority for TMC this year. Slawinski, co-chair of TMC Guard and

Reserve Committee, discussed end strength levels and concerns that operational reserve status is evolving into active duty status.

Other issues discussed included implementation of TRICARE changes and fee increases, future active duty pay increases and increasing the Special Survivor Indemnity Allowance (SSIA).

#### Education Foundation Scholarships Deadline is April 15th

The deadline to apply for FRA Education Foundation scholarships is April 15, 2018. The Foundation's board encourages all eligible candidates to apply now for awards of up to \$5,000.

Applicants must be affiliated with the Navy, Marine Corps or Coast Guard, either through their own service or that of a spouse, parent or grandparent. Scholarships are funded through private donations, established trusts and corporate sponsorships. Recipients are selected upon financial need, academic standing, character and leadership qualities. The Foundation awarded more than \$90,000 in scholarships last year. Donations are welcome.

Some scholarships have specific award criteria. The Hazel E. Benn Scholarship, for example, is available only to children of Navy enlisted personnel who are serving or have served in a medical rating with the U.S. Marine Corps. For more information, applications or to donate visit: www.fra.org/foundation

# New Dental and Vision Program Coming in 2019

FRA DLP John Davis received a briefing from the Office of Personnel Management (OPM) on changes planned for TRICARE dental and vision programs. This new option for certain beneficiaries will be implemented January 1, 2019. The existing TRICARE Retiree Delta Dental Plan will expire December 31, 2018. The new option was included in the 2017 National Defense Authorization Act with the start date of 2019. OPM officials explained the later start date will allow better preparation and communication about the new plan. It will be administered through the Federal Employees Dental and Vision Insurance Program (FEDVIP).

All TRICARE retirees and their families are eligible for both the dental insurance and the vision coverage. Active duty military families are only eligible for the vision coverage. The FEDVIP dental program offerings will replace the existing TRICARE Retiree Delta Dental Plan.

The retiree dental plan and new vision plan will allow beneficiaries to make a selection from several dental and vision carriers who offer a variety of benefit options. The FEDVIP program lists 10 dental carriers and four vision carriers (Delta Dental is included) with comprehensive dental and vision insurance at group rates. Beneficiaries must choose a plan during TRICARE's open season (November 12, 2018-December 10, 2018). There is NO automatic transition for those currently enrolled in the TRICARE Retiree Dental Program. Changes can only occur during open season or life-changing events.

A partial list of FEDVIP coverages include:

- No wait period for most dental services
- No annual maximum benefit for some dental plans
- Access to regional and national dental networks
- No deductible for some vision plan
- No limit on brands for frames or contacts for some vision plans
- Discounts on LASIK offered by some vision plans Beneficiaries are encouraged to start pre-enrollment communications through the website set up for this program at: www.TRICARE.benefeds.com



# **Unlock Your Super Power**

At \$79, this blade of Damascus steel is a real steal

amascus steel was the original superpower. And, now for a limited time you can tap into that superpower for a price that's been cut dramatically.

In the ancient city of Damascus, legendary sword makers created blades that were famed for cleanly cleaving large objects in two. The mysterious production technique involved mixing various steel alloys and carbons to create something new and powerful, and this process created a rippled, wavy pattern on the blade, which soon became the symbol that this blade was something special.

The **Damascus Power Knife** is a 3" blade of modern Damascus steel, inspired by the legends

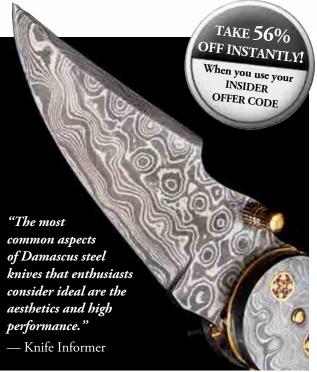
and techniques of old. This ancient wonder has been combined with a fast-reaction liner lock system, allowing you to easily extend the knife to its full 7 1/2" length using just your thumb on one hand. Strengthened by a Damascus steel bolster that leads into a genuine bone handle, every Power Knife comes in a leather sheath for easy storage.

What customers are saying about Stauer knives...



"Good value. Great looking. Sufficiently sharp. Overall an "A" purchase and I ordered three."

- B. of Maryland



At \$79, this is the most affordable way to wield a superpower. A knife of this caliber typically cost hundreds. Priced at an amazing \$79, we can't guarantee this knife will stick around for long. So call today!

Your satisfaction is 100% guaranteed. Feel the knife in your hands, wear it on your hip, inspect the craftsmanship. If you don't feel like we cut you a fair deal, send it back within 30 days for a complete refund of the item price. But we believe that once you wrap your fingers around the **Damascus Power Knife** handle, you'll unlock your superpowers to capture an amazing deal when

Damascus Power Knife \$179\*

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\*Discount is only for customers who use the offer code versus the listed original Stauer.com price.





• 3" Damascus steel blade & Damascus steel bolster • Bone handle • Liner lock

• Overall length open: 7 1/2" • Includes genuine leather sheath



#### **TRICARE: Easier Access to Urgent Care**

Effective January 1, 2018, most TRICARE Prime enrollees no longer need a referral for urgent care visits



and point-of-service charges no longer apply for urgent care claims. This change replaces the previous policy, which waived referrals for the first two urgent care visits per year. Active Duty Service Members (ADSMs) should continue to visit military hospitals and clinics

for care. ADSMs enrolled in TRICARE Prime Remote and not living near a military hospital or clinic, do not need a referral when seeking an urgent care visit.

TRICARE Select beneficiaries and any other TRICARE plan participants can visit any TRICARE-authorized provider. An authorized provider is any individual, institution, organization or supplier that is state licensed, accredited by national organization or meets medical community standards and is certified to provide TRICARE benefits. There are two types of TRICARE-authorized providers: Network and Non-Network for urgent care.

Urgent Care is care for a non-emergency illness or injury requiring treatment within 24 hours. Examples of urgent care conditions include a sprain, rising temperature or sore throat. An emergency situation is something that threatens life, limb or eyesight.

If beneficiaries are unsure whether to seek urgent care, call the 24/7 Nurse Advice Line at 1-800-TRICARE (874-2273) and select option 1. Beneficiaries can speak with a registered nurse who can answer questions, give advice and assist with finding you a provider and scheduling an appointment. To learn more about TRICARE go to: https://tricare.mil/changes

#### **SVAC Hearing on VA Accountability**

During a Senate Affairs Committee testimony, VA Secretary Shulkin provided a report on implementing 2017 legislation for VA reform. His report focused on:

- Improving the VA Choice Program
- Modernizing VA claims and appeals processes
- Focusing on better use of VA resources
- Ensuring timeliness of delivering care to veterans
- Reducing veteran suicide

Secretary Shulkin pointed out VA successes over the past year. The Office of Accountability and Whistleblower Protection (OAWP) was established on May 12, 2017. The Veterans Appeals Improvement and Modernization Act was enacted on August 23, 2017. The Forever GI Bill was signed into law, and to date 13 of 34 provisions have been enacted. A plan to make interoperability between the Department of Defense and the VA was put into action. Community Care and funding for the Choice Program was funded.

He stated that the claims backlog is being addressed—there are some 470,000 claims pending. The VA is implementing the Decision Ready Claims

(DRC) Program. Three percent of claimants have taken advantage of DRC and 75 percent of those claimants have received a favorable ruling from the VA.

The secretary also highlighted that veteran homelessness dropped 46 percent. Unfortunately, last year there was a two percent rise in homelessness. The highest rise was found in Los Angeles, California and Seattle, Washington. On the upside, the VA implemented an emergency mental health program for veterans seeking mental health treatment for up to 90 days. There has been a 41 percent reduction in veteran opioid addiction. Secretary Shulkin further claimed that staff at VA facilities are being trained to treat specific women veteran issues.

The VA has had difficulty in filling vacancies across the nation—especially doctors in rural areas—but also within the VA HQ. As of today, there are four undersecretary positions that have not been filled. Fortunately, selectees for two of those positions are currently being vetted by the White House while another must first be under a legally-obligated commission review.

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"Cell phones have gotten so small, I can barely dial mine." Not the Jitterbug® Flip. It features a large keypad for easier dialing. It even has a larger display and a powerful, hearing aid compatible speaker, so it's easy to see and conversations are clear.

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"My cell phone company wants to lock me in a two-year contract!" Not with the Jitterbug Flip.

There are no contracts to sign and no cancellation fees.

Monthly Plan	\$14.99/mo <sup>1</sup>	\$19.99/mo <sup>1</sup>
Monthly Minutes	200	600
Personal Operator Assistance	24/7	24/7
Long Distance Calls	No add'l charge	No add'l charge
Voice Dial	FREE	FREE
Nationwide Coverage	YES	YES
30-Day Return Policy <sup>2</sup>	YES	YES

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Ask your litterbug expert for details.

"My phone's battery only lasts a short time." Unlike most cell phones that need to be recharged every day, the Jitterbug Flip was designed with a long-lasting battery, so you won't have to worry about running out of power.

# "Many phones have features that are rarely needed and hard to use!"

The Jitterbug Flip contains easy-to-use features that are meaningful to you. A built-in camera makes it easy and fun for you to capture and share your favorite memories. And a flashlight with a built-in magnifier helps you see in dimly lit areas. The Jitterbug Flip has all the features you need.

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#### President Signs EO to Improve Mental Health Resources for Transitioning Veterans

President Trump signed the Executive Order, "Supporting Our Veterans During Their Transition From Uniformed Service to Civilian Life." It directs the Departments of Defense (DoD), Veterans Affairs (VA) and Homeland Security (DHS) to develop a plan that ensures all new veterans receive mental health care for at least one year, following their separation from service.

The three agencies will develop a Joint Action Plan that ensures new veterans who currently do not qualify for enrollment in healthcare (primarily due to lack of verified service connection related to the medical issue at hand), will receive mental health treatment and access to services for one year, following their separation from service.

"As service members transition to veteran status, they face higher risk of suicide and mental health difficulties," said VA Secretary Dr. Shulkin. "During this critical phase, many transitioning service members may not qualify for enrollment in health care. The focus of this Executive Order is to coordinate Federal assets to close that gap."

The agencies will expand mental health programs and other resources for new veterans for a year following departure from service, including eliminating prior time limits and:

- Expanding outreach and group sessions in the VA
   Whole Health initiative from 18 Whole Health Flagship
   facilities to all facilities. Whole Health includes wellness and establishing individual health goals
- Extending the DoD's "Be There Peer Support Call and Outreach Center" services for veterans during the year following separation from service
- Expanding the DoD's Military One Source, which offers resources to active duty members, to include services to separating service members up to one year beyond separation

"We look forward to continuing our partnership with the VA to ensure veterans who served our country receive important mental health care and services they need and deserve," said Secretary of Defense James N. Mattis.

"The Department of Homeland Security is where many veterans find a second opportunity to serve their country. Nearly 28 percent of our workforce served in the armed forces, in addition to the 49,000 active-duty members of

the United States Coast Guard," said Secretary of Homeland Security Kirstjen Nielsen.

"In signing this Executive Order, President Trump has provided clear guidance to ensure veterans and their families know we are focusing on ways to move forward and achieve their goals in life after service," said Secretary Shulkin.

FRA's 2018 Legislative Agenda includes ensuring adequate funding for DoD and VA health care resource sharing in delivering seamless, cost effective, quality services to personnel wounded in combat and other veterans and their families.

#### **HVAC Passes VA Choice Improvements**

The House Veterans' Affairs Committee recently passed "The VA Care in the Community Act" (H.R.4242). It streamlines the Department of Veterans Affairs (VA) community care accounts into one veteran-centric program, replaces the Choice Program and removes the current 30-day, 40-mile requirement. It gives veterans timely access to community care. The bill would consolidate the VA's existing community care programs into one program. It would modernize the VA's medical claims system to ensure community providers can be paid on time for the care they provide on the VA's behalf. It would further require the VA to conduct periodic local capacity and market assessments. These would identify how gaps in care can be improved to both internal and external capacity, standardize rate payments to community providers and authorize the VA to enter into provider agreements when contracts are not achievable.

The Senate Veterans Affairs Committee (SVAC) passed the "Caring for Our Veterans Act" (S.2193). It is intended to reform the Department of Veterans Affairs (VA) health care system by providing easier access for veterans to meet with private-sector doctors and expansion of the VA's care givers assistance programs. The bill also includes \$3 billion in additional funding for the current VA Choice Program. FRA believes the VA's first priority must be to ensure all veterans, currently waiting for treatment, are provided timely access to care.

Members should use the online Action Center to ask their Representative to support H.R.4242 and their Senators to support S.2193.

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#### **Education Foundation Scholarships**



he deadline for 2018 Foundation scholarship applications is April 15, 2018. Updated application forms are posted on the Foundation web page at **fra.org/foundation**. Scroll down and select one of the scholarships and print out the application, which includes detailed instructions and eligibility requirements.

It's especially important to submit complete application packages. Include all required documents listed. We receive many incomplete packages each year and they are NOT forwarded to the review committee. Please be sure to encourage students to submit complete packages including transcripts and recommendation letters.

When asked about applications received in the past, Foundation Scholarship Coordinator Alicia Landis said, "It's helpful to get applications as early as possible. In addition, I strongly encourage students to assemble every enclosure (including recommendations and transcripts, which need to be in sealed and signed envelopes). Everything should accompany the signed application forms." She believes this would reduce the amount of incomplete packages.

#### **Foundation Scholarships**

Eligibility: As noted on the scholarship form, applicants must be affiliated with the United States Navy, Marine Corps or Coast Guard through their own service or that of a spouse, parent, grandparent or great grandparent. FRA members in good standing, their spouses, children, grandchildren and great-grandchildren are eligible for a wider range of scholarships. Recipients must be U.S. citizens and full-time students at an accredited U.S. college or university.

Some Foundation scholarships have broad eligibility criteria, while others—including legacy awards—are based on estate contribution instructions. These are more specific. Forms for the following categories can be accessed at the bottom of the Foundation web page.

 FRA Member Scholarships which include Angelo and Mildred Nunez Scholarships (to benefit children of Navy personnel)

- Col. Hazel Benn (USMC) Scholarships (to benefit children of Navy Corpsmen who served in support of USMC units)
- Non-FRA Member Scholarships (LA FRA scholarship are on the Foundation page)

Applications must be complete, accurate, legible, and printed in black ink. Applicants must sign the application and ensure it is also signed by the head of family. Of utmost importance is the submission of official or certified academic documents (i.e. high school and/or college transcripts, test scores), the essay, a school and community activities sheet and two recommendations.

Awards range from \$2,000 to \$5,000 with some based on instructions given to the Foundation. As noted above, scholarship information and applications are available on FRA's website (fra.org/foundation). Information is also available with the FRA App. To load the App go to https://fra.mosaic-mobile.net/share-app.aspx. The page will determine and load the proper App.

Let me remind you about the importance of individual, branch or corporate contributions that support our scholarships. Contributions by service members and military retirees can be made with MyPay allotment designation on the DFAS website. You can also contribute at: fra.org/foundation.

Education is a priority for the FRA. All members are urged to learn more about our scholarships. FRA has established partnerships with Excelsior College, Columbia Southern University and Capella University (each is linked to the Foundation page at fra. org/foundation). Learn about each institution and how FRA members and their family can benefit.

As always, thanks for your strong and continuing support and please encourage others who are eligible to check out our scholarship program. **FRA** 

By NEDE Joe Barnes

# Tired of struggling on the stairs?



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# Revolutionary elevator can give youand your home's value- a lift

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Innovative designers have created a home elevator that can be easily installed almost anywhere in your home by our professional team

"We are tickled about our new elevator. This is the first time I've seen the second floor of my home! It's like an early Christmas present."

> 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 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.

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By Marilla J. Cushman, LTC, USA (Ret.)

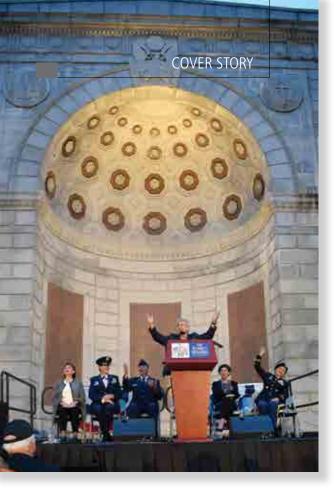
hen Navy Lt. Cmdr. Courtney Johnson stepped up to the podium during the Women In Military Service For America Memorial's 20th Anniversary ceremony, she joined scores of Navy women, officers and enlisted, who over the years had told their story of service on that very spot. Women like World War I Navy Yeoman 3rd Class Frieda Mae Hardin who, 20 years earlier at 101 years old, had traveled all the way from California to speak at the Memorial's dedication. She told the assembled audience of 40,000 active duty and veteran women and their family and friends, "When I served in the Navy, women were not even allowed to vote! Go for it!" she challenged the cheering crowd. "You will find a world of opportunity waiting for you. For my part, I have always been very proud of my Navy service."

#### What It Means to Be a Mustang

It is doubtful that Courtney Johnson was familiar with Frieda Hardin's words or knowingly accepted her challenge to 'Go for it!'. Nonetheless, she is the poster child for Hardin's remarks. Since her 1998 enlistment in the Navy at age 19, from small-town Orchard, Texas, Johnson has never looked back. By the time she reached the rank of petty officer first class, she had earned both her under graduate and graduate degrees; and shortly thereafter, in 2008, accepted a commission and was designated an aerospace engineering (maintenance) duty officer. By the time this Mustang stepped to the Women's Memorial podium, October 21, 2017, she had 19 years of









ABOVE LEFT: Retired Army Maj. Gen. Dee Ann McWilliams, Women's Memorial president, addresses attendees at the Service of Remembrance 20th Anniversary closing event in 2017. Photo by Donna Parry, courtesy Women's Memorial. CENTER: Large quotes by and for military women are etched into several glass panels on the upper terrace of the Women in Military Service for America Memorial. On a sunny day you can read the shadows of the etching on the inside walls of the memorial. Photo by Air National Guard Staff Sqt. Kasey Phipps

service, numerous tours ashore and deployments afloat, a chest full of medals and the bearing of an extraordinary leader.

The Women's Memorial staff had first become acquainted with Johnson when she completed a five-day, 161-mile Valor Run at the Women's Memorial. The run, a nationwide initiative of fellow Naval officer, Capt. Nancy Lacore, was in honor and memory of the 161 women who had lost their lives in Afghanistan and Iraq. Later, in her remarks at the Memorial's 20th Anniversary ceremony, Johnson counted that run among the proudest moments of her 19-year military career.

The Women In Military Service For America Memorial is all about capturing and preserving the 'moments' and stories of military women for future generations. Recording those moments and telling the stories of military women's service to the nation is the Memorial's primary mission. Today, more than 263,000 women's stories of service can be found at the Memorial. Among them are that of Lt. Cmdr. Johnson and her journey from Seaman Recruit to Lt. Cmdr., and Yeoman 3rd Class Frieda (Green) Hardin who checked cargo lists and receipts in the freight office at the Norfolk Navy

Yard for ships bound for the war in Europe during World War I. Women's records of service are captured by the Memorial's 'registration' process, which can be accomplished online or via a registration form supplied by the Memorial. The woman herself or a family member or friend can submit a registration on behalf of an active duty or veteran woman, living or deceased. The goal is to have the service of all three million women who have served registered at the Memorial.

#### **About the Memorial**

Dedicated October 18, 1997, the Memorial and its 33,000 square foot education center is the only major memorial in the United States, and the world, to speak to military women's service, beginning with the American Revolution. Situated on 4.2 acres of land at the ceremonial entrance to Arlington National Cemetery, it is a unique, living memorial honoring America's servicewomen—past, present and future. A National Park Service site, the original granite retaining wall was designed by the prestigious architectural firm of McKim, Mead and White as part of the Memorial Bridge project, which was dedicated by President Hoover in 1932.



Never completely finished, it sat idle for the next 54 years until ground was broken to excavate behind the wall and begin construction of the Women's Memorial. Today, behind that original retaining wall is a 220-foot exhibit gallery, with exhibits chronicling the history of women's service from the American Revolution to the present; a 196-seat theatre; a gift shop; the Hall of Honor; conference and office space; and the very heart of the Memorial, the Register, the room that houses an interactive, computerized database with the names, service data, memorable experiences, awards and decorations and pictures of women who have served. Some 2.5 million visitors have toured the Memorial since its 1997 opening and learned of the collective and individual stories of women who have served.

The exterior of the Memorial includes the Court of Valor with its reflecting pool and 200-jet fountain representing the sound of women's voices. Every Memorial and Veterans Day, the Court of Valor is the site of a ceremony featuring formal military honors, a guest speaker and an active duty or veteran woman from each military service who tell their stories and pay tribute to the women who have served before them. The Memorial's upper

terrace includes stunning views of monumental Washington and Arlington National Cemetery as well as the Memorial's signature arc of glass tablets, which form the education center's skylight and run the full length of the exhibit gallery. Thirteen quotations by and about military women are etched into the tablets and, as the sun passes over, reflect down onto the gallery walls. To construct the stairwells leading to the upper terrace, the original wall was breached to house four sets of stairs. The breaching of the wall symbolized then — and still today — breaking through the barriers that have held women back.

A world-class collection of thousands of artifacts, images and memorabilia that relate to women's service are on display. All which give visible evidence to the 'moments' included in the women's stories. Some items of importance available to visitors are the only woman Medal of Honor recipient's walking stick, a World War I woman's dog tag, a wood carving from a World War II nurse POW, a Korean War nurse's medicine chest, Vietnam jungle boots, uniforms and email diaries from Afghanistan and Iraq. There are also scrapbooks, aviator wings, sea rations, wedding dresses made out of parachute silk

ABOVE: Emma "Big Mama" Didlake, right, 110 years old, receives mementos from Women's Memorial Foundation President retired U.S. Air Force Brig. Gen. Wilma L. Vaught in the Women in Military Service for America Memorial at Arlington National Cemetery, July 17, 2015. Didlake passed on August 16, 2015. Photo by Army Rachel Larue.

#### **COVER STORY**





ABOVE: USAF General Janet Wolfenbarger (Ret.) speaks during the Women's Memorial 20th Anniversary celebration held in October 2017. Photo by Donna Parry, courtesy Women's Memorial. RIGHT: An inside view of the Memorial's etched-glass ceiling panels that run the length of the display hall. Photo by Bill Stevenson, FRA.

and even issued underwear—hundreds upon hundreds of unique, priceless items—a virtual treasure trove of military women's history.

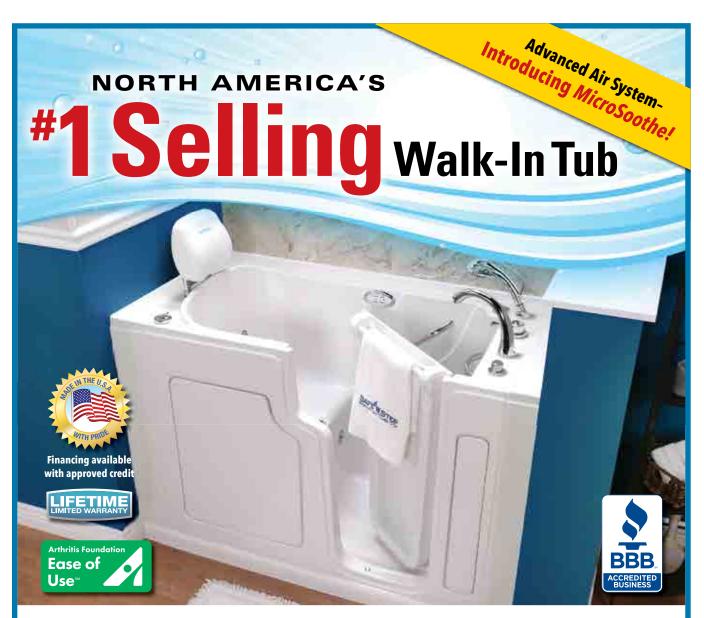
Supporting all of this is the business end of the Memorial, the Women In Military Service For America Memorial Foundation, a not-for-profit 501(c)3 organization responsible for maintaining and operating the Memorial; fund raising; management of the archive and research library; data entry; program development; and support of journalists, researchers, authors and students. Its work makes capturing moments and preserving stories possible.

On that last day of October at the Memorial's 20th anniversary, Lt. Cmdr. Johnson reaffirmed the Memorial's mission by sharing several of her moments and confirmed that military women, too, are still breaking down barriers. Assigned at the time to Strike Fighter Squadron 87 "Golden Warrior" (VFA-87), she was the first and only female officer in the War Party wardroom and the first female maintenance material control officer the War Party had ever had. Referring to her daughter who was seated in the audience in her NJROTC uniform, Johnson remarked, "Like so many women before me who made this moment possible for me, I hope

to make moments possible for her. The Women's Memorial stands on those moments—so many moments—hopes, dreams, lives given too soon. Women who went and became the first. Women who made a moment for us—all of us. The women who fought so we could be here today [not only] to celebrate the 20th anniversary . . . but for all of us so that we can serve, so that we can lead, so that we can deploy, so that we can have a chance."

The Women's Memorial is open every day, except Christmas, 8 a.m. to 5 p.m., and is readily accessible by METRO Blue Line, Arlington Cemetery stop. Paid parking is available in the Arlington Cemetery Visitor Lot. To learn more about the Memorial or to register yourself or another individual, visit www.womensmemorial.org. You can also find us on Twitter at: twitter.com/wimsatweets or on Facebook at: facebook.com/WomensMilitary MemorialWIMSA FRA

Marilla J. Cushman, LTC, USA (Ret.) is the Director, Public Relations & Development for the Women In Military Service For America Memorial Foundation. The Foundation is located at 200 N Glebe Rd, Arlington, VA 22203.



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Educating our service members, veterans and their families.





# Why Women Should Train

By Denny Marshall, Professional Trainer

his article could easily be called "Why Everyone Should Strength Train" but I'm going to focus on the negative stigma or misconception when it comes to strength training/ weight lifting and women. Most, if not all of my female clients, aspire to be thinner and have little body fat. They assume the numbers on the scale match the size of the body. So, if the goal is to be smaller and leaner then lifting weights would completely go against what they're trying to achieve. They think lifting weights is associated with big muscles, so they should focus on more cardio and maybe some yoga here and there. This is far from the truth. I have a

rule, especially for my female clients, and that is to look at the scale as little as possible. While on your fitness journey, there will be times that the numbers on the scale won't change much. Don't let that define you! Instead, go by the pant size you reduced to, or the inches you've lost around your waist. Let go of what you think the scale should say and go by how you look and feel. The crazy thing is, you might even experience weight gain and that is perfectly okay! If the gains you experience are gains in Lean Body Mass, this means your weight may even increase. You will look leaner and toned because muscle is denser than fat, meaning it takes up less space on your body.





By losing fat and gaining muscle you can stay the same weight or even gain some but be slimmer than you were before.

Lifting weights is a component to having bigger muscles, but eating a lot of protein and how you lift also matter. Strength training helps with strength, balance and most importantly fat loss. Don't think of it as building bigger muscles but look at it as building new muscle by adding a weight lifting routine into your workout. New muscle can be thought of as muscle that has been awakened, strengthened and toned. New muscle eats old fat!

Women's biggest fear and the question I get asked the most is "What can I do to increase strength without looking like Arnold Schwarzenegger?" My answer is always that women don't have the testosterone to get big muscles. Even if they lifted heavy weights, it's pretty hard to look like Arnold! Strength training will bring out definition and make you stronger but will not increase bulk. The key is the correct exercises combined with a sensible diet and some aerobics. I also have clients who believe the only way to get toned is from cardio, no lifting required. For women who are obese, aerobic exercise is important to help reduce heart disease risk as well as body fat. While Cardio has benefits for your heart, resistance training is a proven method for increasing lean body mass and reducing body fat in women. More lean mass is what you should be striving for if you want a tight, toned look.

Sarcopenia is the gradual loss of muscle mass and we all lose muscle as we age, which is why strength training should be a priority for women, particularly past the age of 35. We also need to keep our bones strong and the best way is to do weight bearing exercises. The muscle pulls on the bone and the bone gets stronger and stronger! You can increase your bone density at any age. You're never too old to strength train. Contrary to popular belief, this decline in muscle mass and strength is not a result of aging, rather it's due to inactivity. I have the pleasure of training Professional World Champion Female Boxer, Isra Wynn. Her career may be over but her will to stay fit post career is admirable! We strength train 3 days a week on top of her own boxing training. She still has a mean hook!

Here are a few of the strength training exercises I have Isra perform. You can try these moves at your local gym or in your home.

- Squats Stand with your feet shoulder width apart and your toes turned out slightly. Bend your knees and reach your hips back as if to fully sit down on a chair. Immediately press into your heels and stand back up to the starting position.
- Reverse Lunge Hold a 5 to 10-pound dumbbell in your right hand and place your left hand on your hip. Focus your effort on your left leg and take a large step backward with your right leg. Use the strength of your left leg to lower down until your right knee nearly touches the floor.

# Monthly Fee

# New amplified phone lets you hear AND see the conversation.

The Hamilton® CapTel® Captioned Telephone converts phone conversations to easy-to-read captions for individuals with hearing loss.

Do you get discouraged when you hear your telephone ring? Do you avoid using your phone because hearing difficulties make it hard to understand the person on the other end of the line? For many Americans the telephone conversation - once an important part of everyday life - has become a thing of the past. Because they can't understand what is said to them on the phone, they're often cut off from friends, family, doctors and caregivers. Now, thanks to innovative technology there is finally a better way.

A simple idea... made possible with sophisticated technology. If you have trouble understanding a call, captioned telephone can change your life. During a phone call the words spoken to you appear on the phone's screen similar to closed captioning on TV. So when you make or receive a call, the words spoken to you are not only amplified by the phone, but scroll across the phone so you can listen while reading everything that's said to you. Each call is routed through a call center, where computer technology - aided by a live representative - generates voice-to-text translations. The captioning is real-time, accurate and readable. Your conversation is private and the captioning service doesn't cost you a penny. Internet Protocol Captioned Telephone Service (IP CTS) is regulated and funded by the Federal **Communications Commission** (FCC) and is designed exclusively for individuals with hearing loss. To learn more, visit www.fcc.gov. The Hamilton CapTel phone requires telephone service and high-speed

Internet access. WiFi Capable. hello grandma this is Kaitlynn how are you Callers do not need special today? I wanted to equipment or a captioned telephone say thank you in order to speak with you. for the birthday card Finally... a phone you can use again. The Hamilton CapTel phone is also packed with features to help make phone calls easier. The keypad has large, easy to use buttons. You get adjustable volume amplification along with the auch ability to save captions for review later. It even has an answering machine that provides you with the captions of each message.

> SEE what you've been missing!

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"For years I avoided phone calls

because I couldn't understand the

caller... now I don't miss a thing!"

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Press into your left heel to push upward, and step forward returning to the starting position. Complete the same on the other side.

- Seated Overhead Press Begin seated with your back supported and 5 to 8-pound dumbbells resting at shoulders. Sit up tall and make sure that your elbows are below your wrists. Press upward so that your elbows are in front of your body, and not out to the sides. End with the dumbbells directly over your head, palms forward with elbows fully extended, but not locked. Slowly release down following the same pattern of movement, ending at the start position.
- Bent Over Row Using 8 to 15-pound dumbbells. Place your feet under your hips and fold forward. Keep your feet under your hips and fold forward. Keep your knees slightly bent and your neck relaxed. Begin with your palms facing each other directly under your shoulders. Bend your elbows and pull the dumbbells towards you until your palms are next to your ribs. Draw your shoulder blades together at the top. Pause for two seconds, then slowly release back to the starting position.
- Chest Fly Lie on the floor or on a bench with your knees bent at 90 degrees with your feet flat. Hold 5 to 8-pound dumbbells directly over your chest with your palms facing each other. Press your shoulders away from your ears and downward toward your hips to stabilize your core. With a very slight bend at the elbows, open your arms out to your sides until your upper arms touch the floor or are horizontal to your body.

Contract the muscles in your chest to return the dumbbells back to the starting position.

• Bicep Hammer Curls – Stand with your feet under your hips and hold 8 to 10-pound dumbbells at your side with your palms facing inward. Stand with a long, tall spine. Bend your elbows and bring the dumbbells upward toward your chest, keeping your palms facing each other. Pull the dumbbells up until they touch the front of your shoulders. Pause here for 2 seconds and contract the muscles in your upper arms. Slowly lower them back down to the starting position.

I advise strength training exercises to be performed two to three times a week to work major muscle groups including arms, legs and your core. Lift a weight that is heavy enough to achieve 10 to 15 repetitions per session before muscles become fatigued.

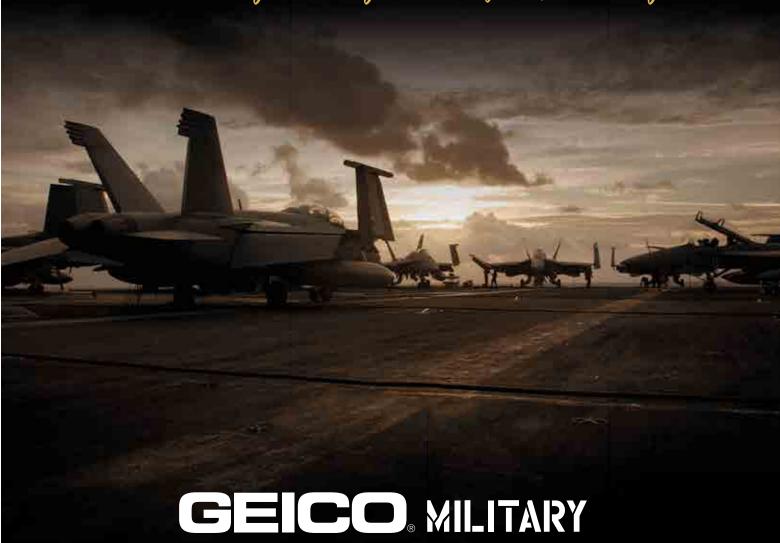
Remember as we age our muscle fibers shrink in number and size, contributing to a loss of strength, balance and coordination. Weight training can increase bone mass, which lowers the risk of fractures. Strength training does more than make you look and feel confident, and the benefits only multiply as we get older. **FRA** 

Denny Marshall operates 360 Fit Performance with his business partner Myron Flowers. They believe everyone is an athlete and strive to bring that athletic aspect out of every client. Fitness 360 takes a grassroots approach in training student athletes from youth sports to high school, college and even at the professional level. Fitness 360 has some notable clients such as the National Football League's Vernon Davis, Vontae Davis, Steffon Diggs, Ronald Darby, Tahir Whitehead, Muhammad Wilkerson and Blake Countess.

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### LA FRA Southeast Regional President



t is truly an honor to serve the LA FRA as the 2017-2018 Regional President for the Southeast Region. The Southeast region does their best to perform charitable works for the military, their families and of course, all of our veterans. We provide volunteer services at the Veterans Hospitals and state facilities. When we visit, we bring homemade bags and lap blankets for individuals who are using wheel chairs and walkers. We also bring baked goods and hold a variety of raffles, which really excites the residents.

During the holidays, we prepare dinners for transitioning veterans and are very involved with supporting Toys for Tots. We participate in canned food drives for our local food banks and write our military families who are stationed overseas. We send them care packages filled with goodies and coupons that the families can use on base. We have



various fund-raising events that include, but are not limited to, yard sales, car washes and raffles for homemade baskets.

In order to increase our members, we advertise, make phone calls and always have applications

with us. We couldn't make this happen without all hands on deck.

The 14 units in our region are:

Unit 22 - Pensacola, Florida

Unit 44 - Columbia, Tennessee

Unit 91 - Jacksonville, Florida

Unit 102 - St. Petersburg, Florida

Unit 126 - W. Jacksonville, Florida

Unit 183 - Interlachen, Florida

Unit 194 - Knoxville, Tennessee

Unit 210 - Milton, Florida

Unit 269 - Goose Creek, South Carolina

Unit 290 - Atlantic Beach, Florida

Unit 291 - New Port Richey, Florida

Unit 294 - Crossville, Tennessee

Unit 339 - Albany, Georgia

Unit 346 - Panama, City Florida

The Southeast Regional LA FRA members are proud to continue to serve our country in any way that we can. FRA

Yours in Loyalty, Protection & Service, Gail Bolz

ARMED FORCES RETIREMENT HOME - WASHINGTON, D.C. AND GULFPORT MISS. Affordable Independent iving for Eligible Veterans! The Armed Forces Retirement Home is an affordable retirement community for eligible veterans who served primarily in the enlisted ranks. Whether it's at our scenic, wooded campus in Washington, DC, or on the beach-side campus in Gulfport, Miss., AFRH ffers supportive care and shared camaraderie **INCLUDED: General Services: Major Amenities: Gulfport, Miss:** Medical, Dental & Vision Private Room-Shower Walking Path to Beach Wellness Program Internet-TV connection **Outdoor Swimming Pool** Recreational Activities Deluxe Fitness Center Ocean-view balconies Full Service Library Movie Theater **Dining Facility Bowling Center** Washington, DC: Computer Center Hobby Shops 9-hole Golf Course **Banking Center** Stocked Fishponds Mail Room Scenic Walking Paths Campus BX/PX Barber & Beauty Salon On/Off Campus Shuttle For more information or to obtain an application, call 800.422.9988 admissions@afrh.gov | afrh.gov 3700 N. Capitol Street, NW, Washington, DC 20011

Gail Bolz is the LA FRA Southeast Regional President

ADV/FRTISEMEN

# New Pill Reverses Memory Loss in an Amazing Way

Developed by top Israeli doctor; study shows key ingredient reverses years of mental decline and may also prevent dementia; initial users in America report improvements in memory, concentration, and thinking power

Daniel Ward, Sr. Associated Health Press

AHP – It is not often that another country beats the US to a medical breakthrough. So when it happens, you know it's something special. That's why doctors and patients are so excited that Israel's new memory pill is now available in America.

Sold under the brand name *Lipogen PS Plus*, the new pill contains a key ingredient that regrows cells in the part of the brain that stores memories, which improves memory, concentration, and thinking power.

The phenomenon of growing new brain cells is known medically as neurogenesis. American scientists believed it was impossible to experience after a certain age. It may now be achieved at any age with *Lipogen PS Plus*.

"With daily use, *Lipogen PS Plus* will help replenish your natural brain's "building blocks" and develop healthy cells, which restore memory functions, enhance cognition, and prevent further mental decline" explains David Rutenburg, President of the parent company behind the Lipogen pill.

"This is what the clinical studies have shown and is why so many U.S. doctors are now recommending it to patients," he added.

#### WHY SO MUCH EXCITEMENT?

Since hitting the US market, sales for *Lipogen PS Plus* have soared and there are some very good reasons why.

To begin with, the clinical studies have been impressive. Participants taking the active ingredient in *Lipogen PS Plus* saw a 44% improvement in mental function. They also enjoyed a stronger memory, better recall, and were notably more upbeat and happy.

Lipogen's active ingredient is made of a natural compound. It is both safe and healthy. There are also no known side effects and it can be taken safely alongside any other medications.

Scientists believe that it helps to stimulate the growth of new brain cells in the hippocampus. The hippocampus is the part of the brain that's responsible for forming and storing long and short term memories.

Research has shown that as we get older, brain cells in this area of the brain become dysfunctional.

This is what causes lapses in concentration, forgetfulness, and mental decline and why *Lipogen PS Plus* seems to be so effective.

"I no longer have the memory lapses I experienced before, and my recall and focus are once again effortless!" says Raymond H of Oregon.

#### **IMPRESSIVE CLINICAL RESULTS**

Groundbreaking research published by major health organizations, like PubMed, reveal that the leading ingredient in *Lipogen PS Plus* can improve your memory significantly.

In a double-blinded study, 149 men and women with age associated memory loss took the key ingredient in *Lipogen PS Plus* for a duration of three months. They were instructed to take it every morning without making changes to their current diet or lifestyle.

The results were stunning. The participants who took the pill as directed reversed their mental age by nearly 12 years according to researchers conducting the study.

They were also able remember names, faces, and recall events faster and with great clarity.

A subsequent study conducted in Italy produced similarity outstanding results, where users experienced a 44% improvement in mental function in just 90 days.

With results like these, it's easy to see why sales of *Lipogen PS Plus* are booming.

#### **HOW IT WORKS**

Lipogen PS Plus is a memory pill that is taken just once daily. It does not require a prescription.

The active ingredient is a compound known as phosphatidylserine. *Lipogen PS Plus* contains phosphatidylserine in a clinical dose, which is why it's so effective.

Research has shown that as we get older, brain cells become dysfunctional especially in an area of the brain called the hippocampus. The hippocampus is where long and short term memories are stored. If brain cells in this region fail, so does your memory.

Some people experience this is the form of lapses in concentration, forgetfulness, and the inability to recall important dates, names, and facts.

This would explain why so many users are experiencing impressive results so quickly.



**POPULAR PILL:** Doctors are now recommending new Lipogen PS Plus to seniors suffering from symptoms of memory loss and mental decline.

"After about two or three weeks of taking the recommended dose, I noticed that I was remembering things, regardless of the degree of importance. Also, I noticed I was more alert and able to concentrate. Hooray!" Linda R, West Virginia

"I am a 51 year-old woman taking your formula for about two months. I recognize a distinct difference is my memory and mental acuity. My mind is razor sharp!" -Linda H., Flowery Branch, GA

## REDUCES STRESS AND ANXIETY

Published, clinical reports show daily dosing with phosphatidylserine not only helps sharpens your mind but also helps "perk you up" and put you in a better mood.

PS helps to manage everyday stress and elevate your mood by lowering your body's production of the hormone cortisol. When cortisol levels are too high for too long you experience fatigue, bad moods and weakness.

This drug-free brain-boosting formula enters your bloodstream fast (in as little as thirty minutes).

Officially reviewed by the FDA, phosphatidylserine is only nonprescription ingredient that has a qualified health claim for both cognitive dysfunction and dementia.

#### HOW TO GET LIPOGEN PS PLUS

This is the official release of *Lipogen PS Plus* in the US. As such, the company is offering a special discounted supply to any memory loss sufferer who calls.

A special hotline number and discounted pricing has been created for our readers. Discounts will be available now and will automatically be applied to all callers.

Your Toll-Free Hotline number is 1-800-697-3749 and will only be open while supplies last. Only a limited discounted supply of *Lipogen PS Plus* is available during this promotional period.

Consumers who miss out on our current product inventory will have to wait until more becomes available and that could take weeks. Experience the guaranteed *Lipogen PS Plus* relief already enjoyed by thousands of consumers. The company advises not to wait. Call 1-800-697-3749 today.

THESE STATEMENTS HAVE NOT BEEN EVALUATED BY THE US FDA. THESE PRODUCTS ARE NOT INTENDED TO DIAGNOSE, TREAT, CURE OR PREVENT ANY DISEASE. RESULTS BASED UPON AVERAGES. MODELS ARE USED IN ALL PHOTOS TO PROTECT PRIVACY. OFFER NOT AVAILABLE TO RESIDENTS OF IOWA.

#### 1. BRANCH 92, NEW ORLEANS, LA.

Branch and Unit members gather in Kenner, Louisiana for their Christmas meeting and dinner held at Perrin's Restaurant in River Ridge on December 14, 2017.

#### 2. BRANCH 57, SOUTH JERSEY, N.J.

Shipmate John Menghini joined the Navy in 1978, went to boot camp in San Diego then to BT/A school in the Great Lakes. He was assigned to USS DURHAM (LKA 114) and transferred to USS BARBOUR CTY (LST 1195). "The Navy was the best decision I ever made. Thank you for your service and a wonderful organization, the FRA, forever a sailor."

#### 3. BRANCH 70, POWAY, CALIF.

Poway Branch provided Christmas baskets of food, gift cards and toys to young military families stationed at MCAS Miramar in San Diego. (L to R) David Shiflet, Alice Smith, Hunter Tschanz, Justin Tschanz, LCpl Ryanne Tschanz, Chuck Cross, Keyonte and Layla Lopez, Sgt. Paul Lopez, Lou Irvin, Dick Smith, Sandy Davis, Elaine Smith, RPSW Bruce Davis.

#### 4. BRANCH 89, ATLANTA, GA.

(L) Branch President Ernie Rose presented Shipmate Len Miller with his 40-year continuous membership pin and certificate during the branch Christmas party. Branch 89 collects Toys for Tots as admission into the party.

#### 5. BRANCH 101, SANTA CLARA, CALIF.

Branch President Richard Ruiz spoke to a group of USN, Marine and Coast Guard, at Naval Operational Support Center, about the benefits of belonging to the FRA.

#### 6. BRANCH 124, LAKEHURST, N.J.

(L) LT. Minoru M. Yoneda USN (Ret.) was presented a letter of commendation and lapel pin recognizing his 40 years of continuous FRA membership, presented by Commander Officer Ovios at Commander Fleet Activities Sasebo, Japan.



































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.

#### 7. BRANCH 137, MINDEN, NEV.

West Coast Vice President Rick Athenour was installed as West Coast Regional President by Branch President Verne Horton on January 10 in Carson City. Rick is an active member and a supporter of Marines stationed at the Mountain Warfare Training Center, Pickel Meadows, Calif. as well as the Carson City Division of the Sea Cadets.

#### 8. BRANCH 146. JOHNSVILLE, PA.

(L) Branch Vice President Charlie Glass awarded a 30-year membership pin and certificate to Shipmate Bob Opett.

#### 9. BRANCH 226, STATEN ISLAND, N.J.

(L to R) Shipmates Joe Machetta, Jim Brown and Mike Strobel at the annual Army vs. Navy game and reunion of Naval Submarine Support Facility New London (NSSFNLON).

#### 10. BRANCH 230. ROSEVILLE, CALIF.

Branch Treasurer Bob Lightfield (R) presented a \$300 donation to Placer Food Bank receptionist Cam Blair on January 21, 2018. Placer Food Bank is a certified non-profit located in Roseville, Calif.

#### 11. BRANCH 269, GOOSE CREEK, S.C.

Along with branch, unit and donations from individuals of toys and money, 265 toys were donated to the Marine Corps Reserve Toys for Tots Program. (L to R) Theresa Milligan, NFS Pat Suckow, NC Gale Nathan, LCpl Jametruis Salmond, LCpl Madolyn Atkinson, Branch President Laurie Bailey, Bobbi Sutton, Unit President Linda Cox and Marilyn Tharp.

#### 12. BRANCH 287, LIVERMORE, CALIF.

Admiral's Car curators pose with Shipmate George Mancuso (R) during the Pearl Harbor Ceremony on the USS HORNET at Alameda, Calif.

#### 13. BRANCH 346. PANAMA CITY BEACH, FLA.

Regional President J.J. Thomas (R) presented Secretary/Treasurer Harry E. Revis their branch streamers from the 2017 Regional Convention. Branch 346 received (Group IV) 2nds in Public Relations and Youth Activities and 3rd in Hospital, Welfare, and Rehabilitation.

# In Memoriam

Name		Branch						
Aldridge, Jerry	MM1(SS), USN	316	Hunt, William C.	ATC, USN	132	Rainville, Albert F.	YN2, USNR	MAL
Auber, Vincent W.	GYSGT, USMC	299	Landa Lanca E	CDO LICN		Resnick, Melvin H.	CTOC, USN	18
Aulgur, John H.	ACC, USN	161	Jarvis, James E.	CPO, USN	MAL	Roach, Edward M.	YNCM, USCG	285
Basnillo, Fortunato	MS1, USN	302	Jimenez, Amadeo C.	MS1, USN 1STSGT, USMC	126 186	Roach, Robert W.	1STSGT, USMC PN1. USN	192 57
Beckner, Maurice	PNC, USN	256	Johnson, Jerry T. Jones, William L.	STM1(SS), USN	269	Robinson, William C. Rosas, Roman F.	RMC, USN	57 84
Biggs, Boyd E.	AOC, USN	201	JOHES, William L.	311011(33), U310	209	NOSAS, NOTTIATI F.	NIVIC, USIN	04
Blakeney, Eugene H.	CSC, USN	70	Karstensen, Howard A.	YN2, USN	MAL	Sanford, Gregory A.	MS1. USN	324
Blau, John J.	USCG	181	Khachatourian, Toros V.	LT. USN	117	Schreiber, Henry L.	PHC, USN	161
Boebert, Frank	CDR, USN	MAL	Krall, Leonard	MSC, USN	61	Schwarz, Charles H.	CTRC, USN	MAL
Boire, Maurice W.	SGTMAJ, USMC		rtian, Leonara	1115 C, 0511	01	Seader, Lamarr A.	NCCM(SS), USN	
Bolden, Joseph	CWO4, USN	MAL	Larkin, George M.	LCDR. USN	24	Shahan, Robert	RM1, USN	268
Bourland, James A.	IMCS, USN	117	Larsen, Donald M.	MMC (SS), USN	269	Shields, James M.	PNC, USN	161
Buchan, Kenneth R.	ADRC, USN	MAL	Little, Sam	PNCS, USN	163	Smith, Joseph E.	SKCS, USN	99
Burke, Charles H.	HMCS, USN	182	Litton, William B.	SMC, USN	MAL	Sparks, Warren H.	BMCS, USN	229
Butler, George C.	HMC, USN	MAL	Lockhart, Arthur L.	SKC, USN	MAL	Summey, Morris L.	LCDR, USN	70
			Lothes, Donald W.	STCS, USN	MAL	•		
Caldwell, John R.	CSCS, USN	94	Lundberg, Andrew	ADCS, USN	358	Thomas, Alan S.	HTC, USN	57
Carrick, Larry A.	QMC, USN	358				Thurber, Robert G.	ABFC, USN	8
Collins, Michael F.	CS1, USN	84	May, Donald A.	MSGT, USMC	MAL	Tisue, Jerry Lee	CWO3, USCG	192
Cox, Donald E.	GYSGT, USMC	141	McCauley, Donald	EMCS (SS), USN	MAL	Turner, Donald D.	ADJ1(AC), USN	156
Crader, William J.	EN1(SS), USN	18	McGirr, Richard	ET, USN	20	V 1 ( C		
Decid Heder	MCCT LICMC	0.1	McNulty, James J.	AEC, USN	126	Vangeloff, George	HMC, USN	MAL
David, Hudson	MSGT, USMC	91	Medico, Frank A.	MSC, USN	293	Viterisi, Joseph	YNCS, USN	223
Davis, Thomas E.	CDR, USN	269	Millay, Gerald E.	SGT	105	Vrooman, Allen G.	ADRC, USN	289
Davis, Vernon	ADRC, USN	261 MAL	Mills, James D.	POC/ETC, USN	163	Machinatan Milliam O	FTCC/CC\ LICNI	120
Donnally, Alfred W. Dooley, Vernon	SKCS, USN BMC, USN	60	Morse, Gerald B. Myers, Lawrence S.	ICC(SS), USN CDR, USN	MAL 24	Washington, William O. Webb, Leroy O.	ETCS(SS), USN FTCS(SS), USN	120 20
Dupont, Ferdinand J.	ADRC, USN	MAL	iviyers, Lawrence 3.	CDN, USIN	24	White, Louis M.	HMCS, USN	57
Dusatko, Richard C.	ICCS, USN	29	Newton, Jesse M.	STCS, USN	98	White, Leland D.	ENC(SS), USN	101
Dasatko, Menara C.	1003, 0311	23	ivevitori, jesse ivi.	3103, 0311	50	Whitt, William H.	RM2, USN	207
Ervin, Harry B.	TMC(SS), USN	99	Padgett, Arthur F.	ATC(AC)(TAR)	89	Wick, Thomas	ABFC, USNR	23
Evans, Richard	EMFN, USN	18	Perez, Domingo (Benny) M.		MAL	Wilder, Fave	IS2, USN	181
zvanoj manara	2		Perry, Wesley I.	AG1, USN	263	Wilson, William L.	1st SGT, USMC	230
Farhat, Philip W.	1STSG, USMC	124	Petersen, Robert C.	EM2, USN	117	77.1.551.1, 77.1.1.1.1.1.1.2.1	131301,001110	250
Fellom, Mark E.	HMC, USN	MAL	Phillips, Robert W.	LCDR, USN	37	Zirnhelt, Edward M.	SHCS. USN	67
•	•		Phillips, Joe F.	YNC, USN	89	Zonkel, Joseph P.	CWO3, USN	60
Grim, Jack A.	MCPO, USN	91	Pierce, Lloyd G.	PO1, USN	38	Any names in red indicate	•	mamhar
			Pillow, Richard P.	EMĆM, USN	MAL	Any names in <b>bold</b> indicate		
Hall, William R.	CPO, USNR	MAL	Pittard, William C.	CPO, USN	MAL	Any names in <b>bold</b> marca	ire hazi ilailolidi olli	CE15.
Hill, Jackie L.	GMG1, USN	316	Pulliam, James C.	RMCM, USN	MAL	To report the death of a S	hinmata nlaase con	tact us vi-
						10 report the death of a 3	mpmate, piease con	tact us Vi

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.



# New Male Potency Formula Makes "The Little Blue Pill" Obsolete

Soaring demand expected for new scientific advance made just for older men. Works on both men's physical ability and their desire in bed.

By Harlan S. Waxman Health News Syndicate

**New York** – If you're like the rest of us guys over 50; you probably already know the truth... Prescription ED pills don't work! "Simply getting an erection doesn't fix the problem," says Dr. Bassam Damaj, chief scientific officer at the world famous Innovus Pharma Laboratories.

As we get older, we need more help in bed. Not only does our desire fade; but erections can be soft or feeble, one of the main complaints with prescription pills. Besides, they're expensive... costing as much as \$50.00 each

Plus, it does nothing to stimulate your brain to want sex. "I don't care what you take, if you aren't interested in sex, you can't get or keep an erection. It's physiologically impossible," said Dr. Damaj.

#### MADE JUST FOR MEN OVER 50

But now, for the first time ever, there's a pill made just for older men. It's called Vesele®. A new pill that helps you get an erection by stimulating your body and your brainwaves. So Vesele® can work even when nothing else worked before.

The new men's pill is not a drug. It's something completely different

Because you don't need a prescription for Vesele®, sales are exploding. The maker just can't produce enough of it to keep up with demand. Even doctors are having a tough time getting their hands on it. So what's all the fuss about?

#### WORKS ON YOUR HEAD AND YOUR BODY

The new formula takes on erectile problems with a whole new twist. It doesn't just address the physical problems of getting older; it works on the mental part of sex too. Unlike the expensive prescriptions, the new pill stimulates your sexual brain chemistry as well. Actually helping you regain the passion and burning desire you had for your partner again. So you will want sex with the hunger and stamina of a 25-year-old.

## THE BRAIN/ERECTION CONNECTION

Vesele® takes off where Viagra® only begins. Thanks to a discovery made by 3 Nobel-Prize winning scientists; Vesele® has become the first ever patented supplement to harden you and your libido. So you regain your desire as well as the ability to act on it.

In a 16-week clinical study; scientists from the U.S.A. joined forces to prove Nitric Oxide's effects on the cardio vascular system. They showed that Nitric Oxide could not only increase your ability to get an erection, it would also work on your

brainwaves to stimulate your desire for sex. The results were remarkable and published in the world's most respected medical journals.

#### THE SCIENCE OF SEX

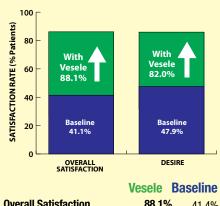
The study asked men, 45 to 65 years old to take the main ingredient in Vesele® once a day. Then they were instructed not to change the way they eat or exercise but to take Vesele® twice a day. What happened next was remarkable. Virtually every man in the study who took Vesele® twice a day reported a huge difference in their desire for sex. In layman's terms, they were horny again. They also experienced harder erections that lasted for almost 20 minutes. The placebo controlled group (who received sugar pills) mostly saw no difference.

AN UNEXPECTED BONUS: The study results even showed an impressive increase in the energy, brain-power and memory of the participants.

## SUPPLY LIMITED BY OVERWHELMING DEMAND

"Once we saw the results we knew we had a game-changer," said Dr. Damaj. "We get hundreds of calls a day from people begging us for a bottle. It's been crazy. We try to meet the crushing demand for Vesele<sup>®</sup>."

#### **JAW-DROPPING CLINICAL PROOF**



baseiiile
41.4%
44.9%
47.9%
36.2%
35%
44.1%

#### **VESELE® PASSED THE TEST**

"As an expert in the development of sexual dysfunction, I've studied the effectiveness of Nitric Oxide on the body and the brain. I'm impressed by the way it increases cerebral and penile blood flow.



New men's pill overwhelms your senses with sexual desire as well as firmer, long-lasting erections. There's never been anything like it before.

The result is evident in the creation of Vesele®. It's sure-fire proof that the mind/body connection is unbeatable when achieving and maintaining an erection and the results are remarkable" said Dr. Damaj. (His findings are illustrated in the chart at left.)

#### HERE'S WHAT MEN ARE SAYING

- I'm ready to go sexually and mentally.
- More frequent erections at night and in the morning.
- I have seen a change in sexual desire.
- Typically take 1 each morning and 1 each night. Great Stamina, Great Results!
- An increased intensity in orgasms.
- My focus (mental) has really improved... Huge improvement.
- Amazing orgasms!
- I feel more confident in bed

#### **HOW TO GET VESELE®**

This is the first official public release of Vesele® since its news release. In order to get the word out about Vesele®, Innovus Pharma is offering special introductory discounts to all who call.

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Only 300 bottles of Vesele® are currently available in your region. Consumers who miss out on our current product inventory will have to wait until more become available. But this could take weeks. The maker advises your best chance is to call 1-800-307-3156 early.



#### **REUNIONS**

#### Florida Chief Petty Officers Association

04/11/2018-04/15/2018, Port St. Lucie, Fla. Contact: Carl Barrett, 1700 Glen Abby Ln. Winter Haven, FL 33881 Telephone: 863-299-9009 Email: cbarret4@yahoo.com

#### USS Ault (DD-698)

05/03/2018-05/07/2018, Baton Rouge, La. Contact: Tony Fuentes Telephone: 210-495-9554 Email: jimandaudreyhammack@gmail.com

# USS Ticonderoga (CV/CVA-14/CG-47)

05/11/2018-05/21/2018, New Orleans, La. Contact: Steve Codding Telephone: 309-827-4017 Email: sandycodd@aol.com

#### USS Regulus (AF-57)

05/15/2018-05/18/2018, Charleston, S.C. Contact: Ric Neiman, 16224 Alsdell Rd. Midlothian, VA 23112
Telephone: 804-337-2626
Email: eicneim@aol.com

#### VQ-3 & VQ-4 Tacamo

05/25/2018-05/27/2018, Solomons Island, Md. Contact: Bill Crowell "Buffalo"
Telephone: 301-904-3448
Email: William.l.crowell@gmail.com
www.navymwrsolomons.com/

#### USS Hunley (AS-31)

06/17/20180-6/21/2018, Pensacola, Fla. Contact: James Flowers, 208 Florida Ave. Gulf Breeze, FL 32561
Telephone: 850-932-8828
Email: hunleyreunion@gmail.com

#### **Naval Air Station Sanford**

06/21/2018-06/24/2018, Sanford, Fla.
Contact: Ralph Feeback, 205 Poinsetta Drive
Sanford, FL 32773
Telephone: 407-302-2252
Email: Dlfrsf@aol.com

#### USS Boston (CA-69/CAG-1/ SSN-703)

07/19/2018-07/22/2018, Warwick, R.I. Contact: Barry Probst, P.O. Box 7445 Brockton, MA 02303-7445 Telephone: 508-580-3808

Email: president@ ussboston.org www.ussboston.org

#### USS Mansfield (DD-728)

08/22/2018-08/26/2018, Southaven, Miss. Contact: Sherrie Werts
Telephone: 870-565-0520
Email: childofmineabc@yahoo.com
www.ussmansfield.com

#### **LOOKING FOR...**

Looking for...a Seabee attached to our unit, whose last name is Grogan, from Arkansas. I was a Marine MP in Dong Ha S. Vietnam in Aug-Dec 1969. If anyone knows of his whereabouts, I can be reached at: Tom Morton, P.O. Box 3528, Vista, CA 92085, or by telephone at 760-727-5921.

Looking for...women who trained in Company K010 Orlando, Florida in 1985. We are trying to gather individuals interested in a reunion for 2019. If you are interested email Etta C. Jones at rugbynsea@aol.com or visit our Facebook page at: www.facebook.com/groups/266777153332615/FRA

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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### Review Your Investment Objective





Periodically reviewing your investments to ensure they are on the right track is an important and meaningful measure in working toward your financial goals. Here is a simple but valuable way to get more from your investment strategy. When your next brokerage statement arrives, check your account profile to make sure that all the sections are accurate and up to date. This includes your investment objective, risk tolerance and time horizon.

**Investment objective.** Focusing on your investment objectives helps us align the other parts of your investment strategy – risk tolerance, time horizon and liquidity needs – appropriately. Our asset allocation models are grouped within three overarching portfolio orientations:

*Income:* Portfolios that emphasize current income with minimal consideration for capital appreciation. They usually have less exposure to historically more volatile growth assets.

*Growth and Income:* Portfolios that emphasize a blend of current income and capital appreciation. They usually have some exposure to historically more volatile growth assets.

*Growth:* Portfolios that emphasize capital appreciation with minimal consideration for current income. They usually have significant exposure to historically more volatile growth assets.

Risk tolerance. Everyone is different when it comes to factoring risk into their investment strategy. Each investment objective can be tilted toward assets that tend to be more or less volatile. Risk tolerance is the amount of risk you are willing and able to accept in order to help achieve your financial goals. Risk tolerance should be viewed along the following continuum:

- 1) *Conservative* investors accept the lowest amount of risk.
- 2) *Moderate* investors seek a balance between stability and appreciation in their portfolio.
- Aggressive investors accept a higher risk for losses while seeking greater potential for returns.

**Time horizon.** How long do you plan to invest before you will need the money? The answer, of course, depends on your stage in life and your goals. Your time horizon is the expected number of months, years, or decades you plan to invest toward your financial goals. Time horizon is generally expressed as:

- Immediate Less than 1 year
- Short-term 1 to 3 years
- Intermediate 3 to 5 years
- Moderate 5 to 10 years
- Long-term More than 10 years

When checking your portfolio's alignment, it is also a good idea to make sure you have accounted for your liquidity needs. Liquidity measures the ease with which you can meet financial obligations with your available liquid assets. For reference, cash is the most liquid asset, while real estate, fine art, and collectibles are all relatively illiquid. Liquidity needs include:

- Significant (primary need is liquidity)
- Moderate (may need quick access to cash)
- None (have other sources of cash)

When building your portfolio, it can be tricky to figure out if you are getting the best return for your risk level. Talk with your financial advisor to make sure your strategy is on track to help achieve your goals. **FRA** 

Our firm does not provide legal or tax advice.

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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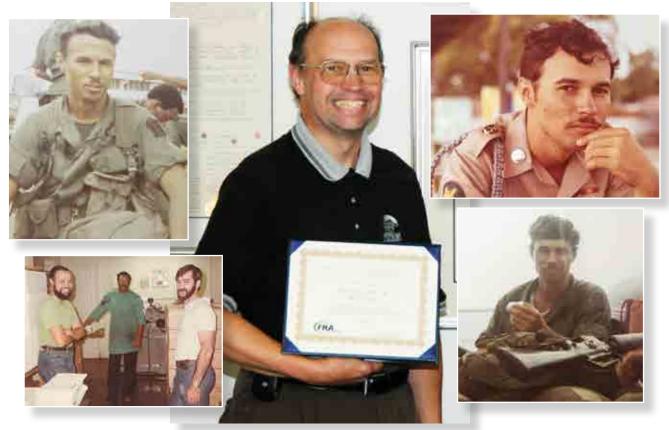




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# James (Jimmy) D. Short, Jr.

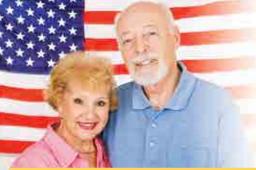
few inches of fresh snow has settled into the parking lot at FRA National Head-quarters, but before employees start their morning commute, James Short a.k.a. "Jimmy" has been hard at work assisting with the snow removal. From shoveling snow in the winter, or sweeping leaves on a crispy Fall day, Jimmy is there to lend a hand. PNP Dick Smith once referred to him as a "jack of all trades and a master of most." You see, Jimmy has been handling FRA's mail operations since being hired back on July 17, 1972. Through the years, he has been juggling different tasks in addition to his designated duties.

There is much more to this native Washingtonian, that sips a cup of tea every morning, and with a twinkle in his eye, candidly speaks about his beloved football team: the Washington Redskins. At the tender age of 20, he was drafted into the U.S. Army and remained there for two years. After spending some time at Fort Dix, New Jersey, he was then sent to

Panama. His time in the military is well documented by the endless photographs he has treasured throughout the years. The pictures give an insight to the training, facilities and camaraderie with his fellow military service members. One of the most vivid memories of his time in the Army is the basic training. He recalls the early mornings, being woken up by the not-so-soothing shouting of the drill sergeants as well as the physical demands the military commands.

After the military, he returned to his native town. Later on he met Elisa, they married in May of 1989 and have been happily settled in the city of Alexandria, Va. since. Anyone that knows Jimmy is fully aware that he loves to keep busy. His favorite pastimes are puzzles and bowling. He credits his vivacity and good health to constantly keeping his body moving. From walks with his precious dog Toto, to walking up 11 flights of stairs—by choice—the key is, just keep walking! He doesn't plan on leaving the area any time soon and don't even mention retirement! But Jimmy, perhaps your dream of going to Disney World can be a reality in the near future? **FRA** 

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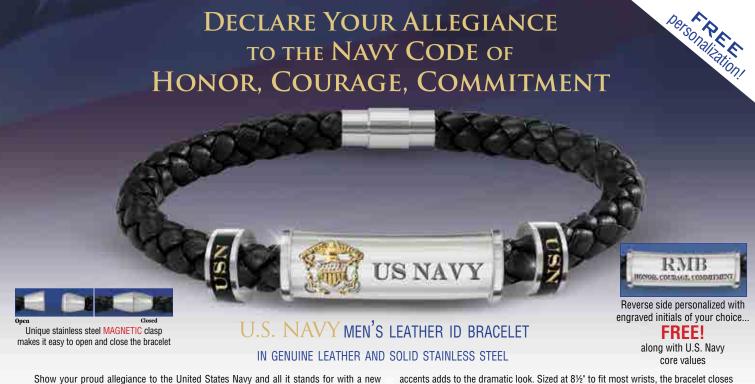
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