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FRA *today*



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★

SUPPORTING MILITARY FAMILIES

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LOYALTY, PROTECTION AND SERVICE

FRA IS A CONGRESSIONALLY CHARTERED, NON-PROFIT ORGANIZATION ADVOCATING FOR CURRENT AND FORMER ENLISTED MEMBERS OF THE U.S. NAVY, MARINE CORPS AND COAST GUARD ON CAPITOL HILL. FOR MORE INFORMATION ON THE BENEFITS OF MEMBERSHIP, PLEASE VISIT WWW.FRA.ORG OR CALL 800-FRA-1924.



ON THE COVER

The USO has been lifting the spirits of America's service members for decades and, although their mission remains unchanged, their programs are evolving to meet the needs of today's military personnel and their families.

FRA — Your Information Source



Eileen Murphy

MEMBERS VALUE THE ASSOCIATION'S legislative agenda very highly, and it is a great draw to prospective members. Understanding the legislative process is the first step to participation and influencing the outcome, so this month, we wanted to elaborate on how the legislative process works. An overview is on pages 11–12, including how you can be actively engaged in what happens on Capitol Hill.

Members, prospective members and families are encouraged subscribe today to *NewsBytes* (FRA's free weekly legislative email update) so you can get the latest news from Capitol Hill related to items affecting you and your future. To subscribe, just e-mail newsbytes@fra.org with "Subscribe" in the subject line. Include your name and address in the body of the e-mail so we can be sure your subscription is marked in the correct database record. If you do not have email access, you can listen to *NewsBytes* by phone at 1-800-FRA-1924, ext. 112.

The information provided in *NewsBytes* is yet another way you will see the value of FRA!

Details of a new agreement with USAA will be announced in the coming issues of *FRA Today*. One very exciting aspect of working with USAA is their understanding of how legislative issues affect our members. For example, the past year has seen many changes in financial legislation, and those changes can have direct impact on your ability to get a loan or even the insurance rates you are charged. This month we are excited to share information provided to us by USAA to help you understand how your credit score is determined and how you can take better control of your score. We are grateful to USAA for providing wonderful information, and eager to bring you more from USAA in coming months.

Your Mission Your Voice Teleconference

On the second Wednesday of each month at noon EST, FRA hosts a free teleconference. These are marked on the calendar along with the instructions for calling in (dial 1-800-391-1709 and enter bridge number 444143). We hope you will join us for the calls and enjoy hearing our speakers and participating in discussions. This is yet another benefit to FRA shipmates and their families. We record the calls and post on www.fra.org under Member News (follow the link to the right when you login to the site) for those who are unable to attend at the designated time.

This month our call topic is programs to support families during deployments. Please join us if you have a deployed loved one, or if you are interested in volunteering your time to support those affected by deployments.

Eileen Murphy is the Director of Marketing and Communications and serves as the Managing Editor of *FRA Today*. Please contact her at eileen@fra.org.

FRA today

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Publisher	FRA
National Executive Director	Joseph L. Barnes
Managing Editor	Eileen Murphy
Contributing Editor	Lauren Armstrong
Design and Art Direction	
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Production Manager	Sandy Jones

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Joe Barnes

Growing Pressure to Hike Health Care Fees

LAST MONTH I WROTE about the National Commission on Fiscal Responsibility and Reform report and recommendations from the Bipartisan Policy Center's Debt Reduction Task Force, both of which include proposals to fix the faulty formula by which Medicare and TRICARE physician reimbursement rates are determined. Reductions in these rates could dramatically affect access to care for many retirees throughout the U.S. Other proposals, if enacted as legislation, would increase healthcare costs for working-age military retirees and TRICARE-for-Life beneficiaries, defer receipt of retired pay cost-of-living adjustments (COLAs) until age 62, revamp the Consumer Price Index (CPI) calculation for measuring inflation and institute a new formula for determining military retired pay that would use an average of the highest five years of earnings vice the current high-three calculation.

As an addendum to that column, Secretary of Defense Robert Gates announced (on January 6, 2011) an unexpected directive from the Obama Administration to cut an additional \$78 billion from the defense budget over a five-year period, beginning in 2012. This is in addition to previously announced plans to reduce DoD spending by \$100 billion over that same time period, with the services retaining the savings to fund programs with higher priorities. Gates proposes a number of cost-saving initiatives that are expected to be detailed in the Administration's FY 2012 Budget request that's due to Congress by mid-February.

Gates also referenced cuts in Army and Marine Corps personnel, the elimination of government contractors (including 780 at the TRICARE

Management Activity — or TMA), eliminating some commands (including Joint Forces Command in Norfolk/Suffolk, VA), and major changes to weapons and equipment programs.

Gates also cited his intention to recommend "modest increases to TRICARE fees for working-age retirees with fees indexed to adjust for medical inflation" and stated that "savings from these initiatives could amount to nearly \$7 billion over the next five years." He offered no details and it's unclear what "modest" adjustments means — particularly since the department repeatedly requested approval for drastic fee hikes beginning in 2007. It's also unknown which index would be used to determine medical inflation and future Medicare rates, but some experts estimate a six to eight percent increase annually.

A decade of significant active duty, Reserve, retired and veterans' pay and benefit enhancements is apparently over, as indicated by the 1.4-percent active duty pay hike for 2011 (compared to the House-approved 1.9 percent increase). We're facing major challenges to not only maintain adequate funding to protect pay, health care and other benefit improvements enacted since 2001, but to also secure further improvements associated with FRA's Legislative Agenda.

New budgetary rules established by House leadership in the new 112th Congress are intended to reduce government spending. A *Wall Street Journal* editorial references these new rules, stating "Democrats required that any tax cut or spending increase had to be offset with other tax increases or spending cuts." The article continues to say that "Republicans are giving that 'pay-go' rule the heave-ho and substituting a new budget rule called 'cut as

you go,' which will require that mandatory spending increases must be cut by an equal or greater amount elsewhere in the budget." These rules will further complicate efforts to enhance benefits for all beneficiaries — just as mandatory spending caps prevented legislation expanding concurrent receipt and other benefits from advancing in the House last year.

As previously stated, these are serious issues that will be addressed in 2012 and beyond. FRA is closely tracking legislative proposals in the new Congress that may threaten hard-earned pay and benefits, and we will immediately alert our membership to mobilize in opposition to such proposals. We're also meeting with key congressional staff regarding our priorities for the year and strategizing with our Military Coalition partners about the hard work that lies ahead. Now, more than ever, it's important to stay informed and weigh in with your respective U.S. Representative and Senators. In doing so, you complement our work at NHQ on behalf of all FRA shipmates in advancing the Association's legislative agenda. I invite all readers to subscribe to NewsBytes, our weekly electronic update on legislation that impacts your benefits (e-mail newsbytes@fra.org to subscribe) and use the FRA Action Center at www.fra.org to share your views with your elected officials.

Joe Barnes is FRA's National Executive Director and Chairman of the National Committee on Legislative Service and a member of the Special Committee on Future Strategic Planning. A member of Navy Department Branch 181, he is also an advisor to the National Committees on Budget and Finance and Membership and Retention.

Veterans' Rights

I would like to weigh in on activist judges who disregard the rights of veterans and abuse the tenants of their profession. This problem has been growing over the years and my case is certainly another example of abusive judgments in a West Tennessee District Court.

After my service career, I undertook homebuilding as an endeavor to build upon my retirement. After 30 successful years, an unscrupulous buyer used a minor crack in a concrete porch to extort over \$300,000 from my retirement assets, by virtue of an errant district judge who paid no heed to the merits of my case.

Veterans and citizens at large need their voices heard. We need judges who interpret the law fairly and do not create new laws and senseless judgements. We must protect our constitutional rights that we paid for so dearly, when we vote and then take responsibility to hold elected representatives accountable to all citizens, especially veterans.

William Teague

Why do vets who did not retire from military service and who have no service-connected health problems obtain free medical treatment and prescription benefits from the VA? Retirees and those with service-connected disabilities should get free care, but I don't feel that others should. This would reduce the costs that are threatening to reduce the care given to retirees and those who have service-related problems.

Mrs. M. W. Gerhardt

FRA Response: *All honorably discharged military veterans are entitled to receive a variety of healthcare services through the Department of Veterans' Affairs (VA), but not all receive the benefit free of charge. Priority for service and associated cost shares are determined by a variety of factors, only one of which is a service-connected health concern. Income, service in Vietnam, receipt of a Purple Heart, being held as a prisoner of war and a myriad of other considerations are used to determine the level of benefits and patient's out-of-pocket costs.*

All veterans are encouraged to enroll in the VA system to determine what benefits they are eligible to receive. Veterans can apply for enrollment online at , by calling the VA at 1-877-222-VETS (8387) or with the help of a VA health care eligibility specialist at any VA medical center. Go to for locations. For more information regarding eligibility, visit .

Thank You

It is time (I'm 90 years old) to express my appreciation for your many years of continuing assistance to us Sea Service personnel. Thank you to the Fleet Reserve Association!

Claire Smith-Grubbs

Wartime Service

If a shipmate joined the Navy in 1952, made a Med cruise in 1953 with VF72 onboard the USS *Bennington* and received the Navy Occupation Medal with Europe clasp, is he eligible to claim service in WW II?

Charles Beersdorf

FRA Response: *According to the VA, wartime service for World War II is considered from the time periods of: December 7, 1941, through December 31, 1946, extended to July 25, 1947, if continuous with active duty on or before December 31, 1946. While the award received is for post-war occupation, the VA only recognizes the above dates for WW II service.*

Service for the Korean Conflict, which is considered wartime service by the VA, is designated from June 27, 1950, through January 31, 1955. As a result, the Shipmate is considered a "wartime" veteran for benefit purposes.

CLARIFICATIONS

USCGC *Blackthorn* Memorial Service

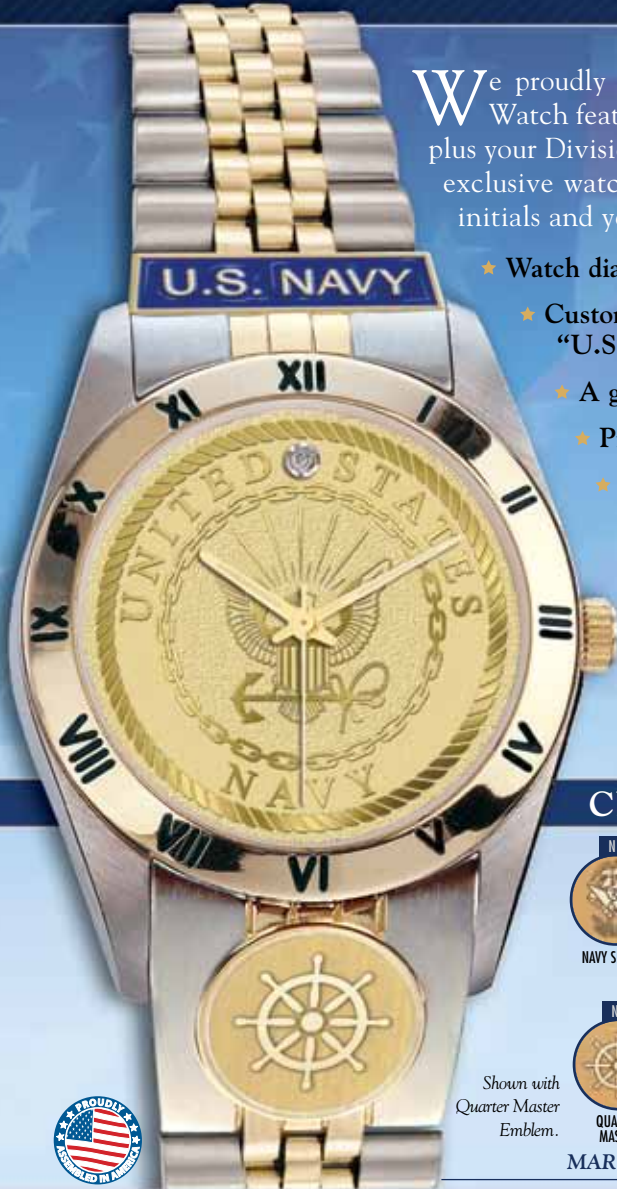
In our recent tribute to the USCGC *Blackthorn*, we neglected to mention that a memorial service for the ship's lost crewmen is also held in Galveston, Texas. Members of the Galveston Chapter of the Chief Petty Officers Association (CPOA) maintain a memorial there and support the annual tribute. According to Dennis James, president of the Galveston Chapter, "We feel the annual service provides the opportunity for junior personnel to learn the history of the USCGC *Blackthorn* and to remember the ultimate sacrifice made many of her crew members. It's also an opportunity for all in attendance to understand the inherent dangers of duty in a sea-going service and the responsibility of all members, both senior and junior, to be safe and take special care to look out for their shipmates."

Agent Orange Question

In January we published a letter from Shipmate Schiralli's daughter in Shipmate Forum regarding her father's service in Vietnam. The ship referenced should have been USS *George K. MacKenzie* (DD836). The MacKenzie is also not on the list at this time, however the advice given remains the same.

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

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112th Congress Begins; SecDef Requests Higher TRICARE Fees



John Davis

AS THE 112TH CONGRESS convened in early January, Defense Secretary Robert Gates called for a “modest” TRICARE fee increase for military retirees under age 65 and future increases tied to health care inflation. The proposals are part of a broader Pentagon budget-reduction plan totaling \$178 billion over five years, but specifics on how “modest” the increases will be are not yet available. FRA has strongly opposed drastic TRICARE fee increases since they were first proposed in 2006 and believes DoD must investigate and implement all other cost-saving options as alternatives to shifting costs to TRICARE beneficiaries. The Association believes these benefits are earned through 20 or more years of arduous military service, for many, with low pay.

This proposal is the first in what will apparently be a series of belt-tightening efforts to reduce federal spending. For example, Rep. John A. Boehner (Ohio), the new Speaker of the House, wants Congress to be more fiscally responsible and supports “cut as you go” budgeting that requires any new expenditures to be offset by commensurate reductions elsewhere in the budget. All legislation introduced and not enacted into law in the last Congress expired when the 111th Congress adjourned in December 2010 and must be re-introduced in the 112th Congress.

As new bills are introduced, those related to FRA’s legislative agenda will be listed on the Action Center at

www.fra.org so shipmates can weigh in with their support. Shipmates using the FRA Action Center to contact their legislators complement the Legislative Team’s efforts. Shipmates sent nearly 53,000 messages to their elected officials on important issues during the last session of Congress, which greatly strengthened FRA’s collective voice on Capitol Hill. Bravo Zulu, shipmates!

FRA sent congratulatory letters welcoming the 109 newly elected legislators to Capitol Hill, introducing them to the FRA and offering our Legislative Team’s expertise on health care, compensation, benefits, and quality-of-life issues. The House is comprised of 242 Republicans and 193 Democrats, while the Senate has 51 Democrats, 47 Republicans and 2 Independents.

Your Legislative Team is also working to advance FRA’s legislative priorities for 2011. These have been selected from FRA’s extensive legislation agenda (available at www.fra.org and published in the December issue of *FRA Today*) based on the concerns of its members, the number of personnel affected, and the potential for legislative action during the session. Related to this, shipmates are encouraged to participate in FRA’s online survey at www.fra.org/survey to help us prioritize quality-of-life concerns.

The Association also continues its work to advance other initiatives that will benefit active duty, Reserve, retired and veteran Shipmates, their families and survivors.

Modified Defense Authorization Passes

In the closing hours of the 111th Congress, lawmakers eliminated controversial provisions before passing the FY 2011 Ike Skelton National

Defense Authorization Act and sending the measure to President Obama for approval (P.L. 111-383). Regarding priority personnel issues, the bill

prohibits any TRICARE fee increases for FY 2011, extends TRICARE dependent coverage to age 26 (but requires a premium), provides a 1.4-percent pay raise and extends various allowances, bonuses and death benefits for active duty military personnel.

The measure also authorizes a monthly stipend under the DoD family caregiver program that is equal to the caregiver stipend provided by the Department of Veterans Affairs, and authorizes dependent survivors to enroll in TRICARE dental program even if they were not enrolled prior to death of their sponsor.



RETIREES ISSUES

Congress Passes One-Year Doc Fix

President Obama signed another extension of current reimbursement rates for doctors seeing Medicare and TRICARE patients that will delay proposed rate cuts from taking effect until January 1, 2012. This was the fifth extension of the so-called "doc fix" approved during 2010, and will hopefully give legislators time to reform the current Sustainable Growth Rate (SGR) formula to provide adequate reimbursement for doctors. FRA continues to advocate for a permanent resolution that ensures TRICARE and Medicare patients have access to quality healthcare providers.

New Bills for a New Congress

South Carolina Representative Joe Wilson, who chairs the House Military Personnel Subcommittee, wasted no time in introducing several measures in the early days of the 112th Congress, three of which potentially impact FRA members:

Early Reserve Retirement: H.R. 181 seeks to expand the authority for Reserve Component personnel to receive retirement age credit (90 days active duty = 3 months reduction in retirement age) for active duty service since September 11, 2001. (Currently, retirement credit is only available for Reservists who served after January 28, 2008.)

Concurrent Receipt: Legislation (H.R. 186) that would expand concurrent receipt for service members who were medically retired with less than 20 years of service was also introduced. The bill seeks to phase in the benefit enhancements for these so-called Chapter 61 retirees over a five-year period. In 2008, Congress voted to expand eligibility for Combat-Related Special Compensation (CRSC) coverage to Chapter 61 retirees, however the plan was not enacted. This new initiative would, in effect, extend eligibility for Concurrent Retirement and Disability Pay (CRDP) to all Chapter 61 retirees. FRA supports immediate payment of concurrent receipt of *full* military retired pay and veterans' disability compensation for *all* disabled retirees, and this proposal, which is similar to the Administration proposal from last year, is a positive step in that direction.

SBP/DIC: H.R. 178 seeks to eliminate the Survivor Benefit Plan and Dependency Indemnity Compensation (SBP/DIC) offset experienced by survivors who are eligible for both benefits. SBP is purchased by the retiree and is intended to provide a portion of retired pay to the survivor. DIC is a special indemnity compensation paid to the survivor when a member's service causes his or her premature death. In cases where a SBP annuitant is also eligible for DIC, a pro-rata share of SBP premiums is refunded to the widow/widower in a lump sum, but with no interest. Passage of the bill is particularly important this year as the Defense Finance and Accounting Service (DFAS) now demands repayment, with interest, of refunded premiums from the survivors who have chosen to remarry after age 57. FRA believes when a survivor is eligible for both benefits, the VA indemnity compensation should be added to the SBP annuity for which the retiree paid, not substituted for it.

Shipmates are urged to use the FRA Action Center at www.fra.org to contact their U.S. Representative on these important issues.

Unfinished Budget for New Congress

While much was accomplished during the 111th Congress, much was left unfinished when Congress adjourned on December 23, 2010, with the bulk of the federal government being funded at FY 2010 levels with a continuing resolution until March 5, 2011. As a result, the 112th Congress must complete work on the remainder of the current budget year (March 5-September 30, 2011), which includes the annual defense spending bill (S. 3800), which is normally considered must-pass legislation, especially in time of war, and all the other spending bills for FY 2011. They must also start work on the FY 2012 budget that takes effect on October 1, 2011.

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Understanding the Legislative Process

Lawmakers in the 111th Congress introduced more than 10,600 bills, yet only about 300 were actually enacted into law. The process by which a bill becomes a law can be fraught with filibusters, funding challenges and a variety of other legislative hurdles. Here's a brief summary of the legislative process and how you can play an active role in it:

Ideas for new laws originate from many sources, but only a member of Congress can introduce legislation. Constituents, either as individuals or through organizations such as FRA, may ask or "petition" legislators to introduce a bill. FRA sends an annual legislative agenda to Capitol Hill and frequently meets with lawmakers and their staff to propose legislation that will benefit our members.

Once legislation is introduced, it is referred to the committee or committees with jurisdiction over the subject of the bill. A committee will usually pass the legislation on to a subcommittee, which is smaller and has a more narrow focus than the full committee.

The subcommittee can amend, or "mark-up," the legislation to make it more specific or address specific concerns. When the mark-up is complete, the final version of the bill is voted on by the subcommittee. If the bill fails to get a majority vote in subcommittee, it dies. If the measure is approved by the subcommittee, it is sent back to the full committee, or "reported out." The full committee may further amend the measure or vote on it as it was approved by the subcommittee.

During this process, committees and subcommittees conduct hearings to facilitate a full and open discussion about a pending bill. Witnesses with expertise on the subject at hand are invited to testify about the merits and shortcomings of particular bill, either in person or in writing. FRA is regularly invited to share its views during hearings and in written statements presented to the committee or subcommittee holding the hearings. This discussion often results in improvements to a bill or in the eventual defeat of the measure if it's determined to be an unwise proposal.

If approved at the committee level, the bill is reported out to the House or Senate and is placed on the House or Senate calendar for debate by the full chamber. The House Rules Committee sets the parameters of the debate in that chamber, determining what, if any, floor amendments shall be considered and what length of time will be set aside for floor debate. The Senate has fewer restrictions on floor debate, but any senator can filibuster a bill indefinitely. A filibuster (endless debate on the bill) can be stopped by a cloture vote that requires 60 votes. When debate concludes, the bill is voted on by the full chamber.

Often similar bills move through the House and Senate at the same time. For example, the House and Senate usually have their own versions of the annual the defense authorization legislation. After each chamber approves its

respective version of the bill, a conference committee is appointed to reconcile the differences between the two bills.

Both chambers must approve identical legislation before it can be sent to the White House for final approval, so it is the conference committee's job to find common ground and draft a compromise measure, or "conference report," that is presented to the House and Senate for a final vote. If approved in both chambers, the bill is sent to the President, where he may do one of the following:

- Sign the bill into law;
- Veto the bill and send it back to Congress with suggested changes;
- Take no action while Congress is in session, in which case the bill will become law in 10 days; or
- Take no action and let the bill die after Congress has adjourned for the session (pocket veto).

If the President vetoes a bill, Congress may override his decision with a two-thirds vote in both chambers (67 votes in the Senate and 290 votes in the House).

GET INVOLVED

It's important for shipmates to remember there is no law protecting their military or veterans benefits. What Congress gives, Congress can take away. FRA was established in 1924 to protect military pay and benefits, and our mission hasn't changed. Today's FRA gives current and former Sea Service enlisted members a voice on Capitol Hill and, now more than ever, shipmates' voices need to be heard. Through our combined efforts, FRA and its members have spoken out to halt health care fee increases, increase pay, significantly improve health care and other benefits, and enhance a variety of quality-of-life programs

The legislative process is complex and heavily influenced by grassroots pressure from advocacy groups like FRA and individuals communicating with their respective members of Congress. There is strength in numbers and this combined approach is more likely to persuade members of Congress to see, and act on, our point of view.

FRA encourages all members to be as informed as possible about legislative initiatives that impact them. In addition to the "On & Off the Hill" section of *FRA Today*, the Association offers several ways shipmates can stay up to date on new bills being introduced and their progress toward enactment.

NewsBytes: *NewsBytes* is FRA's weekly e-mail update that provides a snapshot of what's happening on Capitol Hill. It's distributed each Friday afternoon to subscribers, or shipmates can listen to a recorded version by calling 1-800-FRA-1924, ext. 112. To subscribe, please e-mail newsbytes@fra.org with "Subscribe" in the subject line and your name and address in the body. If you are a member of FRA, please include your member number as well.

VETERANS ISSUES

GI Bill Improvements



Lawmakers passed and the President signed the "Post-9/11 Veterans Educational Assistance Improvements Act" (S. 3447), which improves educational assistance for those who served in the military after September 11, 2001. The bill expands the existing program to include vocational training and some on-the-job-training programs, provide a living stipend for distance learners and authorize active-duty service members and their spouses to receive the \$1,000/year book stipend. (The book stipend was previously available only to veterans and retirees.) For more information on the GI Bill, please visit www.gibill.va.gov.

VAS Not Part of VA

The Department of Veterans' Affairs (VA) wants veterans to know that an organization called Veterans Affairs Services (VAS) is NOT affiliated with VA in any way. VAS is providing benefit and general information on VA programs and gathering personal information on veterans in the process. Vets should also be aware that the Department of Veterans Affairs does not randomly call veterans, nor does it ask for personal information, such as Social Security Numbers.

continued from page 11

FRA's Action Center: It's easy to share your views with your elected officials using FRA's Action Center at www.fra.org. The website offers pre-written e-mail messages (or users can draft their own) that address specific legislative issues that can be sent to members of Congress or local media outlets with the click of a button. The Action Center also allows users to see which bills their legislators are supporting.

Making Waves: When you use the Action Center to weigh in on a particular issue, FRA works hard to keep you posted on the progress of that initiative. When legislative proposals threaten existing benefits, FRA sends *Making Waves* to those shipmates via e-mail, inviting them to reiterate their concerns to their elected officials.

It's vitally important for FRA shipmates to be informed about legislative proposals that affect them and share their opinions on these proposals with their elected officials. Communicating concerns to your representative and senators is at the heart of FRA's grassroots lobbying efforts and has a direct influence on the Association's ability to effectively represent shipmates and their families on Capitol Hill.

DoD's Top Doc Confirmed

Dr. Jonathan Woodson was confirmed as the new Assistant Secretary of Defense (ASD) for Health Affairs during the final days of the 111th Congress. He has over 20 years of Army service and is a brigadier general in the U.S. Army Reserve, where he's served as the deputy commander of the Army Reserve Medical Command and assistant surgeon general for reserve affairs, force structure and mobilization in the Office of the Army Surgeon General. Woodson has also served as Associate Dean for Diversity



and Multicultural Affairs and Professor of Surgery at Boston University School of Medicine, and as senior attending vascular surgeon at Boston Medical Center.

Woodson was introduced at the quarterly meeting of military association executive directors in mid-January by RADM Christine Hunter, USN, Deputy Director of the TRICARE Management Activity. As ASD, Woodson is responsible for administering the Military Health System, serves as principal advisor to the Secretary of Defense on health issues and is responsible for care provided to 9.6 million TRICARE beneficiaries.

The FRA Legislative team is Joe Barnes, National Executive Director; John Davis, Director of Legislative Programs and Branch 181 President; Bob Washington, Health Care Advisor and Outreach Manager; Chris Slawinski, National Veterans Service Officer and Ed Dockery, Assistant Director of Legislative Programs.

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*Pendant arrives in a velvet
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Credit Score Reality Check: Is 760 the New 680?

Courtesy of USAA

THE BAR HAS BEEN raised for the three-digit number lenders use to determine your worthiness to borrow money.

“Three years ago, a creditworthy borrower was someone with a 680 to 700 score. Now, to get the best rates, that score needs to be 760 and up,” says Greg McBride, senior financial analyst at Bankrate.com.

Your three-digit credit score generally ranges from 300 to 850, but can vary depending on the scoring model used by the lender. The higher your score, the better credit risk lenders deduce you are. No matter what the number, be sure you understand what in your credit score is most impacting your risk to lenders.

The sobering news is 60% of all Americans have a score below 750, according to data compiled by Minneapolis-based Fair Isaac Corp., which runs the FICO scoring system most lenders rely on.

Why should you care about your credit score? Lenders use it to determine your interest rate and whether to even lend you money. Many insurers use it as one factor to consider in setting the size of premium you pay on auto and home insurance. Landlords may use it when deciding whether to rent to you; and utility companies may use it to determine the size of deposit required for service.

Fortunately, you can improve your score and make it easier to get credit by following these six strategies:

1. Review your credit report. One of the biggest factors swaying your credit score could be a mistake on your credit report, including outdated data, paid-off loans listed as due and money owed by relatives or strangers with names similar to yours.

You can stay on top of your information by going to AnnualCreditReport.com every 12 months to request a free credit report from each of the major three reporting agencies — Experian, Equifax and TransUnion. Your credit score isn't included in the report. You'll

have to pay the agencies around \$8 for it.

For unlimited access to both your credit report and score throughout the year, consider signing up for CreditCheck® Monitoring offered through USAA.

If you dispute your report, you'll need to work with the individual credit agencies.

Be prepared: Allow plenty of time for this process. Credit reporting companies must allow creditors 30 days to check their accounts and respond. If the creditor doesn't agree with you on how the account should be reported, you may need to contact the creditor directly to see why your records don't agree. You may be asked for additional documentation about a payment.

2. Stabilize your credit. “If you know you're going to buy a new car or be in the market for a home in three to six months, don't open new accounts, close accounts or transfer balances,” advises Maxine Sweet, vice president of public education for Experian.

Also, stop applying for credit cards you don't really need. For example, say no when a department store offers you 10% off the purchase if you open a new credit card account. Your score can temporarily drop 10 points when you apply for a store credit card.

3. Use the credit you have. “Your credit history is your credit reference when you go for a loan. You need to show that you know how to manage credit by paying balances and making

payments on time,” advises Sweet.

4. Get a handle on your bills. Never miss a payment or due date. “That's the ultimate rule,” says Sweet. All it takes is one late payment to crush your score and make lenders wary. If you're 30 days late with a payment and your creditor reports that delinquency to one of the big three credit bureaus, your score can dive about 100 points.

Trim your credit card debt to below 30% of the available credit limit from your lender. Charging your cards to the max is an indicator of your risk to lenders.

Always pay at least the minimum amount due, preferably more. If possible, always pay credit card balances in full, so that you never pay interest or fees. That allows you to use credit for convenience, helps build great credit scores and ensures you aren't spending more than you can afford.

5. Don't co-sign for a credit card or other consumer loan. When you co-sign, the debt is also considered your debt. If the borrower misses payments, it will be reflected in your score.

6. Save. To get the best loan for a house or car, you'll probably need sizable savings. In some cases, a down payment can be as much as 20%. For most home loans, lenders are eyeing an overall debt-to-gross income ratio (including total mortgage and housing costs, recurring monthly car and college loans) that falls at or below 36%.

WHAT'S IN THE MIX

Each credit reporting agency uses a scoring system that calculates your number using slightly different variables based upon the credit data they have on you. Because they use differing numerical scales, your score could vary from one credit bureau to another.

These percentages used by Experian PLUS Score provide an example of how an agency determines your score:

Payment history and bankruptcy	31%
Credit card debt	30%
Length of credit history	15%
Type and number of credit cards	14%
Credit card applications, inquiries	10%

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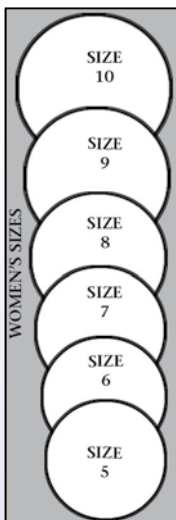
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Recruiting and Retention

SUCCESS IN RECRUITING MEMBERS into FRA could largely depend upon your branch's participation in outreach activities scheduled in your community. By the same token, retaining members is reflected by how involved they are in branch activities to keep their interest and receiving mentorship from senior members in the branch. Here is how both can work well to enhance your branch membership.

On the recruiting front, it is important to identify events where prospective members will gather to gain awareness about the FRA. Local community activities like Veteran's Appreciation Day, parades, observances of Veteran's Day, Memorial Day, Armed Forces Day and Pearl Harbor Day, will usually bring large crowds of people to participate. Branches can set up tables and members can be available to discuss the FRA's mission and purpose. Also, promoting awareness of the FRA can be accomplished through volunteer work at VA hospitals, providing assistance to veterans who need transportation, greeting active duty members at airports who are returning home from Iraq and Afghanistan, and serving as mentors to high school students involved in JROTC programs. Additionally, FRA members can participate in acknowledging active duty members who have been recognized by their commands for their outstanding achievements as Recruiter of the Year and Enlisted Person of the Quarter or Year. One of the best ways to promote the FRA name is to step out of your branch home or meeting and let the people see and hear you. This includes joining local veteran's alliances, which will offer a network of veterans with prior military service who could be eligible to join the FRA.

Recently, Branch 299 in Wilmington, NC spent a great deal of time planning an outreach event for the crew members of the USS Gravelly (DDG 107). The ship's commissioning ceremony was held in Wilmington and prior to the event, the crew was treated to a hot lunch buffet at the VFW Post 2573 where Branch 299 holds their meetings. Approximately 50 crew members attended and were greeted by members of Branch 299 including

**Recruiting and retention
go together to reinforce
membership.**

Harry Whitted, President, Joy Walker, Secretary, Frank Roberts, Chairman-Membership Committee, National Vice President Jeff Gilmartin and Penny Collins, Director-Membership Development. An FRA information table was arranged with literature and the crew members were briefed on the value of FRA membership. Not only did this event afford the Gravelly's crew an opportunity to hear about the FRA but other visitors who attended the event learned about the FRA. A few prospective members joined on the spot including active duty and reserve personnel.

Internally, it is important to create a mentorship program for new members. A mentoring program can assist with retention. When a new member attends their first branch meeting, a mentor should be assigned to welcome the new member to the branch and give information about activities. At a minimum for a six month

period, the mentor should contact the new member on a frequent basis, invite them to attend meetings, encourage participation in programs such as Americanism-Patriotism, Youth Programs, Hospital, Welfare, and Rehabilitation, and Public Relations. There are other internal programs for members to provide assistance such as charitable fund raiser, branch picnics, holiday socials, planning excursions, and finding speakers for branch meetings. Always communicate to new and current members through the Calls Program, newsletter, Facebook, Twitter, electronic mail, and written letters focusing on the many activities members can become involved in. When a branch monitors their membership rolls and discovers a member who is ready to renew their membership or may have forgotten to pay their dues, making a phone call or sending a letter of reminder can assist with the renewal process.

Recruiting and retention go together to reinforce membership. It is important to review both to make sure they are balanced so at the end of the recruiting year there are no losses. Use your resources through the website to check the branch alpha roster, make changes in a member's record, and print labels to mail the branch newsletter or other information.

Your branch could qualify for the 100% Recruiting Award for growing and gaining members as well as having no losses. Strive to compete for this award, which will be presented at the 84th FRA National Convention in Kansas City, Mo. Be aware of the requirements and make it happen.



Penny Collins

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

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SUPPORTING MILITARY FAMILIES

When President Franklin D. Roosevelt sought to establish the United Service Organizations (USO) in 1941, it was to be a temporary creation. The idea was to form a single organization that would integrate the efforts of six civilian organizations mobilizing to support the nation's growing military: The Salvation Army, Young Men's Christian Association (YMCA), Young Women's Christian Association (YWCA), National Catholic Community Service, the National Jewish Welfare Board and the National Travelers Aid Association. Thankfully, the USO has endured to provide numerous services and incalculable comfort to military members in war and peacetime, and continues to support those who serve and their families.



BY LAUREN ARMSTRONG



During the course of World War II, the USO established centers around the world — in churches, barns, museums, train depots, hospitals — wherever service members might need a “home away from home.” USO Centers sponsored dances and movie showings, offered free coffee and donuts, or simply provided a quiet haven where service members could write a letter or seek spiritual guidance. Some even offered childcare services to military wives.

In addition to the canteens and USO centers, the organization became known for its Camp Shows. Hollywood luminaries Bing Crosby, Danny Kaye, Glenn Miller, Lucille Ball, Lena Horne and numerous other entertainers presented more than 400,000 USO performances to U.S. service members between 1941 and 1947. Bob Hope, one of the most dedicated and well-traveled USO performers, began his affiliation with the USO in 1941 and continued to entertain the troops for nearly 60 years. (See *History and Heritage* on page 28.)

At the end of WWII, all USO facilities were closed and the organization was given an “honorable discharge” by President Harry Truman, but was reactivated for the Korean Conflict in January of 1951. Since then, this private, non-profit organization has worked tirelessly in partnership with the Department of Defense to provide morale and recreational services to members of the U.S. military.

After 70 years, the USO’s mission remains unchanged and many of its programs endure today. The organization still sponsors numerous entertainment events and maintains more than 160 USO Centers worldwide to support millions of service members and their families. PNP Ralph Schmidt is one of many volunteers who staff the USO Center at Bush International Airport in Houston, Texas.

“We provide a nice, comfortable place for active duty, reserve and retired service members and their families,” says Schmidt, who explains that not all USO Centers serve retirees. “We offer refreshments, have TVs, newspapers, wi-fi, computers and Game Boys. We help visitors who’ve

lost their ID cards, orders or are having other problems. A lot of our furnishings and food items are donated by local businesses and individuals. It’s really a community effort.”

The USO mission has remained constant, but as military missions and demographics have evolved, so have the USO’s efforts to meet the needs of those they support.



“While the USO works to serve all of our men and women in uniform and their families, we will naturally focus on serving some of those who may need us most,” explains John Pray, USO’s senior vice president for entertainment and programs. “Specifically, we’re looking at deployed military members serving in harm’s way, families of the deployed, wounded warriors and their families, and families of the fallen. As you can see, families are a big part of what the USO is all about.”

The USO is keenly aware that the operational demands on today’s armed forces produce greater stress on military families. In response, the organization has expanded its support for military spouses, parents and children through a variety of programs specifically designed to keep service members connected with their loved ones, help military children understand and cope with a parent’s absence, and provide support to wounded warriors and their family members as they recover from physical and psychological injuries.

STAYING CONNECTED

Since its inception, the USO's goal has been to bring a little bit of home to service personnel living far from loved ones. Thanks to expanding technology and partnerships with other non-profit organizations, the USO is able to make that connection a two-way link, bringing the service member closer to home for his or her family.



"My father was captured by the Japanese during World War II and spent three-and-a-half years as a POW," shares Pray. "He told me once that his 1,000+ days of captivity were harder on my mother than on him. When I asked how that could possibly be, he told me that for those three-and-a-half years, he knew Mom was alright, but she didn't know whether he was dead or alive. That connectivity with family is incredibly important. It makes a huge difference being able to go to bed at night knowing your loved one is O.K."

A simple phone call home can make a world of difference in the day of a deployed service member and loved ones, too. Since the USO established its **Operation Phone Home program** in 2003, the organization has delivered nearly 2.9 million prepaid international phone cards — totaling more than 20,200,000 minutes — to deployed troops. The cards are the USO's most requested items and are distributed at USO Centers or delivered directly to military units. Thanks to discounts from phone companies and

private donations to the program, the cards have generous minute limits and are provided free of charge.

In addition to the cards, the USO has also established a satellite-based phone network at USO Centers in Afghanistan, Iraq and Kuwait. The USO has invested \$5 million to buy bandwidth that allows service members to make about 200,000 free phone calls home each month.

Having a deployed parent is particularly difficult for children, and it's easy to imagine the comfort a child would feel hearing their absent dad or mom read them a bedtime story. The **United Through Reading Military Program** does just that. In partnership with United Through Reading®, a California non-profit, many USO Centers offer service men and women the opportunity to read a book aloud for their child while being recorded on DVD. The DVD and book are then mailed to the child and family back home. All recording equipment, books, packing and shipping materials are supplied by the USO, and since the two non-profit organizations joined forces in 2006, more than 100,000 recordings have taken place at USOs worldwide.

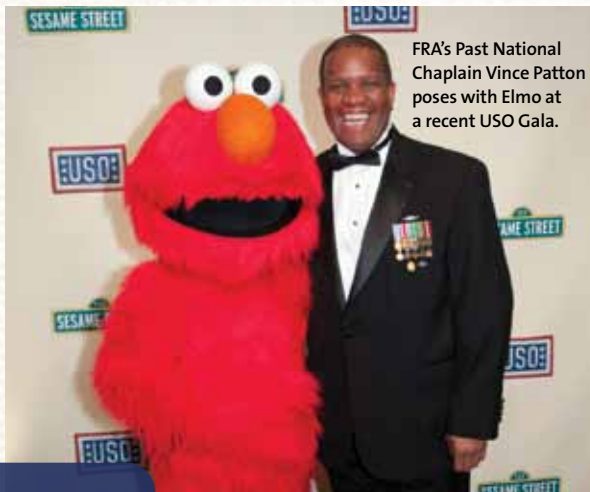
"We get such great feedback from this program," says Pray. "We have photos of kids hugging the TV while their deployed parent is reading a book."



HELPING KIDS COPE

Young children, in particular, find it difficult to understand why a parent must go away for extended periods of time. In response, the **Sesame Street Workshop's Talk, Listen, Connect** (TLC) DVD series and printed materials address concerns for military children ages two to five. The lovable Sesame Street Muppets help kids cope with the separation and anxiety of deployments, prepare for homecomings and subsequent deployments, adjust to changes that may result from a parent's physical and psychological injuries, and understand the feelings of grief experienced when they lose a loved one. Each component of the TLC program offers ideas for addressing these challenges and even suggests how to answer children's difficult questions in ways they can understand. Through its partnership with the Sesame Street Workshop, the USO has distributed more than 45,000 copies of the TLC kits. For more information on the TLC series, please visit www.sesamestreet.org/tlc.

The USO also co-sponsors the **Sesame Street/USO Experience for Military Families**. These free 30-minute shows, held throughout the United States, the Pacific and Europe exclusively for military families, provide upbeat and positive entertainment for a very specific audience. Fuzzy cast members Zoe, Elmo, Rosita, Cookie Monster and Grover dance, sing and delicately touch on the shared reality of military children. For example, Elmo tells the audience he's sad because his daddy had to go away and



FRA's Past National Chaplain Vince Patton poses with Elmo at a recent USO Gala.

asks the audience if they ever feel sad when they miss their mom or dad.

"Since we started our partnership with the great folks at Sesame Street, we've done 315 shows at 90 installations and entertained approximately 200,000 service and family members. We'll begin the next phase of the tour in 2011," says Pray. "New scripts are in development and we'll be introducing a new character when the show debuts in April."

The USO has also partnered with the **Trevor Romain Company and Foundation** to help service members' children deal with the stresses of military life. Romain, an award-winning author and illustrator, promotes social, emotional and physical fitness for children through books, videos and personal appearances. His messages cover a wide range of subjects, such as bullying, dealing with fear and the death of a loved one. Through his affiliation with the USO, he has tailored some of his material to address the specific concerns of military children and does live performances at military bases. Like the Sesame Street Experience, these performances have a dual purpose, according to Pray. "Both the Sesame Street and Trevor Romain shows are tremendously entertaining, but they also communicate very valuable messages."

In addition to touring military bases, Romain has also partnered with the USO to provide "With You All the Way" Deployment Kits to help children cope with separations from a parent. The Trevor Romain Foundation has also created Memory Boxes that are specifically designed to meet children's special needs when they are dealing with the loss of a loved one. The boxes include educational and comforting resources for both the child and caregivers, and are distributed by the USO at military medical facilities and at Dover Air Base, Del., where our nation's fallen heroes are welcomed back to the U.S.

BRINGING COMFORT TO WOUNDED WARRIORS AND THEIR FAMILIES

The USO is currently undertaking the most ambitious initiative in its 70-year history — the construction of

TODAY'S USO

True to its roots, the USO still sponsors centers at airports, bus terminals and hospitals, but today's USO is so much more. Visit www.uso.org to learn how you can support the USO.

USO Entertainment Tours

The USO became famous for its celebrity tours to military installations. "Our goal has always been to lift the spirits of our nation's service members," explains Pray, "and our entertainment tours allow our service members to step away from the stresses of military duty for brief periods of time; to recharge their batteries. We have some very generous musicians, comedians, professional athletes, astronauts, thrill writers, cartoonists – lots of folks who want to say 'thank you' to our troops. The tagline for our entertainment program is 'Delivering Life-Changing Experiences Around the Globe' and that applies to the troops and the entertainers, too."

Operation USO Care Package

Volunteers have assembled more than two million care packages for deployed troops since the program's inception in 2002.

Snacks, toiletries and entertainment bring a touch of home during deployments.

Mobile USO

A USO Center on wheels travels to the most remote outposts, offering a comfortable place to relax and connect with loved ones back home. Each portable center offers features similar to brick-and-mortar USO Centers, such as laptops, large screen televisions, video game consoles, Wi-Fi access, casual seating, refrigerators, coffee makers and microwaves.

USO in a Box

As the U.S. military became more mobile, so did the USO. A portable USO Center can be flown or trucked to the most austere location and can be unfolded and operational in 20 minutes. Each "Box" features Internet access, laptop computers, flat-screen TVs, computer gaming equipment

and software, and Voice Over Internet Protocol capability.

Pro vs GI Joe

Celebrities continue to participate in the USO's entertainment programs, including this opportunity for the troops to compete against professional athletes in head-to-head Internet video game competitions around the world.

Operation Speak Easy

If you've ever been a "foreigner" in a non-English speaking country, you understand the value of communicating in the native tongue. The USO, in partnership with The Boston Foundation, Playaway® and Pimsleur® Language Programs, developed this program to help break down language barriers for those serving in Afghanistan through the use of audio-based training courses.

two new USO Centers specifically located, designed and furnished to meet the non-medical needs of wounded warriors and their families. These centers are being built near the new and expanded Walter Reed National Military Medical Center in Bethesda, Md., and the new medical campus at Fort Belvoir, Va., where wounded warriors will begin receiving treatment this year. These centers, which are slated to open in 2012, will be state-of-the-art facilities to help our nation's heroes and their loved ones heal, rehabilitate and reintegrate.

"Wounded service members may spend up to two years in a hospital," explains Pray, "and it's tough for them and family members to connect in a hospital room. These new centers will provide a place where they can come together in a more comfortable space as they transition to their new normal."

The USO has launched a \$100 million capital campaign to build the 25,000-square-foot centers, endow them

and fund a variety of programs that will create a community of care for this special group. The centers do not provide living accommodations, but will be staffed by specially trained USO staff and volunteers, and will be open 24/7 to provide the type of support this population needs the most.

Following extensive research and interviews with hundreds of wounded service members, their caregivers and family members, the USO identified five areas that must be addressed during hospitalization and throughout the recovery process:

- **RESPITE** – Quiet spaces, calming views of nature, art and music will be incorporated into the buildings, as will facilities for massages, yoga and meditation.
- **WORK AREA** – Having a business center in a commercial hotel is a convenience for guests, but it is a necessity for patients and families who are working to file insurance claims and/or communicating

with providers and loved ones far away. Each new center will have ATMs and business tools such as fax machines, copiers, scanner and printers.

- **RECREATION** – Patients and family members will benefit from distractions such as children’s play areas, movies, televisions, video games, cards, board games, arts and craft activities and puzzles.
- **NORMALCY** – The centers will have laundry facilities, family kitchens, dining rooms and private family rooms for families to interact and accomplish chores together in a home-like setting. Accommodations will be made to allow pet therapy, and play spaces will be available for shared time between children and recovering patients.
- **EDUCATION** – The facilities will also provide learning centers with job counselors, computers, cooking classes and other programs to help patients establish productive and fulfilling lives after they leave the hospital.

Family kitchens and laundry facilities are just some of the features that will make extended hospital stays more comfortable for them.”

The new centers will be within walking distance of the hospitals and are designed to eliminate physical and psychological barriers. The architecture takes into account the special needs associated with the signature wounds of Operations Enduring and Iraqi Freedom — post traumatic stress disorder (PTSD), traumatic brain injuries, multiple amputations, and severe burns. For example, the floors will be “soft” to make mobility easier for amputees with artificial legs, all seating will have arms to facilitate a smoother transition from a wheelchair to a chair or sofa, and all hardware on doors and cabinets will be easy to use for those with compromised hand dexterity.

“Many of the wounded warriors and families who’ll benefit from these centers have obvious injuries,” says Pray, “while others bear the burden of invisible wounds, such as PTSD. These incredible men and women have given up their tomorrows for our todays, and the USO hopes to be

USO Family Center
Walter Reed National Naval Medical Center, Bethesda, MD



a unifying force for other charitable organizations that want to be engaged in supporting them.”

MAKING A DIFFERENCE

“The USO works to say ‘thank you’ on behalf of the American people for what our service members and their families do to protect the freedoms that the rest of us enjoy every day,” says Pray.

With the exception of government grants provided in 2008, 2009 and 2010 to support troops serving in Southwest Asia, the USO receives no federal funding. “Many people believe that because we are congressionally chartered, we must also be government funded. That’s simply not true,” he explains. “The vast majority of our funding comes from the generosity of the public and corporate donors. We truly are driven by the American people.

“Ours is a very emotional business,” Pray continues, “which is why we’re so passionate about what we do. The USO is all about making a positive and profound, ‘spirit-lifting’ impact in people’s lives. The really good news is every one of our 400 employees, 20,000 volunteers and numerous partners can end each day with an incredible feeling of satisfaction knowing they really made a difference.”



Lauren Armstrong is the Contributing Editor and an LA FRA Member at Large. She can be reached at lauren@fra.org.

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- New members can join as Life Members online at anytime!



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Address: _____
Street Lot/Space City State Zip Code

Phone: () _____ Date of Birth: _____ Social Security No.: _____ FRA Branch No.: _____
Optional

Service: USN USMC USCG Status: Active Reserve Retired Veteran Spouse's Name: _____

Your E-mail Address: _____

Recruited By: _____ Member No.: _____ Branch No.: _____

Applicant's Signature: _____ Date: _____

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<p>Lifetime Membership Allotment</p> <p><input type="checkbox"/> 1 Year</p> <p><input type="checkbox"/> 2 Years</p> <p>Eff. Date: _____ <small>Month Year</small></p>	<p>Payment Options: <input type="checkbox"/> MasterCard <input type="checkbox"/> Visa <input type="checkbox"/> Discover <input type="checkbox"/> American Express <input type="checkbox"/> Check or Money Order Enclosed</p> <p>Amount: _____ Credit Card No.: _____</p> <p>Exp. Date: _____ Signature: _____</p>
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Age	Amount
55	\$392
56	\$388
57	\$384
58	\$379
59	\$374
60	\$369
61	\$364
62	\$359
63	\$352
64	\$346
65	\$340
66	\$333
67	\$327
68	\$319
69	\$311
70	\$303
71	\$296
72	\$288
73	\$280
74	\$271
75	\$262
76	\$254
77	\$244
78	\$235
79	\$225
80	\$217
81	\$207
82	\$199
83	\$190
84	\$181
85	\$171
86	\$163
87	\$155
88	\$147
89	\$138

Age	Amount
20	\$452
21	\$451
22	\$451
23	\$450
24	\$450
25	\$449
26	\$448
27	\$448
28	\$447
29	\$446
30	\$445
31	\$444
32	\$443
33	\$442
34	\$441
35	\$440
36	\$439
37	\$437
38	\$436
39	\$434
40	\$433
41	\$431
42	\$429
43	\$427
44	\$425
45	\$423
46	\$421
47	\$418
48	\$415
49	\$413
50	\$410
51	\$407
52	\$403
53	\$400
54	\$396

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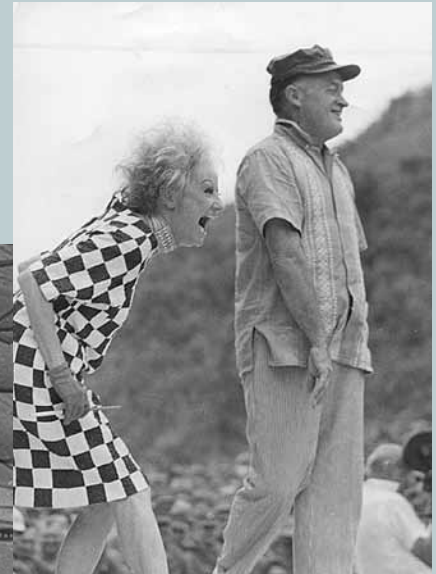
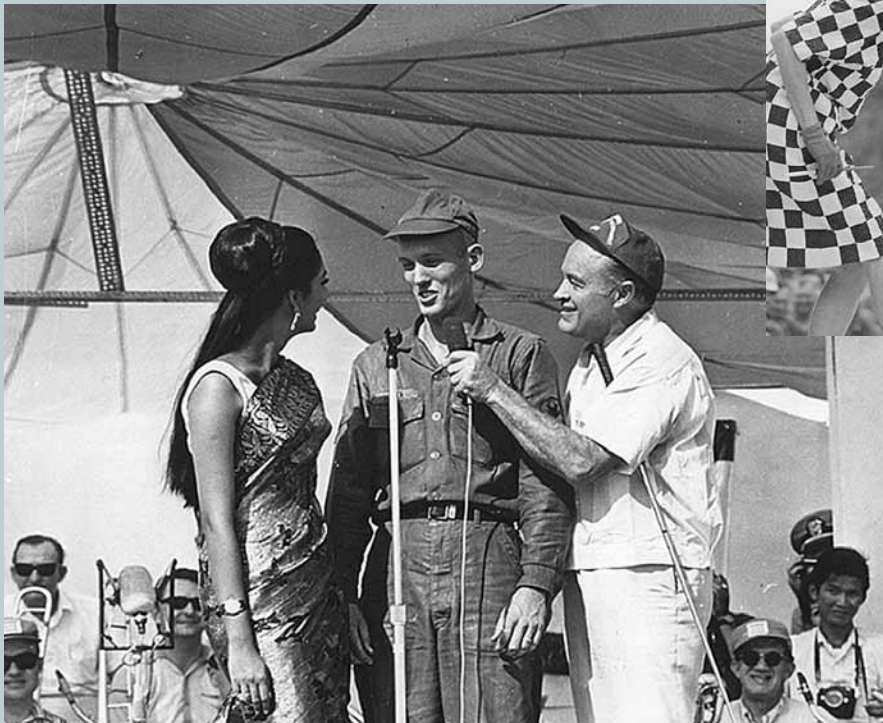
Remembering Bob Hope

IT'S DIFFICULT TO THINK of the USO without also remembering Bob Hope and his legendary commitment to support military personnel.

Hope, who was born Leslie Townes Hope in 1903, began entering amateur shows as a young boy and spent the rest of his life entertaining audiences around the globe. His career included vaudeville performances, highly successful runs in critically acclaimed Broadway shows, his own radio show, starring roles in more than 50 feature films, cameo appearances in another 15 movies, hosting numerous television specials and hosting USO shows throughout the world for nearly 60 years.


"G.I. Bob" entertained troops stateside and abroad, in remote locations and combat zones — anywhere U.S. service members needed a brief respite from their duties. His love affair with America's heroes began in 1941, when he and a group of performers did a radio show for the airmen at March Field, Calif. Of the 144 radio shows Hope hosted during WWII, all but nine were performed and aired from military installations around the world, including Europe and the Pacific.

Less than a year after the U.S. entered the war, Hope made his first overseas trip to entertain the troops in Alaska, which was a U.S. territory then. By 1943, he was taking small USO troupes to combat



Bob Hope and Phyllis Diller entertain the troops during a USO tour. The USO tours included popular songs from home and beautiful women, so the troops would, in Hope's words, "remember what they're fighting for."

Photos provided courtesy of the Bob Hope family.




areas. During the summer of 1944, Hope logged over 30,000 miles and gave more than 150 performances. In 1948, he did his first Christmas show for troops involved in the Berlin Airlift, starting a Christmas tradition that would endure for 42 years. He entertained troops in Korea during the Korean Conflict and hosted the first USO tour to be broadcast on TV in 1954 from Thule, Greenland. The Viet Cong tried to bomb his hotel during a 1964 visit to Vietnam. His 1969 *Around the World with the USO* tour was his most ambitious, with performances in Germany, Turkey, Thailand, Korea and Vietnam. He performed in Lebanon just two months after the Marine barracks were bombed in Beirut in 1983 and, in 1990, he hosted his last Christmas show for Desert Storm troops serving in Saudi Arabia. Throughout the decades, Bob Hope raised the spirits of military men and women, performing in peacetime and during periods of conflict to bring them song, dance, and most of all the gift of his mildly irreverent humor.

In addition to his entertainment talents, Hope also contributed in other ways to the USO. He wrote a book in 1944 about his work entertaining the troops during WWII. The book, entitled *I Never Left Home*, sold 1.5 million copies, was adapted for radio and recorded as an album, and raised awareness of the USO's mission. An LP album of Hope's monologues from his 1964 tour of Vietnam and Southeast Asia was also a hit and performers' royalties from record sales were dedicated to the USO. An avid golfer, Hope carried his trademark golf club on stage and donated the entire fee from his 1985 book *Bob Hope's Confessions of a Hooker: My Lifelong Love Affair With Golf* to the USO.

Hope is cited by the Guinness Book of World Records as "the most honored entertainer in the world." He was recognized five times by the Academy of Motion Pictures and Science for his many contributions and served as an Academy Awards show host 18 times. He has streets in Burbank and Rancho Mirage, Calif.; an airport, theaters on both sides of the Atlantic, an Air Force C-17 aircraft, a U.S. Navy ship (AKR-30), a chow hall in Djibouti, Africa; a primary school on Kadena Air Force Base in Okinawa, Japan; and a USO Center named in his honor. He received a Congressional Gold Medal (1962), the Sylvanus Thayer Award (from the U.S. Military Academy at West Point in 1968), the Presidential Medal of Freedom (from President Lyndon Johnson in 1969), and the Ronald Reagan Freedom Award (1997).

Although Bob Hope garnered many awards, honors and accolades, the recognition that meant the most to him was being named an "Honorary Veteran" in 1997 by Congress and President Bill Clinton. "I've been given many awards in my lifetime," Hope said, "but to be numbered among the men and women I admire most is the greatest honor I have ever received."

Did you ever see Bob Hope perform live? Did a USO volunteer brighten your day? Have you ever volunteered in a USO Center or participated in a USO project? Share your USO experiences at www.fra.org/history.





BRANCH 156 BRUNSWICK, MAINE

Branch President Read Rich (far left) and PRPNEng Paul Loveless (far right) congratulate Shipmate Donald Brennan for his 50 years of continuous FRA membership, and (l to r in ___ photo) Shipmates Ivan Aumick and Bill Donovan for their 40 years of service to the FRA. Photo by Larry Berberich



BRANCH 60 NORFOLK, VA.

Shipmate Francis "Ray" Baer is a 50-year member of FRA and has the unique distinction of crossing the equator twice within a seven-month period in two different modes of Navy transportation. He crossed aboard the USS Wright in mid-June of 1941 and in early January aboard a PBY Catalina. Both crossings were from north to south.



BRANCH 371 BATON ROUGE, LA.

This is a photo of Secretary Leon Perkins Branch 371 (left) presenting the Charles E. Lofgren Award (Group IV) to President Jay Johnson Branch 371. October 16, 2010.



BRANCH 30 BRUNSWICK, GA.

Branch 30 is the proud sponsor of a Glynn County Farm League baseball team.



BRANCH 267 USO ST. LOUIS, MO.

Branch and unit members present their annual donation to the McDonnell USO located at Lambert International Airport. Shown (l to r) are George Neiswenter, Barb Skater, Shirley Ferrington, Dale Ferrington, USO representative, John Schonhorst and Betty Schonhorst.



BRANCH 293 ELIZABETH CITY, N.C.

Two students from Camden County, N.C., received awards in FRA's annual Americanism Essay Contest from Branch President J.J. Zelsnack and Darrel McKinley, branch essay chairman. Sarah Bonn, a 9th grader at Camden Technical High School, placed first in the East Coast Region, and 11th grader Allison Turner, from Camden High School, placed first in the region and 3rd at the national level.



BRANCH 108 RIVERSIDE, CALIF.

Over the past nine years, Memorial Honor Detail (MHD) Team 34 participated in more than 400 MHD services. Shown (l to r) are Cadets Shannon Dohm, Brandon Primm, Miles Persons, LCDR Nicholas Herka, Cadets Jeronimo Meza, Dvon Persons, David Shin and David Rivers, who are all members of the NJROTC detachment at Corona (Calif.) High School.



BRANCH 159 HOUSTON, TEXAS

Congratulations to PNP Ralph Schmidt for his 50 years of continuous FRA membership. Shown (l to r) are RPSC Russell Miller, Schmidt, Branch President Bill Smith and JrPRPSC Leo Vance.



BRANCH 89 ATLANTA, GA.

Branch and Unit 89 have been collecting toys for the Toys for Tots campaign for years. Unit President Elvira McClain and Branch President Wayne Barron proudly display some of the toys collected at the organizations' recent Christmas Party.

To submit a photo for *News From the Branches*, please e-mail a photo as an attachment in jpeg format to FRAToday@fra.org or mail a high-quality photograph to *FRA Today*, 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.

NAME	BRANCH	NAME	BRANCH
Abbott, Robert, W, OSCS, USN	MAL	Hervey, John, CAPT, USNR	MAL
Anderson, William, T, AMHC, USN	MAL	Higgins, Robert, W, RD1, USN	061
Bailey, Frank, W, HMCM, USN	001	Hite, Michael, J, ADCS, USN	156
Baldwin, Gerard, N, AT1, USN	070	Hopkins, William, J, LT, USN	MAL
Ballard, Richard, J, MSC, USN	046	Hopta, William, J., HN, USN	269
Ballard, Armyn, L, LCDR, USNR	085	Houseworth, Billy, F, ADC, USN	049
Barr, Jerry, L, YN1, USN	365	Howell, Warren, M, HTC, USN	126
Berry, Stanley, E, BT2, USN	061	Hunolt, Ralph, D, GYSGT, USMC	MAL
Besser, Ronald, N, ICC, USN	022	Hunter, Thomas, C., USN	MAL
Bonner, John, P, MMCM, USN	070	Hupp, George, C, ATC, USN	009
Booth, Doyle, G, RMCS(SS), USN	022	Jackson, Bobby, D, GMMC, USN	MAL
Bouldin, Roosevelt, PO1, USN	MAL	Jenkins, John, T, PO1, USN	MAL
Boyd, Elven, R, GMGC, USN	365	Jeralds, Billie, E, AKC, USN	MAL
Bradley, Lloyd, GYSGT, USMC	288	Jones, Sam, E, GYSGT, USMC	070
Bresnahan, Marilyn, J, YN2, USN	059	Jones, Frederick, MMC, USN	147
Bruening, Donald, CPO, USN	269	Jones, John, E., EMCS, USN	269
Bryant, Larry, J, DSCS, USN	MAL	Judd, Donald, K, LI1, USN	MAL
Burton, Robert, E, BTCS, USN	MAL	Keiser, Albert, J., USCG	020
Campbell, William, L, ET1, USN	174	Keith, Richard, MMCS, USN	MAL
Carlen, William, A, MTC(SS), USN	020	Kincade, William, L, HM1, USN	MAL
Childress, Melvin, R, BMCM, USN	061	Kramer, Herman, J, AOC, USN	099
Clancy, Trace, D, AKC, USN	166	Krionderis, Nick, CTAC, USN	MAL
Coates, Ralph	053	Krol, Alfred, M, RMCS, USN	067
Cole, Carroll, B, RMC, USN	223	Langenecker, Joseph, D, CMA2, USN	267
Collins, Clyde, CAPT, USN	MAL	Laurvick, Richard, E, LT, USN	136
Cook, Walter, S, BMC, USN	040	Lighthart, Lloyd, W, LT, USN	099
Cooper, Hugh, MTC(SS), USN	020	Louthain, Raymond, L, AQC, USN	022
Cotton, George, C, ENC, USN	309	Maca, Donald, D, LT, USN	276
Craig, Jimmie, D, ET1, USN	172	Malone, Dave, B, CEC, USN	MAL
Craner, Leonard, L, YNC, USN	296	Maloney, James, E, HMC, USN	042
Dederich, John, M, CPL, USMC	014	Mann, William, B, ADR1, USN	077
Deems, Ted, E, PO2, USCG	274	Marks, John, W, BTC, USN	290
Deubel, Edward, W, BM1, USN	MAL	Martens, Louis, G, ACCS, USN	091
Duncan, Amos, A, ENCS, USN	054	McLendon, Deyo, A, HMC, USN	MAL
Dye, Jimmie, CPO, USCG	301	Meredith, Vernon, J, ADRC, USN	060
Dzinski, Stanley, R, GMCS, USN	005	Mitchell, Alonzo, E, ICC, USN	290
Evans, Robert, CS1, USN	110	Mogavero, Joseph, J, RMC, USN	029
Ferrara, Phillip, CDR, USN	MAL	Morris, James, H, HTC, USN	226
Founds, Donald, E, BT1, USN	192	Murin, Deluco, MM1, USN	077
Frase, Theodore, G, ADJC, USN	147	Neely, Benjamin, C, CWO4, USN	MAL
Gajewski, Bernard, ADRC, USN	216	Newton, Richard, L, SKCS, USN	289
Gardner, Garland, G, SHC, USN	MAL	Nixon, Arthur, H, BT2, USN	054
Giaquinto, Raymond, A, MSGT, USMC	175	Obermeier, Walter, T, FTCS, USN	061
Glover, Leonard, D, ADC, USN	049	Palmer, Charles, E, CWO4, USN	269
Gonzalez, Yolanda, Y., YN, USN	175	Parrish, Joseph, W, AKC, USN	126
Gorby, Larry, J, BTCM, USN	060	Payne, Robert, P, CS2, USN	175
Gordon, James, C, MMC, USN	MAL	Peck, James, D, MS1, USN	018
Gorto, Andrew, A, SKCM, USN	288	Peter, Bernard, J, TDC, USN	MAL
Gough, Richard, Q, MMC, USCG	057	Pfefferkorn, Bernhard, MRCS, USN	024
Grizzell, Willis, C, LCDR, USN	175	Pfeifer, John, E, MU1, USN	MAL
Gross, Arthur, M, CTACM, USN	182	Pierce, Clifford, C, MSGT, USMC	141
Hagen, John, ENC, USN	MAL	Pixler, Frank, A, HT1, USN	379
Hall, James, C, AOC, USN	094	Pluta, Anthony, J, SH1, USN	070
Harren, James, R., MMC, USN	136	Porter, James, M, STC, USN	101
Hedrick, William, M, ABCS, USN	024	Redd, William, E, RMC(SS), USN	MAL
Henderson, Henry, T, AD1, USN	MAL	Reed, Jack, AT1, USN	MAL
Henry, Leonard, O, AOC, USN	185		



NAME	BRANCH
Reinert, Harold, RM2 (SS), USN	115
Reynolds, Bernard, J, LCDR, USN	201
Richards, Thomas, W, AOC, USN	106
Rising, Philip, F, USN	MAL
Romanowski, Joseph, R, GMGC, USN	124
Ruggerio, John, H, GYSGT, USMC	141
Ryon, Alvin, J, PCCM, USN	181
Salcedo, Marcial, G, USN	127
Sanchez, Albert, Q, GMMC, USN	MAL
Schilling, Kurt, H, ADCS, USN	366
Scott, David, YN1, USN	MAL
Sell, Howard, M, SKCM, USN	MAL
Selle, Robert, L, BMC, USN	047
Sellers, Julian, R, AFCM, USN	089
Sevigny, Omer, J, MMC(SS), USN	MAL
Shaub, Donald, L, AE3, USN	309
Smiley, Robert, P, HT2, USN	216
Snelgrove, John, N, AMSC, USN	MAL
Spicer, Verne, T, CSC, USN	105
Spiers, Raleigh, PO1, USN	MAL
Stephenson, Eli, E, GYSGT, USMC	MAL
Temte, Ragnar, BMCM/LT, USN	MAL
Thomas, Jefferson, D, ADR1, USN	089
Trajano, Bert, PNC, USN	127
Tupa, Paul, M, YNC, USN	126
Walker, John, P, LT, USN	175
Warren, Charles, D, EMCS, USN	175
Weimer, Robert, S, CTTC, USN	361
West, Robert, E, MRCS, USN	MAL
Williams, Wallace, R, ADR1, USN	126
Wink, Carl, R, ENC, USN	MAL
Wirth, Arthur, J, FTC, USN	MAL
Wojciechowski, Robert, E, PO1, USN	MAL
Wolahan, Robert, E, PNC, USN	018
Wollenman, Paul, E, ETCS, USN	163
Wooten, H, R, YNCM, USN	005
Wortham, Ralph, B, PO1, USN	223
Wyman, Frederic, D., BT2, USN	235
Young, Larry, SCPO, USN	MAL
Zelum, Joseph, ABHC, USN	MAL

Names in red indicate 50 year continuous members.



**Escort Squadron 3/Escort Div.
31/31/33**

April 5–10, 2011, Mobile, Ala. Contact Stan Virden, P.O. Box 475, Gulf Shores, AL 36547, 251-967-4287, vivahaus@gulftel.com.

Naval Nuclear Power Unit Group (PM-3A)

May 15–20, 2011, Branson, Mo. Contact Bob (Rags) Garland, 8000 Rabbit Lane, Harrisburg, PA 17112, 717-469-2075, rags_seabee@comcast.net.

NMCB 62 Seabees

February 24–27, 2011, Hampton, Va. Contact Norm Hahn, 1805 Oaklawn Dr., Eau Claire, WI 54703, 715-834-4780, nhahnjr@sbcglobal.net.

Patrol Gunboat Association

August 3–11, 2011, Pittsburg, Pa. Contact Terry W. Mcmanuels, 1673 Kilt St., Virginia Beach, VA 23464, 757-479-2261, macs@visi.net.

USS Albany (CA-123)/(CG-10)

October 9–14, 2011, Gatlinburg, Tenn. Contact Roy Wagner, 3801 Devon Dr., Knoxville, TN 37918, 865-922-5285, roywagner10@comcast.net.

USS Antietam (CV/CVA/CVS-36)

September 14–18, 2011, Wichita, Ks. Contact L. Ray Young, 140 N. Edgemoor, Wichita, KS 67208, 316-425-5693, lyonel.young@cox.net.

USS Boston (CA-69, CAG-1, SSN-703)

July 14–17, 2011, Chicago, Ill. Contact Art Hebert, P.O. Box 816, Amherst, NH 03031-0816, 603-672-8772, Secretary@ussboston.org.

USS Bushnell (AS-15)

May 18–21, 2011, Providence, R.I. Contact Mike Wentzel, PO Box 133, Oley, PA 19547, 610-987-6641, wenfab@lusa.com.

USS Des Moines (CA-134) Reunion Association (Navy)

August 5–7, 2011, Mercer, Pa. Contact Arthur Weeks, Jr., 5 Karen St., Portsmouth, RI 02871, 401-683-3131, ca134@cox.net.

USS Drum (SS-228)

June 15–18, 2011, Mobile, Ala. Contact Robert Williamson, 705 8th Street, Pembroke, NC 28372, (910) 522-1011, retiredhtc@aol.com.

USS Kalinin Bay (VC3)

June 2–June 6, 2011, Grapevine, Texas. Contact Hank Sawicki, 282 Ellen Ct., Apt 201, Toccoa, GA 30577, 706-391-4847, budram@sbcglobal.net.

USS L. Mendel Rivers (SSN-686)

May 9–11, 2011, Charleston, S.C. Contact Rusty Pickett, 2131 Westrivers Road, Charleston, SC 29412, 843-762-3888, scruises@bellsouth.net.

USS Lawrence Association (DDG-4 & DD-250)

June 21–26, 2011, Jacksonville, Fla. Contact Craig Bernat, 135 Zurenda Lane, Mineral Point, PA 15942-4505, 814-322-4150, dguts@ussslawrence.com.

USS Mitscher (DL-2/DDG-35)

September 22–25, 2011, Erlanger, Ky. Contact Bob Lange, 1835 Norfolk Road, Glen Burnie, MD 21061-4351, 410-768-0751, mitscherdl2@cablespeed.com.

USS Nitro (AE-2/AE-23)

June 16–June 19, 2011, New York, N.Y. Contact Bob Eberlein, 12215 Ashland, Granger, IL 46530-9654, 574-277-3128, ebb23@att.net.

USS Noxubee (AOG-56)

August 28–31, 2011, Chicago, Ill. Contact Dick Barber, 340 S Broad St., Bowman, GA 30624, 706-540-3994, dicbarber@aol.com.

USS Pollux (AKS-2 & AKS-4)

September 21–25, 2011, Charleston, S.C. Contact Glen Broxson, 4518 Peaden Rd., Pace, FL 32571-2858, 850-994-0416, glenbroxson@aol.com.

USS Randolph (CV/CVA/CVS-15)

September 11–18, 2011, St. Augustine, Fla. Contact Sal Rizza, 321-454-2344.

USS Raton (AGSS/SSR/SS-270)

September 7–11, 2011, Branson, Mo. Contact Larry Kramer, 6326 N.E. Barrett Dr., Poulsbo, WA 98370, 360-697-2842, ratonagss270@hotmail.com.

USS Richard L Page (DEG/FFG-5)

May 19–22, 2011, St Louis/mo. Contact Carl W. Slack, PO Box 83, Jackson, NH 03846-0083, 603-986-4661, pagedegffg5@yahoo.com.

USS Richmond K. Turner DLG/CG-20

October 13–16, 2011, New Orleans, LA. Contact Eric Miller, 8753 Edelweiss Rd New Tripoli, PA 18066-3144, 610-285-2358, Teempa@aol.com.

USS SPROSTON (DD/DDE-577)

September 14–18, 2011, Pittsburgh, PA. Contact Dan Suchy, 377 INDIAN RIDGE DR MOON TOWNSHIP, PA 15108-1384, (412)262-4802, suchy24@yahoo.com.

Members can post reunions online at www.fra.org, submit to reunions@fra.org or mail to: FRA Reunions, 125 N. West St., Alexandria, VA 22314.

REUNIONS ARE A GREAT PLACE TO PROMOTE FRA MEMBERSHIP!

Contact Outreach Manager Bob Washington at 1-800-FRA-1924 ext. 113 or bobw@fra.org to request a guest speaker or materials to distribute at your reunion.

James Easter, USMC

James was from Ohio and was stationed at NS Sangley Point, Cavite, Philippines, 1955 -1956. Anyone who knew or knows James, please contact PNC Joe Palma at 510-589-6018.

Arnold Ogden Venks Venks served aboard USS Shannon (DM-25), 1952-1954, as a laundry man. Please contact Robert "Knobby" Kalbfell at 856-742-9171.

AM2 Bill Eaton, wife Faye

I served with Bill in the late 1950's on Midway Island and Barbers Point, Hawaii, AIRBARSRON 2. Bill was a second class tin bender and I'd appreciate hearing from him. Contact D. E. Chambers at dnmchambers@cox.net or 712-366-1310.

Radioman Norman Evans, wife Teresa, children Michelle and Howie

Last known duty station was NavcamsMed, Naples, Italy, in the 1970s. Contact Chris and Maureen Johnson, 3515 Toleo Street, Port Charlotte, FL 33948 or ccjmodsl@embarqmail.com.

DK2 William Cowling

Served aboard USS *Chloris* (ARVE-4), homeported in Naples, Italy, 1954-1955. Contact J. Masterson, SKCS, USN (Ret.) at jmasterson@umassd.edu.

Crewmembers of USS *Ulysses S. Grant* (SSBN-631)

A plank owner on the Grant is looking for shipmates who served aboard from her commissioning to decommissioning. Please contact ET2(SS) John Hnizdil at JHNIZDIL631@aol.com or www.usgrant.com.

Crewmembers of USS *Ponce* (LPD-15), all eras

You have many shipmates waiting to hear from you! We would like to include all those who participated in creating our legacy in the ship's 2012 Decommissioning Ceremony. Please help us reach out to our past! Please send contact information to CMC at cmc@ponce.navy.mil.

RADM Gerald Thomas

I'm trying to locate my former commanding officer who was born in 1929. He was an American diplomat who served as the U.S. Ambassador Extraordinary and Plenipotentiary to Guyana in 1981 and Kenya in 1983. Please contact Donald G. Woods at 8 Timber Lakes Drive, Petal, MS 39465.

Brown Water Vietnam Veterans

Seeking information/correspondence from any Vietnam, brown water Navy personnel, as I'm interested in your historical perspective. Contact Richard A. Guy, Box 9999/#AP6877, LaBelle, PA 15450.



Lt. George F. Haley, USNR

He was an engineering officer whose last known duty station was aboard the USS Brush (DD-745) in 1961. Contact Billy Mitchell at 3808 Fork Shoals Road, Simpsonville, SC 29680, billybsu2@hotmail.com.

These notices are published on a space available basis. Notices must be submitted in writing. E-mail fratoday@fra.org or mail your request to: FRA, Looking for..., 125 N. West St., Alexandria, VA, 22314.

FINDING FRIENDS AND SHIPMATES

In addition to the monthly "Looking For ..." column in FRA Today, shipmates can use FRA's online networks to find friends from the past.

FRA'S ONLINE "LOOKING FOR" COMMUNITY: WWW.FRA.ORG/COMMUNITIES

By clicking the "FRA Readers" link and then the "Looking For" link, shipmates can post a notice with information about the person they're seeking. Be as specific as possible about names, nicknames, ships or duty stations, and when you were affiliated with them. Shipmates must log in to the site in order to participate in the communities. Log-in directions are available on the sign-in page.

FRA ON FACEBOOK: WWW.FRA.ORG/FB

By posting an "I'm trying to locate" message on FRA's Facebook page, you can reach the growing number of folks who "like" us online. It's also easy to post photos of the person you're trying to find, as well as other identifying information about them.



Choose Life Grow Young with HGH

From the landmark book *Grow Young with HGH* comes the most powerful, over-the-counter health supplement in the history of man. Human growth hormone was first discovered in 1920 and has long been thought by the medical community to be necessary only to stimulate the body to full adult size and therefore unnecessary past the age of 20. Recent studies, however, have overturned this notion completely, discovering instead that the natural decline of Human Growth Hormone (HGH), from ages 21 to 61 (the average age at which there is only a trace left in the body) and is the main reason why the the body ages and fails to regenerate itself to its 25 year-old biological age.

Like a picked flower cut from the source, we gradually wilt physically and mentally and become vulnerable to a host of degenerative diseases, that we simply weren't susceptible to in our early adult years.

Modern medical science now regards aging as a disease that is treatable and preventable and that "aging", the disease, is actually a compilation of various diseases and pathologies, from everything, like a rise in blood glucose and pressure to diabetes, skin wrinkling and so on. All of these aging symptoms can be stopped and rolled back by maintaining Growth Hormone levels in

the blood at the same levels HGH existed in the blood when we were 25 years old.

There is a receptor site in almost every cell in the human body for HGH, so its regenerative and healing effects are very comprehensive.

Growth Hormone first synthesized in 1985 under the Reagan Orphan drug act, to treat dwarfism, was quickly recognized to stop aging in its tracks and reverse it to a remarkable degree. Since then, only the lucky and the rich have had access to it at the cost of \$10,000 US per year.

The next big breakthrough was to come in 1997 when a group of doctors and scientists, developed an all-natural source product which would cause your own natural HGH to be released again and do all the remarkable things it did for you in your 20's. Now available to every adult for about the price of a coffee and donut a day.

GHR now available in America, just in time for the aging Baby Boomers and everyone else from age 30 to 90 who doesn't want to age rapidly but would rather stay young, beautiful and healthy all of the time.



The new HGH releasers are winning converts from the synthetic HGH users as well, since GHR is just as effective, is oral instead of self-injectable and is very affordable.

GHR is a natural releaser, has no known side effects, unlike the synthetic version and has no known drug interactions. Progressive doctors admit that this is the direction medicine is seeking to go, to get the body to heal itself instead of employing drugs. GHR is truly a revolutionary paradigm shift in medicine and, like any modern leap frog advance, many others will be left in the dust holding their limited, or useless drugs and remedies.

It is now thought that HGH is so comprehensive in its healing and regenerative powers that it is today, where the computer industry was twenty years ago, that it will displace so many prescription and non-prescription drugs and health remedies that it is staggering to think of.

The president of BIE Health Products stated in a recent interview, I've been waiting for these products since the 70's. We knew they would come, if only we could stay healthy and live long enough to see them! If you want to stay on top of your game, physically and mentally as you age, this product is a boon, especially for the highly skilled professionals who have made large investments in their education, and experience. Also with the failure of Congress to honor our seniors with pharmaceutical coverage policy, it's more important than ever to take pro-active steps to safeguard your health. Continued use of GHR will make a radical difference in your health, HGH is particularly helpful to the elderly who, given a choice, would rather stay independent in their own home, strong, healthy and alert enough to manage their own affairs, exercise and stay involved in their communities. Frank, age 85, walks two miles a day, plays golf, belongs to a dance club for seniors, had a girl friend again and doesn't need Viagra, passed his drivers test and is hardly ever home when we call - GHR delivers.

HGH is known to relieve symptoms of Asthma, Angina, Chronic Fatigue, Constipation, Lower back pain and Sciatica, Cataracts and Macular Degeneration, Menopause, Fibromyalgia, Regular and Diabetic Neuropathy, Hepatitis, helps Kidney Dialysis and Heart and Stroke recovery.

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Message from the Northeast Regional President

THANK YOU, ONCE AGAIN, for electing me the Northeast Regional President. It is an honor to have been elected to serve in this position. Although we are a very small region, we are fortunate to have members who endeavor to uphold the cardinal principals of Loyalty, Protection and Service. We are accomplishing remarkable things and I am proud to tell you about them.

The Northeast Region Units are involved in their community by providing services to the elderly, shut-ins, nursing homes, and the youth. They provide transportation, shopping, school supplies, Christmas presents and Easter baskets to those in need. Time and money are donated to both Girl Scout and Cub Scout Troops. Members volunteer at their local hospitals, churches and schools. Some members volunteer at their town museum giving tours to Scout Troops and school classes.

We also donate much needed items to our troops overseas. Members assist at AARP Seminars and give tours at Homeport Fleet Week. A Unit works with the VA hospital donating books, personal items and companionship to the veterans.

To show patriotism the Northeast Branch and Units work together by participating in their local 4th of July Parades. They also attend local, county and National Memorial and Veteran's Day Services and place a wreath or flag in remembrance of those who served.

Lakehurst Branch and Unit 124 were excited to have the third grade classes from the Lakehurst Elementary School attend the Veteran's Day Services in Lakehurst, New Jersey. The students wrote and recited a poem honoring the Veterans. It is heartwarming to know that our youth are still being taught the value of our freedom and to respect and honor those who have fought for our freedom and those who are currently defending it.

Please reach out to those members who do not attend meetings to let them know we are thinking about them and encourage them to attend when they are able. I would like to thank everyone in the Northeast Region for your dedication and service.



SUE HERSHBERGER
Regional President Northeast



Fran Hoadley is the editor of *Auxiliary of FRA News* and the *FRA Today* Liaison.



Branch and Unit 124 members along with future members in July 4th parade in Lakehurst, New Jersey.



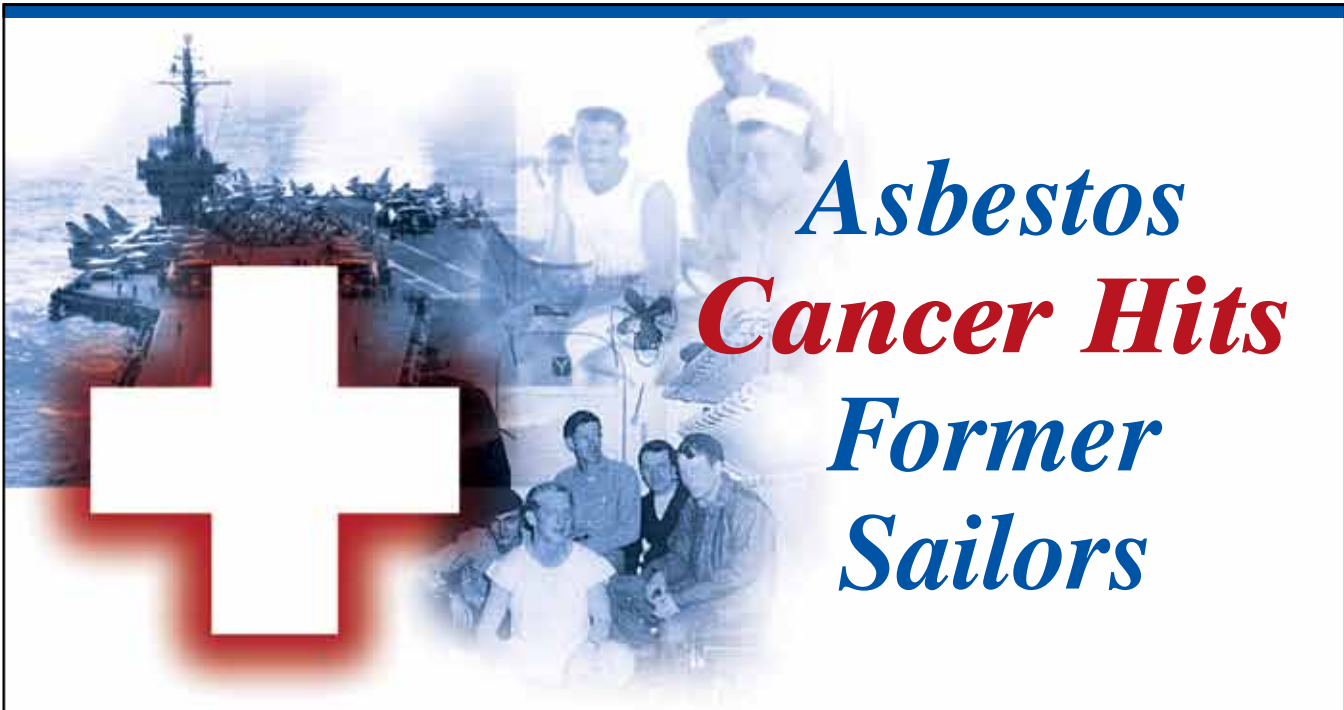
Branch and Unit 124, Lakehurst, New Jersey with Lakehurst Elementary School's 3rd grade class at Veterans Day Services. The class recited this poem that they wrote.



Northeast Regional Delegation at National Convention in Spartanburg, SC.
Back row left to right: Janet Normand, PRPNE Unit 226, Louise Smith, Page for Convention Unit 124.
Front row left to right: Sue Hershberger, RPNE Unit 124, Sara Piacentino, RVPNE and Page, Unit 124.



Pack 44, Den 1, Manchester, New Jersey Tiger Cubs getting a guided tour of Lakehurst Historical Society Museum.
Back row left to right: Assistant Den Leader John Rust, Janet Heller, Unit 124 tour guide, Sara Piacentino, Unit 124 President, Owen Heller, Troop 10 Scout Master/tour guide and Branch 124 member, Robert Becker Den 1 Leader, RPNE, Sue Hershberger, Unit 124 and Susan Becker, member Unit 124
Front two rows: All the Tiger Cubs of Den 1.



Asbestos Cancer Hits Former Sailors

Many sailors who served their country proudly aboard ships in the World War II, Korean, and Vietnam War eras, are now being **diagnosed with asbestos-related cancers.**

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Former National President of the Retired Enlisted Association and client of The Johnson Law Firm.



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