

YOUR MISSION • YOUR VOICE

FRA *today*



22 Reno Is a Gold Mine of Fun

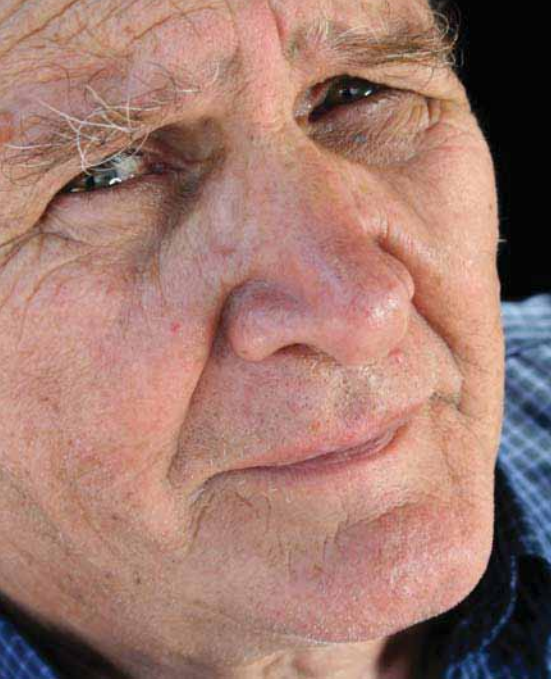
5 Hail to the Chiefs and Finding Jobs for Veterans

15 Retirement Passes Healthcare as Top Benefit for Current Service Members

20 FRA Salutes Two Loyal Shipmates



MESOTHELIOMA



**You don't
have to fight
this alone.**

If you or a loved one has been diagnosed with, or died from asbestos related **lung cancer** or **mesothelioma**, we may be able to help you get monetary compensation from the asbestos companies.

With over 65 years of collective experience in asbestos litigation, the professionals at Bergman Draper Ladenburg welcome the chance to provide you with the highest quality representation and the individual attention you deserve.

Call for information and a free consultation.

The Northwest's Leading Asbestos Litigation Firm

**BERGMAN
DRAPER
LADENBURG**

614 First Avenue
4th Floor
Seattle, WA 98104

206.957.9510
888.647.6007 Toll Free
www.bergmanlegal.com

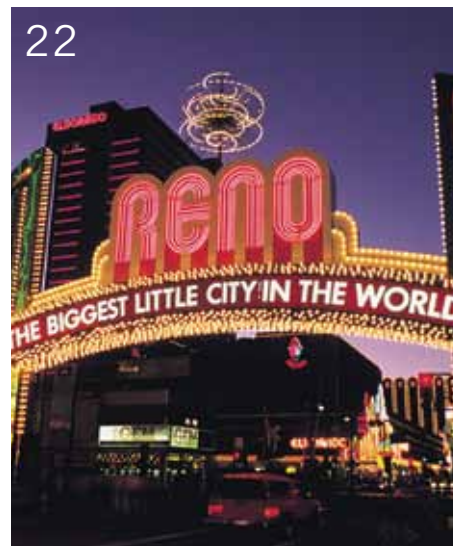
**We accept cases
throughout the
United States and
Canada**

Featured

- 22 RENO IS A GOLD MINE OF FUN**
Reno, the self-proclaimed “Biggest Little City in the World,” is the site for the FRA and Auxiliary 2012 national conventions in October. Plan now to attend!

Departments

- 2 COMMUNICATIONS**
- 5 NED PERSPECTIVE**
Hail to the Chiefs and Finding Jobs for Veterans
- 7 SHIPMATE FORUM**
- 8 ON & OFF CAPITOL HILL**
Defense Leaders Address FY 2013 Budget and Sequestration
- 17 WHAT IS FRA DOING FOR YOU?**
- 19 MEMBERSHIP MATTERS**
Setting Branch Goals
- 20 HISTORY & HERITAGE**
FRA Salutes Two Loyal Shipmates
- 34 FRA'S MEMBERSHIP DRIVE**
- 36 FRA MEMBERSHIP BENEFITS**
- 38 TAPS**
- 40 REUNIONS**
- 42 NEWS FROM THE BRANCHES**
- 44 FRA AUXILIARY NEWS**
Message from Southeast Regional President Nelva Clemans



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 bright lights of downtown Reno beckon FRA and Auxiliary members to be a part of the organizations' 2012 National Conventions.



Eileen Murphy

THIS MONTH FRA IS launching its spring fundraising drive. All *FRA Today* subscribers received personalized labels with their magazine this month. These labels are an important component of FRA's annual fund raising campaign, and the label displays your name, service information and address as we have it in the database. When you login to www.fra.org, you will see how your labels will look and can alter your record to make any changes you would like for next time. You can also e-mail mservfra@fra.org or call 1-800-FRA-1924 and speak with member services to request that we make the change for you.

Part of keeping costs down includes having the labels created as a group by an outside vendor. They are only run once a year, so we are unable to redo labels or send extra copies. Please make sure you let us know if you want any alterations for next spring.

Support FRA!

CONTINUE YOUR MEMBERSHIP!

- Retention is the number one priority of FRA's Membership Department in 2011.
- FRA is highly effective because of its membership base — each voice matters as we work to maintain your benefits!
- While membership dues enable FRA to advance our legislative agenda on Capitol Hill, it's the additional support we receive through donations that reinforces our efforts.

USE THE ACTION CENTER AT WWW.FRA.ORG:

- Offers easy access to your elected officials.
- Provides pre-written letters (or you can write your own) to your elected officials questioning the rationale of potentially harmful legislation.
- Allows you to register your support for legislation that helps.
- Enables us to track the number of letters sent to elected officials and follow through.

DONATE

Donating online at www.fra.org is a great way to show your support for FRA! This quick and easy method cuts down on administrative costs associated with processing donations that come in the mail, so the greater part of every dollar goes towards our mission.

If you'd prefer to donate by mail, please send your donation to:

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

To donate by phone, please call 1-800-FRA-1924 and speak to member services.

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

NATIONAL OFFICERS/BOARD OF DIRECTORS

- National President** Jeffrey A. Gilmartin, *Potomac Region Branch 207*
National Vice President Mark A. Kilgore, *Pensacola Branch 22*
National Executive Dir. Joseph L. Barnes, *Navy Department Branch 181*
Finance Officer Paul Rigby, *Honorary Member*
Junior PNP James W. Scarbro, *Chesapeake Branch 40*
National Parliamentarian PRPNE William E. Starkey, Jr., *South Jersey Branch 57*
National Chaplain Katherine Grey, *Potomac Region Branch 207*

REGIONAL PRESIDENTS

- New England** Philip A. Justin, *Quonset Davisville, Branch 42*
Northeast David Munday III, *Lakehurst Branch 124*
East Coast Darrell F. McKinley, Jr., *Elizabeth City Branch 293*
Southeast Frederick Bolz, *Low Country Branch 269*
North Central Charles "Chuck" Neureuther, *Wolverine Branch 298*
South Central Arthur R. McAvoy, *Lone Star Branch 11*
Southwest Stanley J. Lewandowski, *Imperial Beach Branch 289*
West Coast Richard J. Fetro, *Santa Clara Valley Branch 101*
Northwest Pete Lazzaretti, *Mt. Rainier Branch 104*

ACTIVE DUTY ADVISORY COUNCIL

- Master Chief Petty Officer of the Navy** Rick West
Sergeant Major of the Marine Corps Micheal Barrett
Master Chief Petty Officer of the Coast Guard Michael Leavitt

RESERVE ADVISORY COUNCIL

- Force Master Chief of the Navy Reserve** Chris Wheeler
USMC Reserve Force Sergeant Major James Booker
Master Chief Petty Officer of the Coast Guard Reserve Force
 Mark Allen

FRA TODAY MAGAZINE

- Publisher** FRA
National Executive Director Joseph L. Barnes
Managing Editor Eileen Murphy
Contributing Editor Lauren Armstrong
Design and Art Direction
 FIREBRAND, Alexandria, VA www.firebrandstudios.com
Design Director Scott Rodgerson
Production Manager Sandy Jones

FRA TODAY (ISSN 0028-1409) IS PUBLISHED MONTHLY BY FRA, 125 N. WEST ST., ALEXANDRIA, VA 22314-2754. A MEMBER'S SUBSCRIPTION IS COVERED BY THE MEMBER'S ANNUAL DUES. PERIODICALS POSTAGE PAID AT ALEXANDRIA, VA AND ADDITIONAL OFFICES. PUBLICATION OF NON-SPONSORED ADVERTISING IN *FRA TODAY* DOES NOT CONSTITUTE AN ENDORSEMENT BY THE FRA OR ITS REPRESENTATIVES. **POSTMASTER: SEND ADDRESS CHANGES TO: MEMBER SERVICES, FRA, 125 N. WEST ST., ALEXANDRIA, VA 22314-2754.** *FRA TODAY* IS PUBLISHED IN THE INTERESTS OF ALL CURRENT AND FORMER ENLISTED PERSONNEL OF THE U.S. NAVY, MARINE CORPS, AND COAST GUARD. ELIGIBLE NON-MEMBERS ARE NOT ENTITLED TO SUBSCRIPTION RATES. ESTABLISHED 1 NOVEMBER 1923. TITLE REGISTERED WITH U.S. PATENT OFFICE.

FRA ADMINISTRATIVE HEADQUARTERS: 125 N. WEST ST., ALEXANDRIA, VA 22314-2754
 PHONE: 703-683-1400, 800-FRA-1924 • FAX: 703-549-6610 • E-MAIL: FRATODAY@FRA.ORG
WWW.FRA.ORG

VOLUME 91 NUMBER 4



★★ NEW FOR FRA MEMBERS – THE EXCLUSIVE VETERANS COMMEMORATIVES™ ★★

U.S. MILITARY SERVICE VARSITY JACKET



• Your jacket will be customized with your choice of U.S. Navy, Marine Corps, Coast Guard, Army or Air Force Service Branch Patch, woven with official thread colors as shown below. Marine Corps Division and Air Wings Patches also available. *See below for details. Shown at left with U.S. Navy Patch.*



• Five years in the making, our top quality Military Varsity Jacket is ready for Members and Veterans of the U.S. Military to enjoy as a fitting tribute to their Service to Country. No detail has been spared in creating this highly personalized, rugged yet dressy jacket:

• Fine leather sleeves and oversized Melton 21oz. minimum wool body — ideal for dress or casual wear.

• Features include two double welt leather slash pockets, 100% quilted nylon lining with polyester fiberfill, knit cuffs, waist band and collar.

• Available in Black on Black in sizes XS – 4XL. (2XL - 4XL Add \$15)

• Created in partnership with Burks Bay of Minnesota and backed by our Veterans Commemoratives warranty — You may return your jacket for any reason within 30 days of purchase for replacement or refund, no questions asked!

• Thank you priced at just \$179*, payable in two convenient monthly installments of \$89.50* each, with no-interest.

YOU HAVE EARNED THE RIGHT TO WEAR THIS SPECIAL VARSITY JACKET.

MARINE CORPS DIVISION & AIR WINGS INSIGNIA ALSO AVAILABLE!



ORDER TODAY AND RECEIVE A FREE MAGNETIC LEATHER SERVICE BRANCH MONEY CLIP!



IF YOU WEAR THIS SIZE: 30-32 34-36 38-40 42-44 46-48 50-52 54-56 58-60

ORDER THIS SIZE: XS S M L XL 2XL[†] 3XL[†] 4XL[†]
[†] 2XL-4XL Add \$15*

CALL TOLL FREE TO ORDER: 1-800-255-3048
 Mon - Fri 9am - 5pm EST. Have Credit card ready.

OR, MAIL TO: Veterans Commemoratives™ Two Radnor Corporate Center, Suite 120, Radnor, PA 19087-4599

YES. I wish to order my U.S. Military Service Varsity Jacket as follows:

Please send me my FREE leather Service Emblem money clip.

PATCH CHOICE (CHOOSE 1):

NAVY MARINE CORPS COAST GUARD ARMY AIR FORCE
 Marine Divisions / Air Wings Divisions: 1ST MARDIV 2D MARDIV
 3D MARDIV 4TH MARDIV 5TH MARDIV 6TH MARDIV
 1ST AIR WING 2D AIR WING 3D AIR WING 4TH AIR WING

SIZE: XS S M L XL 2XL[†] 3XL[†] 4XL[†]
[†] 2XL-4XL Add \$15*

I PREFER TO PAY AS FOLLOWS:

Enclosed is my check/money order payable to "Veterans Commemoratives" for \$179* as payment in full, OR
 Charge my credit card \$179* as payment in full, OR
 Charge my credit card in two interest-free monthly payments of \$89.50* each.

CREDIT CARD: Visa MasterCard AMEX Discover

CC#: _____ Exp. Date: ____ / ____

Signature: _____

SHIPPING ADDRESS: (We CANNOT ship to P.O. Boxes) Allow 6-8 weeks for delivery.

Name _____

Address _____

City _____ State _____ Zip _____

Phone # (____) _____ Email _____

Plus \$14.95 for Shipping and Handling *PA Residents add 6% sales tax. © ICM 2012 VARSITY-NA-0412

FOR OTHER FINE MILITARY JACKETS, COMMEMORATIVE WATCHES, RINGS & ACCESSORIES VISIT US ONLINE AT VETCOM.COM



We were there when you landed on the northern coast of France.
We were there when you returned to the Philippine shore.
We were there when you fought in Korea and Vietnam.
We were there when you rolled across the deserts of Iraq.
We were there then. We will always be there.

Serving the insurance needs of Enlisted Military for over 73 years.

GEICO[®]
geico.com

1-800-MILITARY (1-800-645-4827)

AUTO ★ HOME ★ RENTERS ★ MOTORCYCLE ★ BOAT

Hail to the Chiefs and Finding Jobs for Veterans

APRIL 1 IS AN IMPORTANT DATE for the CPO community and the Sea Services because that is the date the chief petty officer grade was established in the U.S. Navy in 1893.

In an April 2007 *FRA Today* column, our Shipmates learned that the Navy's Regulation Circular No. 1 (dated 13 March 1893) was the first official delineation of the chief petty officer grade. In addition to promotions associated with this new designation, most first class petty officers at that time received pay increases.

The Chief Petty Officer's Guide, by MCPON-8 John Hagan and J.F. Leahy, notes that nine rates were impacted by the new grade: Chief Master at Arms; Chief Boatswain's Mate; Chief Gunner's Mate; Chief Machinist; Chief Yeoman; Chief Carpenter's Mate; Apothecary; Chief Quartermaster and Band Master. (As a retired MUCM I'm pleased that the Band Master rating was included.) Excluded were Schoolmasters, Ship's Writers and Carpenter's Mates.

The Navy's senior chief (E-8) and master chief (E-9) grades were established in 1958 with service longevity and time in grade requirements associated with each in order to be promoted. The Navy also conducted service-wide exams for these personnel in August of that year and the first promotions followed in November.

The office of the Master Chief Petty Officer of the Navy (MCPON) dates from 1967, when the original title of that position was Senior Enlisted Advisor of the Navy. GMCMM Del Black, a Life Member of FRA Branch 166 (Virginia Beach, Va.), was the first to serve in this position. With strong support from FRA, the title of that office was soon changed to MCPON to better align the position with its Army and Marine Corps counterparts.

Within the Coast Guard, the CPO grade was officially sanctioned on May 8, 1920, after the Revenue Cutter Service (RCS) and the U.S. Life Saving Service (LSS) merged to form the modern day Coast Guard in 1915. This was prompted in large part by seniority disputes between RCS "Petty Officers" and LSS "Surfmén."

FRA offers a special salute to all currently serving and retired chiefs for their invaluable leadership and service to the United States Navy and Coast Guard.

The office of Master Chief Petty Officer of the Coast Guard was established in 1969 when Master Chief Charles Calhoun was selected as the first to serve in the Coast Guard's top enlisted job.

Fast-forward to 2012. All shipmates should be aware that the U. S. Navy Memorial Foundation (USNMF) has designated this year as the "Year of the Chief" in recognition of the special leadership role and character of the 35,000 Navy and 1,100 Coast Guard Chiefs currently serving, as well as tens of thousands of retired chiefs from both services. Commemorative events include a special USNMF exhibit through March 31, 2013, and other observances throughout the U.S. and at overseas locations.

FRA offers a special salute to all currently serving and retired chiefs for their invaluable leadership and service to the United States Navy and Coast Guard. Your contributions are integral to fulfilling the services' demanding

missions and to sustaining military readiness and our national security.

An unrelated, but very important, issue is veterans' unemployment and programs to assist them in finding jobs throughout our nation. The recently enacted Veterans Opportunity to Work (VOW) to Hire Heroes Act addresses veterans' unemployment and, along with other MSO/VSO leaders, I recently attended a meeting with White House staff for an update on implementing employment initiatives and programs to address these challenges. The agenda included briefings on job fairs being scheduled throughout the country in conjunction with the White House Business Council, updates on related initiatives and the publication of a new 22-page Guide to Hiring Veterans that includes useful information on a number of employment related issues. Visit www.fra.org/hirevets to view this publication.

In addition, the Department of Labor's Career One-Stop website (www.servicelocator.org) provides extensive, state-by-state information on veterans' employment along with schedules for job fairs and other assistance and support at the state level.

In keeping with our cardinal principles of Loyalty, Protection and Service, I strongly encourage all shipmates to check out these resources and become more familiar with support that's now available to all veterans. In addition, please note the related story on VA Career Fairs on page 9 of this issue of *FRA Today*.



Joe Barnes

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.

BEST-SELLING PRODUCTS

f o r S e n i o r s i n 2 0 1 2



"Ten-ten AM,
Thursday,
April 5th,
2012"

The wristwatch you never have to set... or even see.

Thanks to its revolutionary design, the Talking Atomic Watch gives you accuracy to within a billionth of a second. It gets its signal from the US Atomic Clock, the standard for time keeping worldwide. Plus, all you have to do is push a button, and the watch will "tell" you the time in a clear, easy-to-understand voice. It will even tell you the day and date. Travelling? Touch a button to switch it to any time zone. Its lightweight and attractive... and it's always accurate. *Call today. 1-888-878-3118. Please mention Promotional Code 44455.*

Our Lighted Full-Page Magnifier is hands-free and huge!

Our one-of-a-kind magnifying floor lamp combines powerful FULL-PAGE magnification with flexible adjustability and clear, even Balanced Spectrum light. Twelve high-powered LEDs provide ample light for close work and reading. The super-large lens provides 2.5X-plus variable magnification, to easily cover an entire page without glare or hot spots. The ultra-flexible gooseneck positions the lens exactly where you need it. And unlike that magnifier in the drawer, you'll always know where this one is. Magnifying lens dimensions are a whopping 7.375" x 10". AC operated. *Call today. 1-888-759-2980. Please mention Promotional Code 44456.*



A floor lamp that spreads sunshine all over a room.

The Balanced Spectrum's 27-watt compact bulb is brighter than a 100-watt ordinary light bulb. With the lamp's sharp visibility, you will see with more clarity and enjoyment in close tasks such as reading, writing, sewing, and needlepoint. It is especially helpful for aging eyes.

Experience sunshine indoors at the touch of a switch. This amazing lamp is not only easy on the eyes, it is easy on the hands as well, featuring a special "soft-touch, flicker-free" rocker switch that is easier to use than traditional toggle or twist switches. And its flexible gooseneck design enables you to get light exactly where you need it. The high-tech electronics, the user-friendly design, and a bulb that lasts 10 times longer than an ordinary bulb—all these features make the Balanced Spectrum® floor lamp a must-have. *Call today. 1-888-464-1880. Please mention Promotional Code 44457.*

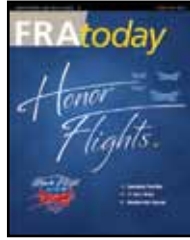
Are you in love with your home, but afraid of your staircase?

If you or someone you love lives in a home with more than one floor, the staircase can be more than an inconvenience, it can be a health threat. Whether it's due to mobility issues or cardiac concerns, why risk your life climbing stairs when an easy solution is only a phone call away? You'll be surprised how easy, simple, and affordable the Easy Climber™ is. It features a reliable, aircraft-grade cable drive that's been tested over 30,000 cycles. It's also designed for basements and outdoors. It's simple enough for most people to install on either side of the stairs, a snap to use, and comes with an exclusive lifetime warranty on the drive train. Call our toll-free number now, and a friendly, knowledgeable product expert can answer all of your questions and help you get on the road to independence and safety in the home. *Call today. 1-888-690-0784. Please mention Promotional Code 44458*



Honor Flight

I want to let you know how pleased I am about your article on Honor Flight in the recent issue. I coordinated the first Honor Flight from Myrtle Beach, SC in November of 2010. Since then, we have done two additional flights in 2011 and are planning another in May 2012.



Honor Flight Network and all of the Hubs deserve a great deal of credit for the success of this program. Myrtle Beach has taken close to 270 World War II Veterans on our 3 flights. It has been my privilege to be involved. Thank you for the article.

Bert Cassels

I loved your story on Honor Flight (HF). Our organization is similar to HF, yet very different. We grant wishes and dreams to senior veterans, 65 or older. In addition to taking European WWII vets back to Normandy, Belgium and Luxembourg and a cruise down the Rhine River, we've also made it possible for a 91-year-old B-17 turret gunner to fly in a B-17 once again; a 95-year-old Navy WWII vet to throw out the first pitch for the St. Louis Cardinals; and a 90-year-old veteran to return a Japanese flag he attained in Guam in 1944 to Japan. We have taken 200 WWII, Korea and Vietnam veterans to Washington, D.C., and we will be taking 45 Pacific vets to Pearl Harbor in May.

No one [in our organization] receives a salary; therefore, all donations go to our veterans. We have dedicated volunteers who want to make a difference in our veterans' lives, and we accomplish a lot.

Diane Hight
Founder & President of Forever Young
Senior Wish Organization
www.foreveryoungseniorwish.org

Promises Are Not

I received the April 2012 issue of *FRA Today* and saw the letter from Robert Guapel about "Not Everything's Covered." The last paragraph hit home.

I was also promised free Medical care for the rest of my life during my service. However, it has not come through. Medicare B costs my wife and me \$99.90 each month plus whatever else I have to pay during the year. It would be nice not to have to pay it, but, I am a realist enough to realize that it will not change. Apparently, "promises are not."

John Bourgeois

Taps Designations

I'm a regular reader of *FRA Today* and find it contains very helpful information for a retiree like me. One area that I read regularly is the "Taps In Memoriam" section and I've always wondered about the varied format in which you list the member's name and identifiers. You normally use how a member is greeted (Senior Chief Petty Officer or SCPO) or the member's specialty (Cryptologic Technician Administrative Senior Chief or CTACS). Some are only a name and "MAI" with no identifier and you use terms like PRPNW or PRPNC, which I don't know and there seems to be no explanation provided.

Michael L. Hughes

FRA Response: *The list of departed shipmates is created from our membership database and includes a member's rate or rank based on how it is recorded in each individual's record. For example, if shipmates include their rating information in their membership record, it will appear in the Taps listing at the time of their passing. If a departed shipmate's name appears in Taps without any rank or rate information, it simply means that we do not have that information stored in our database. Each member has the ability to edit their membership profile via our website at www.fra.org and clicking the "My FRA" tab. After clicking "Update Member Info" from the menu at the left, shipmates can log in and edit their personal information.*

The other designations you asked about are FRA-specific. PRPNW indicates that the departed shipmate was a Past Regional President of the Northwest Region; PRPNC represents the Past Regional President of the North Central Region. MAL indicates that the member was an FRA Member-At-Large and was not affiliated with a local branch of the Association.

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.

Defense Leaders Address FY 2013 Budget and Sequestration



John Davis

SECRETARY OF DEFENSE (SECDEF) Leon Panetta and Army General Martin Dempsey, chairman of the Joint Chiefs of Staff, made a rare appearance before the Senate Budget Committee in late February to discuss the FY 2013 Defense budget request. In addition to already planned budget cuts totaling \$480 billion over the next 10 years, the Department of Defense (DoD) may also be asked to find an additional \$500 billion to \$600 billion in cost savings if automatic budget cuts (sequestration) take effect in January 2013, as outlined in the Budget Control Act (BCA) of 2011. As previously reported, the FY 2013 budget includes punitive TRICARE fee increases, increased pharmacy co-pays, and a BRAC-like commission to examine reforming the military retirement benefit. (See page 12.)

During the hearing, SecDef Panetta revealed that DoD has made no plans for implementing sequestration cuts, in hopes that Congress will alter, reduce or repeal the reductions or find other ways to shrink the federal deficit.

Although DoD's budget accounts for only 17 percent of the nation's overall spending, Defense is being asked to shoulder 50 percent of the sequestration cuts. According to Panetta, enacting sequestration in this manner would be like using a "meat ax" to implement the cuts that were mandated after the "Super Committee" failed to reach agreement last year on \$1.2 trillion in budget cuts over 10 years.

The military is usually prepared for every possible contingency; however Pentagon leadership doesn't appear to believe sequestration can really happen. FRA supports legislative proposals in the House and Senate (H.R. 3662, S. 2065) to exempt DoD from the first year of sequestration. If implemented, these cuts will undoubtedly affect military pay, retirement benefits, and other programs that benefit every segment of FRA's membership. FRA encourages its members to visit the FRA Action Center at www.fra.org and ask their elected officials to support these measures and protect military pay and benefits.

VETERANS ISSUES

VA Expands List of Ships Exposed to Agent Orange

The Department of Veterans Affairs (VA) recently added 47 ships to its list of Navy and Coast Guard vessels that are presumptive for exposure to Agent Orange due to duty in the coastal waters and internal waterways of Vietnam. There are now 214 ships on the VA's presumptive list. If a service member served aboard any of these ships during the described time period and they have any of the 14 diseases recognized as Agent Orange-related, they may have a creditable claim for disability compensation from VA. For more information on the updated list, visit www.fra.org/agentorange.

Support for the "Blue Water Navy Vietnam Veterans Act" (H.R. 3612, S. 1629) and the "Agent Orange Equity Act" (H.R. 812) is a high priority for FRA. These proposals clarify that veterans who served off the coast of Vietnam may presume exposure to herbicides in determining disability ratings and would allow "Blue Water" veterans to be compensated for their service-connected disabilities.

Shipmates are urged to use the FRA Action Center at www.fra.org to ask their elected officials to support these bills.



VA Streamlines Enrollment Process

The Department of Veterans Affairs (VA) is scheduled to launch a streamlined version of its online application for VA health benefits (VA Form 1010EZ) for active duty personnel and Reservists returning from deployment. VA will introduce the new form at 61 demobilization sites nationwide by early spring 2012 and expects the form to reduce processing time by seven days. The new online application will be completed as part of a service member's demobilization and regularly scheduled briefing on VA benefits, which outlines the five years of free healthcare and medications for returning service members who become eligible for VA healthcare.

The new application process will be a joint venture between the VA and the Department of Defense (DoD), which FRA believes is a positive step toward a seamless transition from DoD to VA benefits.

For more information, go to www.va.gov/healthbenefits or contact the VA at 877-222-8387.

VA Crisis Phone Line Texting Option

The Department of Veterans Affairs (VA) Crisis Hotline has started a texting option for veterans, active duty personnel and their families who need help. Those who would rather text than call or go online can send a free text message to 838255.

The confidential Veterans Crisis Hotline (1-800-273-8255, Press 1), online chat feature at www.VeteransCrisisLine.net, and text messaging service (838255) are monitored 24/7 by trained crisis responders.

The VA Crisis phone line was started in 2007 and responders have answered more than 500,000 confidential calls, resulting in more than 18,000 rescues. In 2009, the anonymous online chat service was added, which has already helped more than 28,000 people.

VA, DHS FY 2013 Budgets

Chris Slawinski, FRA's National Veterans Service Officer, and Director of Legislative Programs John Davis recently attended a budget briefing on the Department of Veterans Affairs (VA) FY 2013 budget. Unlike the Defense budget, the Administration's VA budget request includes a 10.5-percent increase (\$140.3 billion) over the current fiscal year and also contains \$54.5 billion in advanced appropriations for VA healthcare in FY 2014. Funding for non-VA outpatient care is increased by almost 14 percent over the FY 2012 budget. The increased funding is in response to estimates that more than one million current active duty personnel will become veterans over the next five years.

The budget also addresses a number of other VA priorities, including efforts to reduce the backlog of unresolved disability claims and reduce unemployment and homelessness among veterans. It is important to note that Rep. Jeff Miller (Fla.), chairman of the House VA Committee, is expressing concern about the sequestration threat and points out that "... nowhere in the [proposed] VA budget is the possible sequester of VA healthcare in 2013 addressed. Any increase in discretionary spending next year may be cut if sequestration goes into effect."

VA Career Fairs Help Vets with Employment

Veterans Career Fairs and Expos were recently held in Washington, D.C., and New Orleans, La., to help veterans living in these regions find employment. Private- and government-sector employers participated in the expos, offered onsite interviews and competed to hire veterans. Additional veteran career fairs are being scheduled across the U.S., including one in Detroit, Mich., on June 25–29. A list of upcoming career fairs is posted on <http://vaforvets.va.gov>, a VA-sponsored website.

The career fairs offer additional services, such as helping eligible veterans register for services and benefits earned through their military service. Career coaches are also available to assist veterans in translating their military experience into marketable skills, building a resume and identifying potential career opportunities within the federal government. Breakout sessions offer information on resume writing, interview skills, and small business opportunities. Free child care is also available.

Independent Budget for FY 2013

The FY 2013 Independent Budget (IB) proposal was recently released by AMVETS, Disabled American Veterans (DAV), Paralyzed Veterans of America (PVA) and the Veterans of Foreign Wars (VFW). The IB provides detailed funding analysis of the Administration's proposed budget for the Department of Veterans' Affairs (VA) and is intended to be a guide for policymakers tasked with making necessary adjustments to serve the needs of America's veterans. FRA supports the annual IB, which has provided valuable analysis and recommendations on VA funding for the past 26 years.

For more information on IB go to: http://www.independentbudget.org/2013/IB_2013.pdf

ACTIVE DUTY/RESERVE ISSUES

Happy Birthday, USCGR and USNR

FRA helped recognize the Coast Guard Reserve's 71st birthday by co-sponsoring a special Capitol Hill ceremony in late February with the National Capital Council of the Navy League. Admiral Robert Papp, Commandant of the Coast Guard, spoke at the cake-cutting ceremony, which was attended by Rep. Howard Coble (N.C.); RADM David R. Callahan, USCG, Director of Reserve and Leadership; and Navy VADM Dirk Debbink, Commander of the Navy Reserve Force. Master Chief Petty Officer of the Coast Guard Reserve Force Mark Allen also attended, along with Navy Reserve Force Master Chief Chris Wheeler.

FRA also helped celebrate the U.S. Navy Reserve's 97th birthday by participating in a Washington, D.C., ceremony at the U.S. Navy Memorial. Several members of FRA's Headquarters Team were on-hand to hear remarks from VADM Dirk Debbink, Chief of Navy Reserve, MCPON Rick West and Navy Reserve Force Master Chief Chris Wheeler. The USDA Office of Ethics was recognized for outstanding employer support. In addition, two Reserve Force Civilians of the year were recognized along with three Navy Ombudsmen. The ceremony concluded with awards presented to five outstanding Reserve Sailors in recognition of their service and achievements.

**47 States and DC Improve Military Overseas Voting**

In the past two years, 47 states and the District of Columbia enacted laws to protect the voting rights of military and overseas citizens, according to a report recently released by the Pew Center on the States. The 2012 election will be the first time these changes affect the process of voting for a president.

Reform efforts gained momentum following introduction of an FRA-supported bill by Senator Charles Schumer (N.Y.). "The Military and Overseas Voter Empowerment Act" (MOVE, S. 1415) included a provision that requires all states to provide military voters with ballots no later than 45 days prior to each election, to ensure adequate time to complete and return them. The bill also allowed states and D.C. to transmit ballots to voters electronically and eliminated requirements for notarization and witnesses.

FRA, Pew and other organizations worked together as part of the Alliance for Military and Overseas Voting Rights to ensure that S. 1415 was enacted as part of the FY 2010 NDAA.

Reserve Dental Coverage Expanded

Reservists separating from active duty after an activation of greater than 30 days in support of a contingency operation can now receive the same dental care benefits as active duty service members. The TRICARE Active Duty Dental Program (ADDP) now provides coverage to these members in the Transition Assistance Management Program (TAMP). TAMP provides 180 days of transitional healthcare benefits to help deactivating Reservists.

Benefits begin the day after the service member is separated from active duty. Family members and dependents are not eligible for ADDP benefits under TAMP, but are eligible to purchase coverage through the TRICARE Dental Program (TDP). ADDP will not cover dental work that cannot be completed within the 180-day period. Eligibility is verified by using the Defense Enrollment Eligibility Reporting System (DEERS). All TRICARE beneficiaries are advised to keep their enrollment information updated in DEERS; if eligibility cannot be confirmed, ADDP dental care will be denied.

Visit www.tricare.mil/tamp for more information about TAMP and www.addp-ucci.com for additional details about active duty dental benefits. Visit www.tricaredentalprogram.com to learn more about the TRICARE Dental Program.

Supreme Court Hears Oral Arguments on Stolen Valor Law

The U.S. Supreme Court recently heard oral arguments on *U.S. v. Alvarez*, in which FRA is a co-signer of a Friend of the Court brief (a.k.a. amicus curiae). The court will decide whether Congress has the constitutional authority to prohibit people from lying about their military awards and decorations.

The "Stolen Valor Act" was signed into law in 2005, prohibiting anyone from falsely claiming receipt of military decorations or medals. Xavier Alvarez, a member of the Three Valley Water District Board of Directors in California, falsely claimed during a public meeting of the Board that he was a retired Marine, had been wounded many times in combat, and had been awarded the Congressional Medal of Honor. Alvarez pleaded guilty to violating the Stolen Valor Act and appealed its constitutionality, claiming it violated his First Amendment (Freedom of Speech) rights. The U.S. Court of Appeals Ninth Circuit held that the Stolen Valor Act was unconstitutional.

FRA is one of 25 military and veterans organizations that believe there should be legal consequences for anyone who intentionally fabricates military service and honors. The Supreme Court is expected to render an opinion in June.

Scientifically Engineered to Defy Gravity
Defy Pain, Defy Aging, Defy Fatigue

This is my story

I used to be more active. I used to run, play basketball, tennis, football... I was more than a weekend warrior. I woke up every day filled with life! But now, in my late 30's, I spend most of my day in the office or sacked out in front of the TV. I rarely get to the gym – not that I don't like working out, it's the nagging pain in my knees and ankles. Low energy and laziness has got me down. My energy has fizzled and I'm embarrassed to admit that I've grown a spare

Customer Satisfaction Speaks for Itself!

4 out of 5 customers purchase a 2nd pair within 3 months.

tire (I'm sure it's hurting my love life). Nowadays I rarely walk. For some reason it's just harder now. Gravity has done a job on me.



Wear them and you'll know

That's what my doctor recommended. He said, "Gravity Defyer shoes are pain-relieving shoes." He promised they would change my life—like they were a fountain of youth. "They ease the force of gravity, relieving stress on your heels, ankles, knees and back. They boost your energy by propelling you forward."

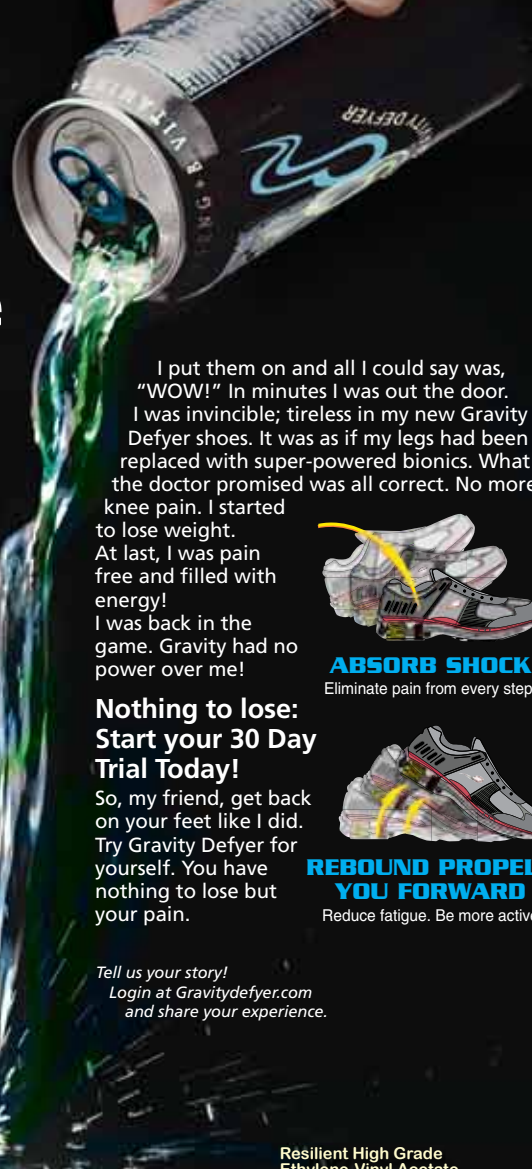
The longer he talked, the more sense it made. He was even wearing a pair himself!

Excitement swept through my body

I received my package from GravityDefyer.com and rushed to tear it open like a kid at Christmas. Inside I found the most amazing shoes I had ever seen – different than most running shoes. Sturdy construction. Cool colors. Nice lines... I was holding a miracle of technology. This was the real thing.

GDefy Benefits

- **Relieve pain**
- **Ease joint & spinal pressure**
- **Reduce fatigue & tiredness**
- **Be more active**
- **Have more energy**
- **Appear taller**
- **Jump higher, walk and run faster**
- **Have instant comfort**
- **Cool your feet & reduce foot odor**
- **Elevate your performance**



I put them on and all I could say was, "WOW!" In minutes I was out the door. I was invincible; tireless in my new Gravity Defyer shoes. It was as if my legs had been replaced with super-powered bionics. What the doctor promised was all correct. No more knee pain. I started to lose weight. At last, I was pain free and filled with energy! I was back in the game. Gravity had no power over me!



ABSORB SHOCK
Eliminate pain from every step.

Nothing to lose: Start your 30 Day Trial Today!

So, my friend, get back on your feet like I did. Try Gravity Defyer for yourself. You have nothing to lose but your pain.



REBOUND PROPELS YOU FORWARD
Reduce fatigue. Be more active

Tell us your story!
Login at Gravitydefyer.com and share your experience.



Semi-Rigid Heel Stabilizing Cage

Removable Comfort-Fit™ Insole Accommodates most orthotics

VersoShock™ Trampoline Shock-Absorbing Membrane Heel

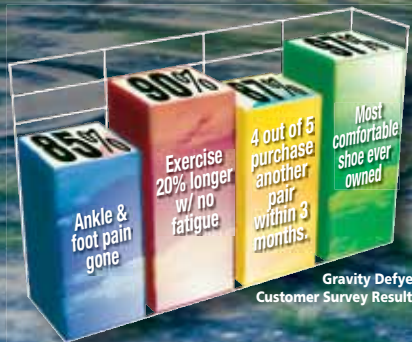
Twin Stabilizers

Smart Memory™ Master Spring Propels you forward and reduces fatigue

AVS³ Ventilation™ Port Cools & Reduces Microbial Growth

Resilient High Grade Ethylene-Vinyl Acetate (EVA) Midsole
Rocker construction protects metatarsal bones and aids fluid stepping motions

Rugged Polymer Sole



\$129.95
MEN (Shown above)
TB902MWBS
Sizes 7 - 13
Med/Wide and ExtraWide/XXWide Widths
WOMEN (Silver with Navy)
TB902FWBS
Sizes 5 - 11
Med/Wide and ExtraWide/XXWide Widths



EXCLUSIVE ONLINE OFFER

TRY THEM FREE* - PAY IN 30 DAYS

Take advantage of this exclusive offer at www.GravityDefyer.com/MM4DDB5 or by phone, dial **(800) 429-0039** and mention the promotional code below.

Promotional Code: **MM4DDB5**

*Offer not available in stores. Shipping & Handling not included.



RETIREE ISSUES

DoD FY 2013 Budget Provisions Devalue Military Service

The Administration released its proposed FY 2013 budget, including plans to drastically increase existing TRICARE Prime enrollment fees, implement new fees for TRICARE Standard and TRICARE-for-Life beneficiaries, and increase pharmacy co-pays. FRA's National Executive Director (NED) Joe Barnes and Healthcare Advisor Bob Washington met with TRICARE Management Activity (TMA) leadership for a briefing on these and other changes to the Military Health Service (MHS) outlined in the budget.

The budget proposals are in addition to the 13-percent TRICARE Prime fee hike imposed for this year and, if approved, would be tiered based on the beneficiary's retired pay.

TRICARE Prime family enrollment fees, which were recently increased to \$520 per year for all beneficiaries, would increase in FY 2013 to between \$600 and \$820, based on retirement pay. The fees would continue to increase annually until FY 2017, when beneficiaries will pay between \$893 and \$2,043 per year.

TRICARE Standard and Extra families would see a new annual enrollment fee of \$140 in FY 2013, which will gradually increase to \$250 by FY 2017. After that, the annual fee would be indexed to healthcare inflation.

A new enrollment fee would also be implemented for TRICARE-for-Life (TFL) families beginning in FY 2013. The new tiered fees will range from \$35 to \$115 per year and will be increased through FY 2016 to between \$150 and \$450 based on retired pay. Individual annual enrollment fees for Prime, Standard and TFL would be half of the family fee indicated above. After FY 2017, the fees would rise based on healthcare inflation, which traditionally runs between six and seven percent per year.

Pharmacy co-pays would also rise according to the plan, with brand name retail prescriptions (\$12 for a 30-day supply) and home-delivery (\$9 for a 90-day supply) both increasing to \$34 by FY 2017. The cost for generic medications obtained from retail pharmacies is slated to increase from \$5 to \$9 over the next five years. Non-formulary retail prescriptions would be eliminated and non-formulary mail-order co-pays would gradually increase from \$25 to \$66 by FY 2017. There will be no pharmacy co-pays for generic home-delivery until FY 2017, when it would be set at \$9. No co-pays will be required for prescriptions filled at Military Treatment Facilities (MTFs).

The budget also calls for a commission to study and propose changes to the military retirement system. This BRAC-like process bypasses the expertise of the Senate and House Armed Services Committees and subcommittees and would only allow Congress an up-or-down vote on the commission's recommendations. The budget also requests a 1.7 percent increase in active duty and Reserve pay that is equal to the Employment Cost Index (ECI), and makes deep cuts in Army and Marine Corps end strength over five years.

FRA strongly opposes these drastic increases and believes they will substantially erode the value of military retired pay and thereby devalue military service. Members are strongly urged to visit www.fra.org/tricarefee, where they can send a pre-written e-mail message regarding these proposals to their elected officials.

Temporary Doc Fix Agreement Becomes Law

The President signed legislation into law (P.L. 112-96) that will again postpone cuts to medical reimbursement rates for Medicare and TRICARE providers. The legislation extends the "doc fix" through December 31, 2012, delaying a 27.4-percent cut in reimbursement rates for physicians who see Medicare and TRICARE patients. FRA continues to advocate a permanent resolution that ensures TRICARE and Medicare patients have continued access to quality healthcare services.

The legislation will additionally extend the Social Security payroll tax cut for employees, and extend unemployment benefits for certain unemployed citizens.



Enjoy A Bath Again... Safely and Affordably



- Low Threshold Step
- Jacuzzi® PointPro™ Jet System

The Designed for Seniors™ Walk-In tub is luxurious, feature-packed and affordable

There is nothing like the simple pleasure of taking a warm bath. The cares of the day seem to fade away, along with the aches and pains of everyday life. Unfortunately for many aging Americans with mobility issues, slipping into a bath can result in slipping onto the floor. The fear of falling has made the simple act of bathing and its therapeutic benefits a thing of the past... until now. *firstSTREET*, the leader in products *Designed for Seniors™* has partnered with Jacuzzi®, the company that perfected hydrotherapy. Together, they've created a walk-in tub that offers more than just safe bathing, peace-of-mind and independence, it can actually help you feel better.

Unlike traditional bathtubs, our *Designed for Seniors™* Walk-In Tub features a leakproof door that allows you to simply step into the tub rather than stepping precariously over

the side. It features a state-of-the-art acrylic surface, a raised seat, and the controls are within easy reach. No other Walk-In Tub features the patented Jacuzzi® PointPro™ jet system. These high-volume, low-pressure pumps feature a perfectly balanced water to air ratio to massage thoroughly yet gently. Some swirl, some spiral, some deliver large volumes of water and others target specific pressure points. They are all arranged in precise locations designed to deliver a therapeutic massage, yet they are fully adjustable so that your bathing experience can be completely unique.

Why spend another day wishing you could enjoy the luxury and pain-relieving benefits of a safe, comfortable bath. Call now and you'll get an unsurpassed limited lifetime warranty. Knowledgeable product experts are standing by to help you learn more about this product. Call Today!



SEE THE DIFFERENCE

Laboratory tests clearly show how Jacuzzi® outperforms other manufacturers' jet systems, producing a deeper and wider plume of revitalizing bubbles. Best of all, it doesn't cost you a penny more!

What To Look For in a Walk-In Tub:

Five major considerations to help make an informed decision before buying a Walk-In Tub:

- ✦ **Quality** - A walk-in tub is a major investment. You want to find a quality tub that will last for decades. Look for one that's 100% leakproof, mold-resistant, full metal frame construction and one that's American made.
- ✦ **Warranty** - Ask for a lifetime "no leak guarantee" The best tubs offer a lifetime warranty on both the tub and the operating system.
- ✦ **Pain Relieving Therapy** - Find a tub that has both water and air jet therapy to soak away your aches and pains preferably with a perfectly balanced water to air mix.
- ✦ **Comfort** - Insist on ergonomic design, easy-to-reach controls.
- ✦ **Endorsements** - Only consider tubs that are ETL or UL listed. Also look for a tub tested to IAPMO (Internat'l Assoc. of Plumbing and Mechanical Officials) standards and that's USPC (Universal Spa Plumbing Code) Certified.

Designed For Seniors™ **New! Walk-In Tub**

For information call:

1-877-294-2852

Call now Toll-Free and mention your special promotion code 45011.

Third-party financing available with approved credit.
Not Available in Hawaii and Alaska

firstSTREET
for Boomers and Beyond®

All rights reserved. © 2012 firstSTREET®, Inc. For Boomers and Beyond®

Your Money or Your Wife?

The answer to one of life's toughest questions can be yours for UNDER \$30!

It's time to rewrite the rules of luxury. They're unfair. So we're changing them. Shopping for jewelry has always led to one question: "Your money or your wife?" If you love her, you spend a lot. If you *really* love her, you spend it all. That's just crazy. Because true love doesn't care about price. All that matters is the smile on her face and the sparkle in her eyes. For the next four weeks, that sparkle can be yours for **ONLY \$29.95!**

Yes, you read that right. Bring home this remarkable collection of lab-created brilliance set in genuine sterling silver... for less than \$30! But please don't wait. This incredible offer is available only for the next four weeks.

What's the catch? There is none. We just believe that jewelry shopping doesn't have to be an "all or nothing" deal. You deserve a choice. Now you have one. You played by the old rules and the big jewelry stores emptied your pockets. Our job is to fill them back up. Discover Stauer and you'll find that the true meaning of luxury is money in the bank!

Science not snobbery. A similar collection of brilliant natural stones could sell for as much as \$10,000. But thanks to the advanced science behind DiamondAura, you can experience transparent clarity and larger carat weights without the outrageous cost of natural diamonds. DiamondAura is crafted using an incredibly complex process that involves heating rare minerals to temperatures of nearly 5000°F.

After expert cutting and polishing, every lab-created DiamondAura retains the classic jeweler's specifications including color, clarity, cut, and carat weight. DiamondAura not only emulates the world's most perfect diamonds... it surpasses them. The color dispersion (fire) is *actually superior to mined diamonds*. You get more sparkle and impeccable beauty for a fraction of the price.

UNIQUE PROPERTIES COMPARISON

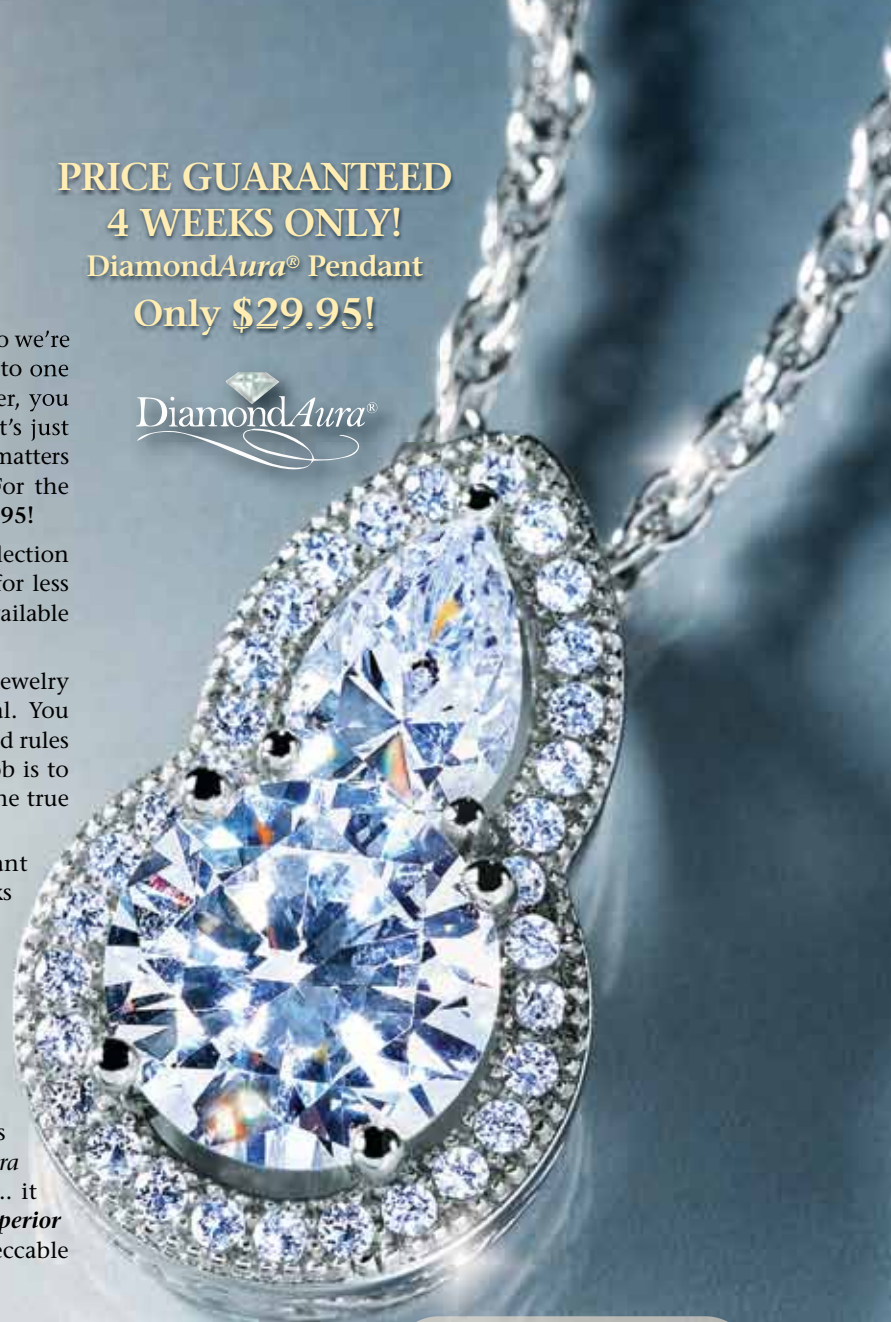
	Clarity	Color	Dispersion (Fire)	2 ctw Pendant
DiamondAura®	Clear	"D" Colorless	0.066	\$29.95
Mined Diamond	"IF"	"D" Colorless	0.044	\$32,000+

Not available in stores. This spectacular *Sweet Nothing Pendant* features a stunning combination of a 1 1/4-carat round, lab-created DiamondAura and 1/3 carat pear-cut DiamondAura surrounded by 32 brilliant rounds set in fine .925 sterling silver. Finding 2 carats of mined diamonds this good-looking would cost a fortune. We recently offered this pendant for \$195. But today it can be yours for 85% OFF!

Your satisfaction is 100% guaranteed. If for any reason you don't fall completely in love with your *Sweet Nothing Pendant*, simply return it within 30 days for a full refund of your purchase price. But we promise that once you experience the benefits of buying DiamondAura, you'll never look at a jewelry store the same way again. Not to mention, a certain special someone is sure to see you in a brand new, brilliant light!

**PRICE GUARANTEED
4 WEEKS ONLY!**
DiamondAura® Pendant
Only \$29.95!

DiamondAura®



*"This piece is fabulous!!
I decided to order the ring
and earrings. I can't wait
for them to arrive."
— J. from Greece, NY*

JEWELRY SPECS:

- 2 ctw DiamondAura® pendant
- .925 sterling silver settings
- Chain sold separately

DiamondAura® Sweet Nothing Pendant
(2 ctw)—~~\$195~~ **NOW \$29.95** + S&P **4 Weeks ONLY!** Other discounts and coupons do not apply to this exclusive offer. Call for details on matching ring, earrings and chain. Call now to take advantage of this extremely limited offer.

1-800-617-2278

Promotional Code SNP133-02
Please mention this code when you call.



Stauer has a **Better Business Bureau Rating of A+**

Stauer 14101 Southcross Drive W., Dept. SNP133-02
Burnsville, Minnesota 55337 www.stauer.com

Retirement Passes Healthcare as Top Benefit for Current Service Members

More than 1,000 current and former service members cited retirement and military and veterans' healthcare programs as the most important benefits of military service in a recent survey sponsored by the Fleet Reserve Association (FRA). FRA's annual quality-of-life benefits survey gauges the concerns of the military community and determines the Association's top legislative priorities for the coming year. FRA shares data from this and its other quarterly surveys with legislators and military leaders to inform them about the impact legislation may have on service personnel and their families.

For the past several years, healthcare has consistently been a top concern for all segments of the military community — active duty and Reserve personnel, retirees and veterans — and was again ranked as the most important benefit among military retirees and veterans. This year's survey, however, revealed that active duty and Reserve personnel view their military retirement as the most important benefit, ranking it above their base pay and healthcare benefits.

Healthcare access was the top-ranked concern among retirees and veterans, and was ranked third among active duty and Reserve participants. More than 94 percent of retiree respondents and nearly 84 percent of veteran participants said access to Departments of Defense (DoD) and Veterans Affairs (VA) healthcare benefits was "very important." Quality of care and the cost of DoD or VA healthcare rounded out the top three benefits for both the retired and veteran communities. Ninety-one percent of active duty respondents and 73 percent of Reserve participants also said healthcare access was "very important."

All Reservists responding to the survey and 97 percent of active duty participants ranked retirement benefits as a very important benefit. As Congress considers plans to reduce DoD costs by revamping the military retirement program, that benefit is particularly relevant to active duty and Reserve component personnel. Many current service members have expressed concern about the future of the retired pay and healthcare benefits they've been promised after they complete a career of military service.

"These survey responses strengthened FRA's efforts to preserve the value of the current retirement benefit," said Joe Barnes, FRA's national executive director. "They also reinforce our work to reduce retirement-age eligibility for Reservists. Current law reduces the age requirement by three months for each 90-day period of active service since January 29, 2008 — the date the law was enacted. FRA advocates including all Reservists who've served since October 7, 2001, to ensure those who provided exceptional service immediately after the 2001 terrorist attacks on our nation are also eligible."

Base pay ranked as the second most important benefit of military service among active duty and Reserve respondents. FRA continues to press for active-duty pay raises that are at least equal to the Employment Cost Index in order to keep pace with salaries in the civilian workplace in recognition of the challenges of military duty. Other key benefits for those currently serving included housing allowances, education benefits and commissary/exchange privileges.

This year's survey results also show that more than 71 percent of retired respondents, up from 70 percent last year, are frustrated by laws that prevent



many disabled retirees from receiving their full military retired pay and VA disability compensation. The concurrent receipt of these earned benefits for all disabled retirees, without offset, remains a high priority for FRA.

FRA also seeks improvements to the VA claims process, the fourth most important concern among veterans who took the survey. Reducing the backlog of unresolved VA claims is one of FRA's top veterans' priorities, along with its efforts to reverse the department's policy that prevents Vietnam veterans who served offshore from claiming disability benefits for diseases associated with exposure to Agent Orange.

FRA sponsors a new survey each quarter, asking current and former enlisted members of the Navy, Marine Corps and Coast Guard to share their views and concerns. These matters are consistently addressed in FRA's congressional testimony, correspondence with key legislators and military leaders, and in one-on-one meetings with lawmakers and their staff. All current and former service members are invited to participate in FRA's current survey on absentee voting at www.fra.org/survey.

No
Contract

Finally, a cell phone that's... a phone

Price
Reduced
by \$48

with rates as low as \$3.75 per week!

“Well, I finally did it. I finally decided to enter the digital age and get a cell phone. My kids have been bugging me, my book group made fun of me, and the last straw was when my car broke down, and I was stuck by the highway for an hour before someone stopped to help. But when I went to the cell phone store, I almost changed my mind. The phones are so small I can't see the numbers, much less push the right one. They all have cameras, computers and a “global-positioning” something or other that's supposed to spot me from space. Goodness, all I want to do is to be able to talk to my grandkids! The people at the store weren't much help. They couldn't understand why someone wouldn't want a phone the size of a postage stamp. And the rate plans! They were complicated, confusing, and expensive...and the contract lasted for two years! I'd almost given up until a friend told me about her new Jitterbug® phone. **Now, I have the convenience and safety of being able to stay in touch...with a phone I can actually use.**”

Sometimes I think the people who designed this phone and the rate plans had me in mind. The phone fits easily into my pocket, and flips open to reach from my mouth to my ear. The display is large and backlit, so I can actually see who is calling. With a push of a button I can amplify the volume, and if I don't know a number, I can simply push “0” for a friendly, helpful operator that will look it up and even dial it for me. The Jitterbug also reduces background noise, making the sound loud and clear. There's even a dial tone, so I know the phone is ready to use.



Available in
Graphite and Red.

Affordable plans that I can understand – and no contract to sign! Unlike other cell phones, Jitterbug has plans that make sense. Why should I pay for minutes I'm never going to use? And if I do talk more than I plan, I won't find myself with no minutes like my friend who has a prepaid phone. Best of all, there is no contract to sign – so I'm not locked

Monthly Minutes	50	100
Monthly Rate	\$14.99	\$19.99
Operator Assistance	24/7	24/7
911 Access	FREE	FREE
Long Distance Calls	No add'l charge	No add'l charge
Voice Dial	FREE	FREE
Nationwide Coverage	Yes	Yes
Friendly Return Policy ¹	30 days	30 days

More minute plans available. Ask your Jitterbug expert for details.

in for years at a time or subject to termination fees. The U.S. Based customer service is second to none, and the phone gets service virtually anywhere in the country.

Call now and receive a FREE gift when you order. Try Jitterbug for 30 days and if you don't love it, just return it¹. Why wait, the Jitterbug comes ready to use right out of the box. If you aren't as happy with it as I am, you can return it for a refund of the purchase price. Call now, the Jitterbug product experts are ready to answer your questions.

Call now and receive a **FREE gift** just for ordering. **Hurry...this is a limited time offer.** Call now!

Jitterbug Cell Phone

Call today to get your own Jitterbug phone.

Please mention promotional code 44452.

1-866-752-5238

www.jitterbugdirect.com

We proudly accept the following credit cards.



IMPORTANT CONSUMER INFORMATION: Jitterbug is owned by GreatCall, Inc. Your invoices will come from GreatCall. All rate plans and services require the purchase of a Jitterbug phone and a one-time set up fee of \$35. Coverage and service is not available everywhere. Other charges and restrictions may apply. Screen images simulated. There are no additional fees to call Jitterbug's 24-hour U.S. Based Customer Service. However, for calls to an Operator in which a service is completed, minutes will be deducted from your monthly balance equal to the length of the call and any call connected by the Operator, plus an additional 5 minutes. Monthly rate plans do not include government taxes or assessment surcharges. Prices and fees subject to change. ¹We will refund the full price of the Jitterbug phone if it is returned within 30 days of purchase in like-new condition. We will also refund your first monthly service charge if you have less than 30 minutes of usage. If you have more than 30 minutes of usage, a per minute charge of 35 cents will apply for each minute over 30 minutes. The activation fee and shipping charges are not refundable. Jitterbug is a registered trademark of GreatCall, Inc. Samsung is a registered trademark of Samsung Electronics America, Inc. and/or its related entities. Copyright © 2012 GreatCall, Inc. Copyright © 2012 by firstSTREET for Boomers and Beyond, Inc. All rights reserved.

Supporting the Association

FOUNDED ON THE PRINCIPLES of loyalty, protection and service, FRA's mission is to serve as the leading voice on Capitol Hill for current and former enlisted Navy, Marine Corps and Coast Guard personnel. FRA focuses on legislative issues that could affect you and your family — and makes sure that members of Congress hear your voice. FRA also makes sure you are kept up-to-date on what is happening — it's part of the value of membership.

For example, in an effort to lower DoD's healthcare costs, the Department is targeting military retirees for much higher TRICARE Prime enrollment fees. This is in addition to the 13-percent hike that was authorized for this year. If approved, increases in 2016 and beyond would be pegged to healthcare inflation, which has been running between six and seven percent a year — well above the annual inflation rate associated with retired pay and other benefit adjustments. Additionally, these increases would be tiered, based on retired pay, so that senior-grade retirees will pay more.

A TRICARE Standard enrollment fee is also proposed and military retirees over the age of 65 are targeted with a first ever annual enrollment fee for TRICARE-for-Life coverage, in addition to their Medicare Part B premiums. These new fees would also be tiered based on retired pay levels.

The plan also calls for increases in pharmacy co-pays that provide incentives for use of generic medications and expanded use of TRICARE's Home Delivery (mail-order) program. Reform of (cutting) military retirement benefits is also a cost-saving goal and DoD is proposing a BRAC-type commission to achieve this. FRA is adamantly opposed to these proposals and is working hard to ensure Congress gets the message loud

and clear. FRA's National Headquarters staff communicate regularly with key congressional leaders and their staff, urging them to carefully consider the negative impact these proposed cuts would have on military recruiting and retention. FRA is also consistently reminding lawmakers of the commitments made to veterans and career personnel who served in the past.

FRA also continues its advocacy on other important issues including a permanent "doc fix" associated with Medicare/TRICARE physician reimbursement rates, further concurrent receipt reform, and eliminating the SBP/DIC offset for survivor beneficiaries.

We ask that you join in this effort by writing your elected officials, and we make it easy by offering pre-written messages on our Action Center at www.fra.org. We're also happy to send you a copy of the guide *Communicate With Your Elected Officials* free of charge (just call 1-800-FRA-1924 to ask for one!). Together we can be sure that every member of Congress gets the message!

FRA is a driving force behind many quality-of-life enhancements for active duty, Reserve and retired personnel, as well as veterans, including CHAMPUS, the Survivor Benefit Plan, repeal of the 1986 REDUX retirement program; reinstating sea pay for junior Sailors; and implementation of pay increases and mid-career pay reform. FRA is an outspoken advocate for active duty and Reserve pay raises and has been instrumental in the fight against proposals to implement drastic TRICARE Prime enrollment fees and higher co-pays for veterans receiving care at VA clinics and hospitals.

This work continues because of support from shipmates and their families. FRA's concern is for your

benefits and we are asking you to support us in that effort. When you donate to FRA, you know your money is working hard for you. As a matter of fact, FRA spends 85¢ out of every \$1 received directly on member services and programs, including:

- Providing legislative briefings to educate lawmakers and voters;
- Publishing *FRA Today* to keep our readers informed (including electronic versions for vision impaired readers available at www.fra.org/publications);
- Distributing *NewsBytes*, a weekly e-mail legislative update (also available as audio by phone at 1-800-FRA-1924, ext. 112);
- Offering a guide to organizing your personal and financial documents (*My Personal Affairs*) as a way to help you and your family;
- Creating helpful reference booklets such as *Communicate With Your Elected Officials* to guide you on contacting members of Congress by phone or fax; and
- Offering a fast, free and easy e-mail option to sound off to Congress on important issues through the Action Center at www.fra.org.

Your financial support helps keep these and other valuable programs going for all. You can donate by mail (125 N. West St., Alexandria, VA 22314), by phone (1-800-372-1924) or online at www.fra.org/support.

FRA depends on donations to bring such a wide variety of services to shipmates and their families. We work very hard to stretch every dollar, giving our members the biggest bang for their dues and donation dollar. It is widely recognized that an efficient organization spends no more than 25 percent on administrative costs — and FRA keeps that down to only 15 percent!



"I'm a bit sad that my fiance and I didn't know about Stauer before we got engaged. This ring is so much more clear and sparkly than my real diamond!"
— P.T. FROM BALTIMORE, MD

Limited to the first 2500 respondents



URGENT: Diamond Ring Recall

Experts warn that millions of rings may be "romantically defective" when compared to the spectacular 4-Carat DiamondAura® Avalon

She loves natural diamonds. She loves you even more. But when even the skimpiest solitaires sell for as much as \$1,200, it's time to reconsider your relationship... with diamonds. Have you recently overpaid only to be underwhelmed? Send it back. You can do bolder. You can do brighter. You can own the Stauer 4-Carat DiamondAura® Avalon Ring for under \$100.

When "cute" is a four-letter word. If you want to make a romantic impression, go big. Cute doesn't cut it. Your love deserves to be wowed. If you're a billionaire with money to burn, turn the page. Everyone else? What you read next just might change your love life. There's only one way to find out...

We rewrote the rules of romance. Only Stauer's exclusive lab-created DiamondAura gives you the luxury look of large-carat diamonds for a fraction of the price. The ingenious DiamondAura process involves the use of rare minerals heated to incredibly high temperatures of nearly 5000°F. After cutting and polishing, scientists create a faultless marvel that's optically brighter and clearer with even more color and fire than a "D" flawless diamond.

Our exclusive DiamondAura jewelry features all of the classic specifications, including color, clarity, cut and carat weight and is hard enough to cut glass. You get the look of natural stones, without the outrageous cost.

Experience the luxury of money in the bank. We "built" our own mined diamond version of this ring online at a popular jewelry site and the grand total was \$77,767! Today you can wear this 3 ¾ carat lab-created DiamondAura solitaire, accented with 32 gleaming DiamondAura rounds in fine .925 sterling silver for only \$99! *That's good, but you*



EXCLUSIVE BONUS OFFER!

Order today to get these 1-Carat DiamondAura® sterling silver studs **PLUS** \$300 in Stauer Gift Coupons!*

deserve better. Order now and we'll include the matching 1-Carat DiamondAura Avalon Earrings and \$300 in Stauer Gift Coupons... absolutely FREE. That's right, 5 total carats of DiamondAura in sterling silver for under \$100. Plus, one dozen \$25 coupons that you can use at Stauer every month for a full year. Talk about money in the bank!

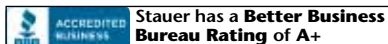
Your satisfaction is guaranteed. If for any reason you don't absolutely adore your DiamondAura Avalon Ring, return it within 30 days for a full refund of your purchase price. But we promise that once you get a look at the Avalon up close, you'll see love in a whole new light.

DiamondAura® Avalon Ring (4 ctw)—~~\$295~~ **\$99** + S&P
Specify ring whole size 5-10 when ordering.

Receive **FREE** earrings with purchase of the Avalon DiamondAura® Ring ***PLUS** receive \$300 in Stauer Gift Coupons per order **FREE**—\$25 to use every month for 12 months, with **NO MINIMUM PURCHASE REQUIRED.**

Call now to take advantage of this extremely limited offer.

Promotional Code **AVR284-03**
Please mention this code when you call.



For fastest service, call toll-free 24 hours a day

1-800-721-0357
Stauer® 14101 Southcross Drive W.,
Dept. AVR284-03
Burnsville, Minnesota 55337
www.stauer.com



Penny Collins

Setting Branch Goals

WE ARE ENTERING A new recruiting year, which begins on April 1, 2012 and ends on March 31, 2013. During this time period it is important for branches to review their goals for the previous year to determine if goals were met and to set goals for the next membership year. It is always important to gain members and have no losses, which takes an effort of all active Association members to keep this moving along. Let's take a look at some branch activities to assist with attaining member goals.

Acknowledging a new member in a branch is important in order to welcome him/her into the organization. Branch 24, Annapolis, Md., decided to set a goal to gain 100 new members within the membership year. The branch decided to post the new members' names on a bulletin board at the front entrance in the branch home to give recognition to their membership. So, far there are 70 names on the board. At branch meetings the new members sit with senior members to get insight into branch activities. The new members are also initiated into the branch. For next year's membership goal, the branch will stick with the goal of gaining 100 new members and work hard to retain current members by utilizing the calls program and sending electronic messages.

Shipmate Chuck Hines of Branch 269, Goose Creek, S.C., reported the use of branch activities as a method to attract new members. Activities such as bowling league, golf league, quarterly golf tournaments, and youth athletic teams seem to work for keeping members engaged in branch programs. The goal of 100 percent retention, which means no loss of members, is set each year and the branch strives to keep it in check.

Sierra Tahoe Branch 137, located in Minden, Nev., was awarded the Abraham M. Rosenberg Membership Trophy in 2009 for outstanding membership promotion. This branch had a 31.8 percent increase in members.

**During this time period,
it is important for
branches to review their
goals for the previous year
to determine if goals were
met and set goals for the
next membership year.**

When asked how this was accomplished, Shipmate Bud Harris explained the incentive program for branch members, which offers free membership to those who recruit a new member who served or is serving in the Coast Guard, Marine Corps or Navy. The recruiting period would be during their respective 12-month birthday year. For the Coast Guard it is August 4, Navy on October 13 and Marine Corps on November 10. In addition, if the new member enrolls for two or more years and attends meetings on a regular basis, the recruiter will receive two years of free membership. Other branches receiving the Rosenberg Membership Trophy included Crossville Branch 294, Crossville, Tenn., for attaining a 92 percent membership gain in 2010 and Del Herrmann Branch 299, Wilmington, N.C., with a membership

gain of 142.59 percent. Both of these branches used recruiting and retention strategies to maintain membership.

Another way of recruiting new members was reported by the Delbert D. Black Branch 117, Orlando, Fla., which has a 6 percent gain in membership for the current year. They sent letters to members-at-large in the Orlando area, recruited members from other similar military organizations, and as a special recruiting incentive offered one-year paid membership to the first 20 new members who joined. Conducting outreach at local Navy Exchanges is a good way to give prospective members information about the FRA.

For the 2012–2013 year each branch should set a recommended goal of a three-percent gain without a loss. If each member recruits and retains one member each year it would be a winning situation for the Association and our membership. Using the calls program, writing letters and sending messages will assist in getting members to renew their membership. Conducting outreach at various locations where veterans assemble will help in the recruiting effort.

Joining the FRA and being counted amongst the best of the best will strengthen our ability to be heard loud and clear when we speak about issues affecting the Sea Services community. Membership in the FRA is important and there's significant value to being affiliated with the only enlisted sea service veteran's organization chartered by Congress.

Join and be counted as a member of the FRA.

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

FRA Salutes Two Loyal Shipmates

FRA PAST NATIONAL PRESIDENT (PNP) Bob Bastian and Shipmate Charles Fedora have a lot in common. Both are in their 90s and worked in the Chief of Naval Operations' (CNO) office together in 1951. They stayed in touch with one another following their post-war Pentagon tour, but the two FRA shipmates hadn't seen each other in more than 40 years. That changed in February, when PNP Bastian had the honor of presenting Fedora with his 60-year FRA membership pin and certificate.



During his Navy career, Chief Yeoman Fedora worked for many high-ranking Navy officials, including Admirals Ernest King, Chester Nimitz and Arleigh Burke. Shipmate Fedora originally joined the FRA in 1945, but there was a lapse in his membership until he rejoined in 1952.

PNP Bastian also joined FRA in 1952 and will be eligible for his 60-year membership pin in June of this year.

Shipmates Fedora and Bastian exemplify FRA's motto of Loyalty, Protection and Service. FRA congratulates and thanks them both for their service and devotion to the Association.

There are many things you want to say. When you join FRA, you are heard. We listen closely, then take your message where it needs to go.

FRA gives voice to Navy, Marine Corps and Coast Guard personnel on Capitol Hill. You have the important mission of defending our country, FRA's mission is defending you.

Worried about losing your voice?

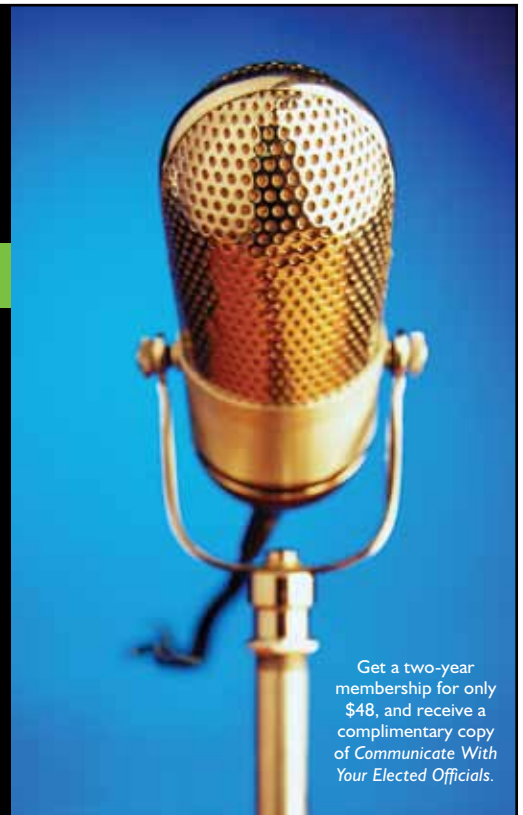
We listen to our members, and develop an aggressive legislative agenda each year to address important issues such as:

- Active Duty Pay
- Adequate Funding for Defense Health Program
- Family Readiness
- Education Enhancements
- BAH and other allowances
- Reform of PCS Process

Visit www.fra.org to read our 2012 Legislative Agenda and see all the ways we are making sure your needs are met. We are proud to serve you, and will make sure your voice is heard.

Join now and be heard.

1-800-FRA-1924
www.fra.org



Get a two-year membership for only \$48, and receive a complimentary copy of *Communicate With Your Elected Officials*.

Edition strictly limited to just 5,000 worldwide!

The "U.S. Navy Pride" Statue

A hand-cast and hand-painted tribute to heroic Sailors of every generation

A Salute to Navy Pride

On distant shores and faraway seas, the United States Navy carries the power and spirit of a grateful nation with them wherever they go. To honor sailors everywhere, The Bradford Exchange presents "U.S. Navy Pride," a hand-cast and hand-painted sculpture of impressive size and stature.

This statue is individually crafted to realistically capture the look of a World War II Sailor. Authentically designed with historic accuracy, "U.S. Navy Pride" recreates the gear, weaponry and uniform of these revered sailors. The first stanza of "Anchors Aweigh" is presented in golden tones on a commemorative metal banner with real metal posts. Completing this tribute, "U.S. Navy Pride" stands tall on a wood-toned base adorned with a metal "U.S. Navy" title plaque.

Superb value; satisfaction guaranteed

"U.S. Navy Pride" comes with a 365-day money-back guarantee and is issued in a limited edition of only 5,000. Act now to obtain it in four interest-free installments of \$24.98, for a total of \$99.95*, backed by our 365-day guarantee. Send no money now. Just return the Reservation Application today!

One-of-a-kind work of art—great gift for every sailor!

Each intricate detail is painted individually by hand



Shown smaller than actual height of 12½ inches

Includes a Certificate of Authenticity attesting to its status as a true limited edition

Authentically-rendered statue captures the uniform and weaponry of a World War II-era Sailor

Sculpted base recreates the look of a Navy insignia

Neither the United States Navy nor any other component of the Department of Defense has approved, endorsed or authorized this product.

www.bradfordexchange.com/navy

©2012 BGE 01-14427-001-BI

RESERVATION APPLICATION

SEND NO MONEY NOW

THE BRADFORD EXCHANGE
—HOME DECOR—

9345 Milwaukee Avenue · Niles, IL 60714-1393

YES. Please reserve the "U.S. Navy Pride" Statue for me as described in this announcement.
Limit: one per order.

Please Respond Promptly

Mrs. Mr. Ms.

Name (Please Print Clearly)

Address

City

State

Zip

01-14427-001-E27941

*Plus \$12.99 shipping and service. Limited-edition presentation restricted to 5,000. Please allow 4-8 weeks after initial payment for shipment. Sales subject to product availability and order acceptance.



1

2

3

4

RENO IS A GOLD MINE OF FUN



From the natural beauty of nearby Lake Tahoe to the bright lights of the downtown casinos, Reno, Nevada, has something for everyone. Located on the eastern slope of the majestic Sierra Nevada Mountains and on the banks of the Truckee River, the “Biggest Little City in the World” is the site for the FRA and Auxiliary 2012 national conventions, October 17-20, 2012. Whether you’re a high-stakes gambler, history buff or crave the wide-open spaces, Reno is a destination you won’t want to miss!

DIG IN!

NO



DOWNTOWN RENO

Downtown Reno is truly the heart of the city with a rhythm and energy all its own. From its downtown market to its riverside Arts District, the city offers unlimited prospects. You can find quiet spaces and an urban pulse, all within a few blocks of the convention hotel.

WITHOUT LEAVING THE CONVENTION HOTEL

You won't even have to leave the convention hotel to enjoy some of the best gaming and entertainment in Reno. Perfectly situated in the heart of downtown Reno, **the Silver Legacy Resort** features six dining venues that include fine dining, steaks and seafood, multinational fare and a food court that offers express service. Convention delegates and their guests can dance the night away in the Aura Lounge, hear dueling pianos in Rum Bullions, relax in an award-winning health spa or enjoy a laugh at the Catch a Rising Star Comedy Club, named Reno's best comedy club by Casino Player Magazine. And speaking of casinos, convention attendees will have easy access to the Silver Legacy's more than 85,000 square feet of 24-hour casino excitement. And if you feel the need to explore other gaming options, the hotel is connected to the Eldorado Hotel Casino and Circus Circus Reno by skyways. This year's convention site offers all the amenities you'd expect from a modern resort, as well as award-winning customer service that's sure to make your stay a memorable one.

Visit www.silverlegacyreno.com to learn more and see page 33 for reservation information.



TRUCKEE RIVER ARTS DISTRICT

In the mid-1850s, Charles Fuller built a bridge across the Truckee River to provide passage for the many gold prospectors who were seeking their fortune in the area and further west. Fuller also provided dining and lodging options for the miners, and the city of Reno was formally established in 1868. As the city's reputation for glitzy gaming and glamorous nightlife grew in the mid-1900s, the river became a less prominent feature in Reno's landscape. To redirect attention to the beautiful river that originates at Lake Tahoe and winds through the city, the Raymond I. Smith Truckee River Walk was created and today the river provides a natural centerpiece for the city's **River Arts District**. Divided into two distinct shopping and dining hubs, the district highlights Reno's recent urban renewal, offering art galleries, boutiques, a movie theater, cafes and restaurants.

Meandering along the Truckee River, the aptly named **Riverwalk District** is situated along First Street on the north bank. Only a few blocks from the convention hotel, visitors can stroll through this safe, friendly area that celebrates Reno's arts, culture and history.

The California Avenue area, nicknamed "**Cal Ave,**" is south of the city's business district and river. Cal Ave is an eclectic mix of businesses and residences, and is home to an array of some of the most unique shopping in Reno.

To learn more, visit www.renoriver.org

In honor of 50 years of service to our Nation.

THE NAVY SEALS EXPRESS

An Illuminated, Real Working HO-Scale Train Collection



Fine collectible. Not intended for children under 14.

Certificate of Authenticity and our Best-in-the-Business 365-day Guarantee

BRADFORD EXCHANGE
HAWTHORNE VILLAGE DIVISION

9210 N. MARYLAND ST., NILES, IL 60714-1322

Limited-time Offer—Please Respond Promptly
YES. Please reserve one *Navy SEALs Express*, beginning with Shipment One, the illuminated "Navy SEALs Diesel Locomotive" for me as described in this announcement. **SEND NO MONEY NOW.**

Signature _____

Mrs. Mr. Ms. _____

Name (PLEASE PRINT CLEARLY) _____

Address _____

Apt. No. _____

City _____

State _____

Zip _____

E-mail _____

917692-E02001

* Plus \$9.99 shipping and service. All sales subject to acceptance and product availability. Please allow 4-6 weeks for delivery.

Everything you need to run your train!



Included FREE with Shipment 2 is a 14-pc. track set, speed controller and power-pack—a \$70 value!

Heart. Valor. Teamwork. These traits are at the core of every man who makes it to the "elite of the elite" ... America's Navy SEALs. For 50 years they have defended our freedom at Sea, in the Air and on the Land in special missions where failure is not an option. In honor of those brave men who serve—and have served—and whose motto is "The only easy day was yesterday," Hawthorne is proud to present the *Navy SEALs Express*.

Authentically detailed. Powerfully decorated.

From the SEAL Trident—the most famous military insignia of the U.S. Navy—emblazoned on the locomotive to the powerful images throughout of SEALs in action, you'll find this heirloom-quality train to be a fitting tribute to these true American heroes. Precision engineered with a solid metal chassis, steel alloy wheels and special attention to every meticulous detail, your *Navy SEALs Express* will bring you years and years of enjoyment as you show your pride for the most elite special forces group in American military history ... the Navy SEALs!

An exceptional value. An incredible train collection! Begin your illuminated HO-scale train collection with the "Navy SEALs Diesel Locomotive." You will be billed the first of three easy payments of \$25 when it is shipped. Soon, you can look forward to adding coordinating *Navy SEALs Express* cars—including the **FREE** tracks, power-pack and speed controller! They will be billed separately each at the same attractive price and sent about one every other month. You can cancel at any time and our best-in-the-business 365-day guarantee assures your satisfaction.

Not available in any store. Act now!

Strong demand for this tribute to America's finest is definitely expected. To order, just complete and mail the coupon today!

Neither the Department of the Navy nor any other component of the Department of Defense has approved, endorsed, or authorized this product.

www.bradfordexchange.com

©2012 Hawthorne Village 14-01361-001-BI

SIP AND SAUNTER

Reno's Riverwalk merchants host the popular **Wine Walk** on the third Saturday of every month along the Truckee River and neighboring streets. It's a great way to discover the city's scenic river corridor and a different charity benefits each month. For a \$20 wine-tasting fee, you'll receive a wine glass, map and pass to sample various wines at participating merchants in the area. The Wine Walk is ongoing between 2:00 and 5:00 p.m. and should be in full swing on Saturday, October 20th, while FRA and Auxiliary members are in town!

To learn more, visit www.renoriver.org/wine.html.



A UNIQUE PLAYGROUND

Meet, eat and play at **CommRow**, Reno's first urban adventure destination. Located south of the Truckee River, CommRow features a variety of unique restaurants, music venues and activities. Experience local musical talent at *Centric* or *Cargo*, choose from 100+ different tequilas at *Orale* or sample the burgers and fries at *Biggest Little Burger*. From *V15*, you can toast the town with a fine wine and cheer on the adventuresome souls who challenge the 164-foot rock-climbing wall at *BaseCamp*. Better yet, climb yourself!

CommRow is located at 255 N Virginia Street and opens at 4:00 p.m., Wednesday through Saturday. For more information, visit <http://commrow.com>.

LIZARDS AND SNAKES

It wouldn't be the high desert without a few reptiles. And some of the world's most unique and exotic animals will be on display at **Repticon**, a reptile, amphibian and exotic pet show. Held in Reno on October 20 and 21, Repticon will include animals for sale, products and merchandise related to these unusual creatures and hands-on live animal presentations that are fun and educational for all ages.

Repticon will be held at the Ramada Reno Downtown Hotel & Casino, located at 1000 East Sixth Street. For more information, visit www.repticon.com/reno.html



RENO NUGGETS

Reno's average high temp for October is 69.2 degrees (F); the average low is 36.8 degrees (F).

Before he built cars, David Dunbar Buick built bathtubs.

The largest fish ever caught in Lake Tahoe weighed in at 45 pounds.

The Reno-Sparks-Lake Tahoe area boasts 18 world-class ski resorts, more than 40 golf courses and gaming at more than 60 locations.

Reno is named for Major General Jesse Lee Reno, a Union officer killed in the American Civil War at the Battle of South Mountain in Maryland.

The Reno Arch originally included the words "Nevada's Transcontinental Highways Exposition" when it was erected to promote the event in 1926.

The resort region around Lake Tahoe has formed a coalition to make a bid for the 2022 Winter Olympics. Squaw Valley Ski Resort hosted the 1960 Winter Olympics.

Are you in love with your home, but afraid of your staircase?



- Lifetime warranty*
- 10 safety sensors
- Swivel-style seat
- 350 lb. capacity
- Available in AC or DC models
- Easy to use
- Seat belt

*firstSTREET
exclusive
not available
in stores*

This innovative and affordable solution enables you to maintain your independence and stay in the home you love.

Like most people, the older I get, the more I miss life's simple pleasures. The thing is, I want to stay in the home I love, the home where my wife and I raised our children. Recently, when my doctor told me that I should not climb stairs, I thought I had no choice but to move. Our bedroom's on the second floor, and neither my wife nor I feel safe walking up or down the stairs. I had even started looking at brochures for homes in a senior community when a friend asked me why I would move when there was such an easy solution. It's called the Easy Climber™, and it's enabled me to stay put.

If you or someone you love lives in a home with more than one floor, the staircase can be more than an inconvenience, it can be a health threat. Whether it's due to mobility issues or cardiac concerns, why risk your life climbing stairs when an easy solution is only a phone call away? You'll be surprised how easy, simple, and affordable this system is. It features a reliable, aircraft-grade cable drive that's

been tested over 30,000 cycles. It's also designed for basements and outdoors. It's simple enough for most people to install on either side of the stairs, a snap to use, and comes with an exclusive lifetime warranty* on the drive train. Call our toll-free number now, and a friendly, knowledgeable product expert can answer all of your questions and help you get on the road to independence and safety in the home.

Easy Climber™

Call Now to SAVE \$100 and get FREE Shipping!

Please mention promotional code
44454.

Because this item is customized for your home before shipping, it does not qualify for firstSTREET's normal 90 day risk-free trial.

For fastest service, call toll-free 24 hours a day.

1-888-481-4679

We accept all major credit cards, or if you choose, you can pay by check over the phone.



1998 Ruffin Mill Road
Colonial Heights, VA 23834

What to look for

Quality Construction and Dependability:

Look for a cable drive system that uses high-grade cable. Go for one that has a weight capacity of at least 300 pounds. Has the product been tested over thousands and thousands of cycles?

Safety: Insist on built-in safety sensors to stop the chair upon encountering any obstruction. Make sure there's a swivel safety switch that prevents the lift from operating if you are not in the proper position. Don't forget the seat belt!

Flexibility: Look for a system that can be installed on either side of the staircase, a control that can be put on either side of the chair and has multiple call/send controls. There are systems out there that let you choose either AC or DC operation.

Warranty*: Some systems are backed by limited drive-train and parts warranties—why stop there? Insist on a lifetime warranty on the drive train.

Designed for easy self installation to save you money

My father always told me "when you want something done right... do it yourself." Your home is your most valuable investment, and adding Easy Climber™ can enhance its value. Why spend a lot for installation when this system has been designed to be installed by almost anyone, with only a drill and a screwdriver, in a matter of hours. You'll get the satisfaction of knowing the job was done right... not to mention the money you'll save. We'll include a helpful booklet to walk you through the simple installation process, and our helpful product experts will be standing by to help you at any time.

SPECIAL SAVINGS

Moving up and down your stairs safely and independently just became a little more affordable. To save an additional \$100 plus **FREE** shipping please call the toll free number and mention the special promo code.

Free Shipping Save \$100

\$30 Billion in Bankruptcy Trust Funds were set aside for victims of Lung Cancer and Mesothelioma

\$30 Billion in corporate Bankruptcy Trust Funds have been set aside to help Lung Cancer and Mesothelioma victims and their families. The law firm of Weitz & Luxenberg can quickly determine whether you may be eligible. We have already recovered millions of dollars from these Funds for victims like you.

Act now, as some of these funds will soon cease accepting new claims. It costs nothing to find out, and the firm is compensated ONLY if your claim is successful.

For a **FREE consultation** call us immediately at **1-800-CANCER-7** or visit us at **www.LungCancerTrusts.com**

WEITZ & LUXENBERG P.C.
ASBESTOS | DRUGS/MEDICAL DEVICES | ENVIRONMENTAL | NEGLIGENCE

700 BROADWAY | NEW YORK, NY 10003
1-800-CANCER-7 WWW.WEITZLUX.COM

BRANCH OFFICES IN NEW JERSEY & CALIFORNIA



USE YOUR
SMART PHONE
TO SCAN THIS
CODE FOR MORE



Prior results do not guarantee a future outcome. We may associate with local firms in states wherein we do not maintain an office. If no recovery, no fees or costs are charged, unless prohibited by State Law or Rule. Not licensed to practice law in Louisiana. Gary Klein, Esq. (Lawrence Goldhirsch, Esq., member of FL Bar)

PRESERVING RENO'S HISTORY AND HERITAGE

Nevada played a significant role in the western expansion of the United States and is rightfully proud of its mother lode of rich heritage. While you're in these parts, take some time to visit some of the museums that strive to preserve the area's historical legacy.

NEON CIRCUS

Neon signs are virtually synonymous with Nevada's casinos and hotels, and thanks to the restoration and conservation efforts of Will Durham, nearly 20 vintage neon signs are on display at **the Nevada Museum of Art**. "The Light Circus — Art of Nevada Neon Signs" exhibit, which runs from October 13, 2011 to February 10, 2013, features these nostalgic symbols of northern Nevada's roots that once graced the region's most memorable restaurants, casinos and hotels. Some of the signs are accompanied by historical artifacts from the business establishments that once owned the signs.

The museum also features a permanent collection of more than 2,000 works of 19th and 20th century art, which are displayed according to theme rather than historical or stylistic specialization. The collections and exhibits include works by American and international artists in traditional and contemporary media.

The Nevada Museum of Art is located at 160 West Liberty Street in downtown Reno and is open Wednesday through Sunday, 10:00 a.m. to 5:00 p.m., and on Thursdays, 10:00 a.m. to 8:00 p.m. The museum is closed on Mondays and Tuesdays. General admission cost is \$10; students and seniors (ages 60 and up) get in for \$8. Children ages six through 12 pay \$1 for admission and children five and under are admitted free.

For more information, call 775-329-3333 or visit www.nevadaart.org.



WHERE CARS ARE THE STARS

Explore history through the timeline of the automobile with a visit to Reno's **National Automobile Museum (The Harrah Collection)**. The 105,000 square-foot museum is devoted to displaying more than 200 vehicles and relating them to the news events and cultural trends of their time. Among the comprehensive collection, you'll see the 1923 Maxwell Jack Benny drove and frequently mentioned during his radio programs, Elvis Presley's trademark 1973 Cadillac Eldorado Coupe and James Dean's 1949 Mercury, featured in "Rebel Without a Cause." The museum also tells the story of the late William F. Harrah, a gaming pioneer who loved cars with a collector's passion. His two most famous legacies are the Harrah's Hotels and Casinos and the car collection that forms the centerpiece of one of the top 10 automobile museums in the nation.

The National Automobile Museum (The Harrah Collection) is open Monday through Saturday from 9:30 a.m. to 5:30 p.m., and Sunday from 10 a.m. to 4 p.m. Admission rates are \$10 for adults, \$8 for seniors, \$4 for children 6 to 18, and children 5 and under enter free. For more information, call 775-333-9300 or visit www.automuseum.org.

ON TRACK

Train enthusiasts won't want to miss **the Nevada State Railroad Museum** in Carson City, only 30 miles south of Reno. Most of the 65 locomotives and cars on display were built before 1900 and nearly half were operated on the famous Virginia & Truckee Railroad line. Visitors can peruse the displays, ride on restored trains, take a handcar ride, and explore the HO-scale (1/87th actual size) model railroad depicting Nevada railroads during the 20th century. More serious train devotees can participate in the museum's "Your Hand is on the Throttle" program, a two-hour education and hands-on experience of operating a historic steam locomotive. On October 20 and 21, the museum is also offering Harvest Train rides on its steam-powered 1905 Virginia & Truckee Steam Locomotive #25 from 10:00 a.m. to 4:00 p.m. (The Throttle and Harvest Train activities are not included in museum admission cost; additional charges apply.)

The Nevada State Railroad Museum is located at 2180 S. Carson St. (at the intersection of US 395 and Fairview) in Carson City and is open Friday through Monday, 8:30 a.m. to 4:30 p.m. Admission is \$6 for adults, Museum members and children under 18 are free. For more information, call 775-687-6953 or visit <http://museums.nevadaculture.org> and click on the "Carson City Railroad" tab.



U.S. GOV'T GOLD AT-COST

TODAY - The U.S. Money Reserve has scheduled the final release of U.S. Gov't Issued \$5 Gold Coins previously held at the U.S. Mint at West Point. These Gov't Issued Gold Coins are being released on a first-come, first-served basis for the incredible mark-up free price of only \$189.00 per coin. Please be advised: our at-cost U.S. Gov't Gold inventory will be available at this special price while supplies last or for up to 30 days. Do not delay. Call a Sr. Gold Specialist today.

OWN GOV'T ISSUED GOLD COINS

DUE TO STRICT LIMITED AVAILABILITY, TELEPHONE ORDERS WILL BE ACCEPTED ON A FIRST-COME, FIRST-SERVE BASIS ACCORDING TO THE TIME AND DATE OF THE ORDER.

PURE COST - NO DEALER MARKUP!

\$189⁰⁰
EACH

PRICES MAY BE MORE OR LESS BASED ON CURRENT MARKET CONDITIONS. CALL NOW.



If you've been waiting to move your hard-earned money into precious metals, the time is now to consider transferring your U.S. dollars into United States Government Gold. The

Gold market is on the move, up more than 450% over the past 10 years - outpacing the DOW, NASDAQ and S&P 500. Call immediately to order your United States Gold Coins direct from our Main Vault Facility, "at-cost", for the amazing price of only \$189.00 per coin. Special arrangements can be made for Gold purchases over \$50,000. Order your Gold today!

- 1 - Gov't Issued Gold Coin \$ 189.00**
(PLUS INSURANCE, SHIPPING & HANDLING \$31.00)
- 5 - Gov't Issued Gold Coins \$ 945.00**
(PLUS INSURANCE, SHIPPING & HANDLING \$31.00)
- 10 - Gov't Issued Gold Coins \$ 1,890.00**
(PLUS INSURANCE, SHIPPING & HANDLING \$36.00)

THE MARKETS FOR COINS ARE UNREGULATED. PRICES CAN RISE OR FALL AND CARRY SOME RISKS. THE COMPANY IS NOT AFFILIATED WITH THE U.S. GOVERNMENT AND THE U.S. MINT. PAST PERFORMANCE OF THE COIN OR THE MARKET CANNOT PREDICT FUTURE PERFORMANCE. SPECIAL AT-COST OFFER IS STRICTLY LIMITED TO ONLY ONE LIFETIME PURCHASE OF 10 AT-COST COINS (REGARDLESS OF PRICE PAID) PER HOUSEHOLD, PLUS SHIPPING AND INSURANCE.

CALL TOLL FREE (7 Days A Week)

1-855-837-5868

MASTERCARD • VISA • AMEX • DISCOVER • CHECK

Coins enlarged to show detail.
© 2012 U.S. Money Reserve

U.S. MONEY
RESERVE

Vault No. FRA4-18900

THE GREAT OUTDOORS

The casinos and nightlife of downtown Reno aren't the only wild activities in the area. Parts of Western Nevada are truly an untamed frontier. Put on your hiking boots and get some fresh air in America's Wild West!

SIERRA NEVADA SPLENDOR

Want to escape the glare of the Reno city lights? It's only a short 45-minute drive to beautiful **Lake Tahoe**, the largest Alpine Lake in North America. While you can still find gaming and fine dining venues there, the area's real attraction is its natural beauty. Surrounded by majestic mountains and lush pine forests, this spectacular lake region has a rich history and provides awe-inspiring scenery and a wide variety of outdoor activities.

Hike the Tahoe Rim trail or take a nature walk through D.L. Bliss State Park. If you'd like to see the snowcapped mountains from the middle of Lake Tahoe, consider a luncheon cruise aboard the Tahoe Gal (www.tahoegal.com, 800-218-2464) or a fishing charter. The Lake Tahoe area is an angler's paradise, offering a variety of streams and rivers in addition to the more than 260 square miles of Lake Tahoe itself. (The lake straddles the Nevada and California border and both states require fishing licenses.)

To learn more about the rich bounty of the Lake Tahoe area, visit www.visitinglaketahoe.com.



Photo courtesy of VisitRenoTahoe.com



INDIAN MYSTIQUE

Great fishing is also available at nearby **Pyramid Lake**. Located 35 miles northeast of Reno in a stark desert setting and surrounded by unusual rock formations, the state's largest natural lake lures fishermen from around the world in pursuit of the famous Lohonton Cutthroat Trout that grow to record sizes. The lake is the only habitat in the world for the Cui-ui fish and the lake's Anaho Island is also home to thousands of white pelicans. Enclosed within the boundaries of the Paiute Indian Reservation, Pyramid Lake plays a significant role in the history and day-to-day life of the tribe and was recently designated as the first Preserve America Tribal Community in Nevada to preserve the priceless culture and natural heritage of the area.

Visit www.pyramidlake.us to learn more.

A CULTIVATED OUTDOOR EXPERIENCE

Those who enjoy experiencing the outdoors in a beautiful garden will also enjoy **the Wilbur D. May Arboretum and Botanical Garden**, where gardening in the high desert environment is demonstrated daily. One of the most beautiful and diverse gardens in Nevada, the arboretum's 12 acres are set at an elevation of 4,600 feet, the transitional zone between the Sierra Nevada Mountains and the Great Basin Desert, and receive only seven inches of rain during the annual growing season of 100 days or less. The Arboretum and Botanical Garden feature stately elms, flowering perennials and annuals, flowering shrubs, beautiful waterfalls and pools, and include wetland habitats, outdoor courtyards, and secluded gardens. Wilbur D. May was the third son of David May, founder of the May Department Stores Company. Known as a Nevada rancher, businessman and philanthropist, Wilbur was also a world traveler, circling the globe some 40 times. **The Wilbur D. May Center** includes a museum that showcases the antiques and treasures he accumulated in his adventurous life, including T'ang Dynasty pottery, Inuit scrimshaws, Egyptian scarab figures and primitive African artwork.

Part of the Rancho San Rafael Regional Park, the Wilbur D. May Center is located at 1595 North Sierra in Reno.



The invention of the year is great news for your ears

Perfect Choice HD™ is easy to use, hard to see and costs far less than hearing aids... it's like reading glasses for your ears™!

New Personal Sound Amplification Product is an affordable alternative

Over the years, technology has made the way we live easier, safer and more convenient. In many cases, it's even made many products more affordable... (remember how much the first VCRs used to cost?). Unfortunately, the cost of hearing aids never seemed to come down. Now, a new alternative has been invented... it's called Perfect Choice HD™.

“Reading glasses for your ears”

Perfect Choice HD is NOT a hearing aid. Hearing aids can only be sold by an audiologist. In order to get a hearing aid, you had to go to the doctor's office for a battery of tests and numerous fitting appointments. Once they had you tested and fitted, you would have to pay as much as \$5000 for the product. Now,

thanks to the efforts of the doctor who leads a renowned hearing institute, there is Perfect Choice HD. It's designed to accurately amplify sounds and deliver them to your ear. Because we've developed an efficient production process, we can make a great product at an affordable price. The unit has been designed to have an easily accessible battery, but it is small and lightweight enough to hide behind your ear... only you'll know you have it on. It's comfortable and won't make you feel like you

Perfect Choice HD vs Traditional Hearing Aids

	Perfect Choice HD	Traditional Hearing Aids
Lightweight and Inconspicuous	YES	Some
Easy Toggle Switch Adjustment	YES	Few
Intelligent Setting Memory	YES	Few
Tests and Fittings Required	NO	Yes
Affordable	YES	as much as \$5000
Friendly Return Policy	YES	rarely

have something stuck in your ear. It provides high quality audio so sounds and conversations will be easier to hear and understand.

Try it for yourself with our exclusive home trial. Some people need hearing aids but many just need the extra boost in volume that a PSAP gives them. We want you to be happy with Perfect Choice HD, so we are offering to let you try it for yourself. If you are not totally



Affordable, Simple to use, Virtually impossible to see

satisfied with this product, simply return it within 60 days for a refund of the full product purchase price. Don't wait... don't miss out on another conversation... call now!

Are you or a loved one frustrated in these situations?

- Restaurants • Dinner parties
 - Outdoor conversations
 - Lectures • Sermons
 - Meetings
- ...and other times where you need to turn up the volume***



Call now for the lowest price ever.

Please mention promotional code 44453.

1-888-854-8566

Perfect Choice HD is not a hearing aid. If you believe you need a hearing aid, please consult a physician.

CONVENTION HOTEL INFORMATION AND SCHEDULE OF EVENTS

Convention Hotel: The FRA and Auxiliary national conventions run from October 16 to October 21, 2012, and will be held at the **Silver Legacy Resort**, located at 407 N. Virginia Street in Reno, Nevada. To make reservations, call 800-687-8733 and use the code "Fleet12" to receive the group rate of \$65/night (Sunday through Thursday) and \$95/night (Friday and Saturday), plus 13.5-percent tax. The Silver Legacy provides free shuttle service to and from the Reno/Tahoe International Airport.

SCHEDULE OF EVENTS (subject to change)

MONDAY, OCTOBER 15

Golf Tournament (Details TBD)

TUESDAY, OCTOBER 16

1300 FRA and Auxiliary Pre-Convention
National Board of Directors Meetings

WEDNESDAY, OCTOBER 17

0730 New Delegate Orientation
0900 Joint Opening Ceremonies
1130 FRA/Auxiliary PNP Luncheon
1130 FRA/Auxiliary RP/RVP/RP-Elect, Luncheon
1300 FRA and Auxiliary Business Sessions
TBD Workshops
1900 Welcome Aboard

THURSDAY, OCTOBER 18

0730 PRP Breakfast (closed)
0900 FRA Committee Meetings
0900 Auxiliary Business Session
1130 Auxiliary PRP Luncheon (closed)
1300 FRA Business Session
1300 Auxiliary Committee Meetings
TBD Workshops

FRIDAY, OCTOBER 19

0900 FRA and Auxiliary Business Sessions
1130 Auxiliary NP Luncheon (open)
1300 FRA and Auxiliary Business Sessions
TBD Workshops

SATURDAY, OCTOBER 20

0900 FRA and Auxiliary Business Sessions
1400 Installation Rehearsal
1700 Incoming Officer Photographs
1800 FRA and Auxiliary Installation of Officers
1930 Convention Banquet and Ball

SUNDAY, OCTOBER 21

0900 FRA and Auxiliary Post-Convention National
Board of Directors Meetings

Visit www.fra.org to see Convention updates as they become available.

To purchase a journal ad, place your name on the convention booster roll or order tickets for the scheduled events, contact Convention Chairman PNP Gary Blackburn at 2012convention@earthlink.net or 707-373-1810.



Calling all hands...

recruit three new members
and receive a collectible pin!



To qualify for FRA's 2012–2013 Membership Award Program:

1. Recruit three new or reinstated members and receive the collector's edition "Recruit and Retain 2012–2013" lapel pin.
2. For each new or reinstated member you recruit, you'll receive an entry in the FRA prize drawing. The more you recruit, the more entries you earn.
3. Recruit 32 new members and qualify for a FRA award.
4. Submit completed applications to: FRA, 125 N. West St., Alexandria, VA 22314-2754. Remember to include payment and your full name and membership number in the "Recruited by" section of the application.

PRIZES

1st prize winner: Five year membership or cash equivalent: \$135

2nd prize winner: Three year membership or cash equivalent: \$85.50

3rd prize winner: Two year membership or cash equivalent: \$57.00

4th – 10th prize winner: One year membership or cash equivalent: \$30.00

**Recruit and Retain
2012–2013 Pin**



Artist's rendering. Actual pin may vary.



125 N. West Street
Alexandria, VA 22314-2754

Phone: 703-683-1400
Toll-Free: 1-800-FRA-1924
www.fra.org

Join FRA: Membership Application

Membership is open to all current or former enlisted members of the Navy, Marine Corps or Coast Guard. I certify that I fulfill the eligibility requirements and want to join FRA. Annual dues include a subscription to *FRA Today* magazine.

Name: _____ Rate/Rank: _____

Address: _____ Street _____ Lot/Space _____ City _____ State _____ Zip Code _____

Date of Birth: _____ SSN (optional): _____ Phone: () _____

Service: _____ Status: _____ Membership Preference: Branch No. _____ Nearest to Home Member-at-Large

Previous FRA Member: No Yes (If yes, previous Member No.: _____)

Spouse's Name: _____ Your E-mail Address: _____

Applicant's Signature: _____ Date: _____

RECRUITED BY:

Name: _____

Member No.: _____ Branch No.: _____



**SPECIAL
OFFER FOR
NEW MEMBERS**

\$48 for 2 years

DUES:

<input type="checkbox"/> 1 Yr.	\$30.00	
<input type="checkbox"/> 2 Yrs.	\$48.00	First time members *
<input type="checkbox"/> 2 Yrs.	\$57.00	Renewing or reinstating FRA members
<input type="checkbox"/> 3 Yrs.	\$85.50	
<input type="checkbox"/> 5 Yrs.	\$135.00	

PAYMENT OPTIONS:

MC Visa Discover AMEX Check-enclosed

Credit Card No. _____

Exp. Date: _____



— Exclusively for FRA Members and their spouses age 65 and older —

SOMETHING WORTH PROTECTING

You make choices to safeguard your health.
But, do you protect the quality of care you'd
want to receive should something happen?

A serious accident or illness can happen without warning and can impact not only your health, but the financial health for yourself and your family. That's why FRA members and their spouses, age 65 and older, are offered a plan that pays cash benefits for Hospital stays. Even if you're admitted for as little as one day. It also helps pay for the home recovery expenses you often need after leaving the Hospital. This includes home nursing, physical therapy, home health and homemaker services, and more.

The FRA-endorsed Short Term Recovery Insurance Plan helps you to take control of your healthcare choices and afford a quality of home care that's up to your standards. And, **you and your spouse can enroll with guaranteed acceptance.***

- **Cash benefits** paid in addition to any other coverage you may have, to be used as you see fit
- **Affordable group rates** specially negotiated for FRA Members
- **Up to \$8,000¹ a year in cash benefits** to help pay for daily home recovery care expenses after a Hospital stay
- **Up to an additional \$1,450 in cash benefits** to help with Hospital expenses
- **Protection that can't be canceled** because of your health, even to age 100

Learn more about the FRA-endorsed
Short Term Recovery Insurance Plan.
Call **1-800-424-1120**
or visit **www.frainsure.com.**

Ask for Request Number: **058126-1-1-1**

(Hearing-impaired or voice-impaired members may call the Relay Line at 1-800-855-2881.)



*Insurance benefits payable are subject to your policy's Pre-Existing Conditions Limitation.

¹Benefits reduce to \$4,000.00 a year at age 80.

All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. Plans may vary by state.

Underwritten by Hartford Life and Accident Insurance Company, Simsbury, CT 06089.

SRP-1151 A (HLA) (5240)

AR Ins. Lic. #245544
CA Ins. Lic. #0633005
d/b/a in CA Seabury & Smith Insurance Program Management

58126 (4/12) ©Seabury & Smith, Inc. 2012

FRA AFFINITY PARTNERS

FRA has partnerships with several companies for the benefit of FRA members. When you use these companies, not only do you get a discount, but FRA receives a royalty. It's a win-win situation — and a fantastic way for you to help FRA while you are helping yourself!

FRA MASTERCARD FROM USAA

Get the only card that lets you earn more, save more and support FRA. Open an FRA USAA Rewards™ World MasterCard® from USAA Savings Bank. Learn more at www.usaa.com/fracc or call 1-877-372-8722.

GEICO CAR INSURANCE

Call 1-800-MILITARY (1-800-645-4827) and ask for the FRA member benefit discount.

CAPELLA UNIVERSITY

FRA members and spouses are eligible for 10% tuition discounts at Capella University, an accredited, military-friendly, online university that has built its reputation by providing high quality online degree programs for working adults. Visit www.capella.edu/FRA for more information.

COLUMBIA SOUTHERN UNIVERSITY

In an education alliance with FRA, Columbia Southern University offers competitive tuition rates, waives application fees for service members and offers discounts to FRA shipmates. Visit www.columbiasouthern.edu/Partners/LearningPartners/fleet for further details.

NAVY TIMES/MARINE CORPS TIMES

FRA members qualify for a special subscription rate of 52 weeks for \$39.95. Call 1-800-368-5718 to start or renew your subscription. Use FRA priority member code: 1516N3.

FRA-ENDORSED INSURANCE PROGRAMS

As an FRA member you can choose from high quality, competitively priced insurance plans to help protect you and your family. Each quality plan has been designed for FRA members like you. You can select insurance protection to meet your family's insurance needs at economical group rates. Request information regarding the plans of your choice through this Web site: www.FRAinsure.com or call toll-free 1-800-424-1120.



AVIS CAR RENTALS

When making reservations through Avis at 1-800-331-1212 or www.avis.com, be sure to use your FRA membership benefit discount: AWD#T867500.

HERTZ CAR RENTALS

When making reservations through Hertz at 1-800-654-3131 or www.hertz.com, be sure to use your FRA membership benefit discount: CDP#332104.

Take Action!

FRA provides the Action Center on www.fra.org and a pocket guide called *Communicate With Your Elected Officials* to make communicating with members of Congress easy and convenient. On the Action Center, you can access a list of hot issues and send pre-written messages (or write your own) to your legislators to weigh in. You can also look up your senators and representative to see how they've voted on issues of importance to FRA shipmates. Both the *Action Center* and the *Communicate With Your Elected Officials* guide are free benefits brought to you by FRA. If you would like a copy of *Communicate With Your Elected Officials*, please e-mail Eileen@fra.org and include your name and mailing address.

Communicate!

FRA offers Communities on www.fra.org to help shipmates keep in touch with their branch, communicate with HQ, and get information. Use the Communities and be involved! Login to www.fra.org and click Communities. You will see the communities to which you belong — each branch and MALs have individual communities. There are also communities for *FRA Today* and *On Watch* readers, people concerned about health care, and more. This is a place to ask the experts or share your opinions or frustrations.

Provide Input!

FRA is very interested in hearing from you. There's always a survey available at www.fra.org/survey. The surveys are quick, easy and help us share your concerns with lawmakers on Capitol Hill.

NewsBytes

NewsBytes is a free weekly legislative e-mail update designed to keep recipients up to date between issues of *FRA Today*. To subscribe, e-mail newsbytes@fra.org and include your member number (found above your name on the cover of this magazine). To listen to NewsBytes by phone, call 1-800-FRA-1924, ext. 112.

Like FRA!

Visit www.fra.org/fb to view FRA's Facebook page and join our growing list of fans who "like" us. It's a great place to post photos, videos, have discussions and find old friends. If you're already on Facebook, you can invite your friends to check out FRA and use the page as a great recruiting tool! Our fans also are the first to hear of breaking news, get links to items of importance and shortcuts to other pages of interest.

“How I conquered my arthritis pain”

A strange experience on a train

I was coming home on the Amtrak train between New York and Philadelphia, when a book on the seat in front of me caught my attention; “*Arthritis and Chronic Pain: An All-Natural Solution Finally Exists*” by Dr. Anton Robinson. It must have been left behind by another passenger.

Intrigued by the title, I started to read the introduction. Because of the humid weather over the past few days, my arthritic knees were really painful. As I read, I became more and more interested. Time flew by as I discovered that according to Dr. Robinson, the current remedies and medicines used to combat arthrosis and rheumatism only work temporarily and even, in some cases, make the problem worse in the long-term. Dr. Robinson reveals that finally, there exists a natural remedy without any adverse side effects, but which is not yet known by most chronic pain sufferers.

I also discovered that the cartilage in our joints is ac-

tually made to work perfectly well long into our old age. The problem is that as we get older, our body is less and less able to assimilate a mineral which our joints absolutely need to function properly and without pain. Scientists have not been able to find a way to solve this problem... until quite recently. Norbert Duffaut, a renowned researcher, finally found the solution.

Not only does this solution relieve the pain almost instantly, it actually works to repair the damaged cartilage. This scientific discovery can also be used to relieve many other types of pain; joint pain and stiffness, deep muscle pain, back and neck aches and even intense chronic pain.

Since then, my knees no longer hurt. My father, who had trouble moving and getting around, is now happily working in his garden again. Gordon, my good friend and golf partner, had to give up playing two years ago because of his chronic back pain. But now, I can say that over the past few weekends, he’s been completely domi-

nating me on the golf course! And since then, I’ve read many testimonials from other users who have been so enthusiastic with the results they’ve obtained that their letters are almost unbelievable.

Sometimes, it may not work as well for some people. But these cases are rare. And the distributor completely refunds

those rare few people who are not completely satisfied with the results.”

Tony H.

If you’re interested by these results and if you’d like to know more about this remarkable scientific discovery, which is clearly explained in easy-to-understand terms, then simply return the coupon or call the toll-free number indicated below now.

Just like Dr. Robinson says, “*It’s always best, whenever possible, to treat the underlying cause of a health problem, along with its symptoms.*”

By reading his book, you are finally going to have in your hands a natural solution, without any bad side effects, that can relieve your pain and which is going to make your joints more flexible.

SPECIAL COUPON TO RECEIVE DR. ROBINSON’S DISCOVERY ON A RISK-FREE TRIAL BASIS

Send this coupon today to:

National Health Press – Information Campaign
1380 Monroe St, NW #502, Washington, DC 20010

I’m enclosing a check or money order made out to the order of National Health Press or cash for a total of \$10 (\$7 + \$3 s/h).

I prefer to pay by credit card MasterCard Visa

Card No.: _____ Exp. date: ____/____

Signature: _____

(PLEASE PRINT) Miss Ms Mrs. Mr.

FIRST NAME: _____

LAST NAME: _____

ADDRESS: _____

CITY/TOWN: _____ STATE: _____

ZIP: |_|_|_|_|_|-|_|_|_|_|

Phone number (kept strictly confidential, for customer service purposes only) (|_|_|_|) |_|_|_|-|_|_|_|_| NH012



Or make your request by phone:

1-800-390-5814

NAME	BRANCH	NAME	BRANCH
Adams, Harry H, QMC, USN	022	Garrison, Loel B, ETC, USN	010
Allen, Jerry C, MGYSGT, USMC	MAL	Geist, Ronald A, BTC, USN	MAL
Anderson, Robert W, MSGT, USMC	018	Gillespie, Frank R, YN2, USN	181
Anderson, Robert, CWO3, USN	263	Greene, Billie D, SKC, USN	040
Anglin, Ronald F, SK1, USN	MAL	Hager, Filmer C, POC, USN	086
Ashley, Mark L, ENC, USN	009	Hall, Phillip T, AGC, USN	MAL
Barger, Frank, DCC, USN	038	Hansen, Warner C.R., RMC(SS), USN	093
Barrow, Gerald A, AOC, USN	MAL	Hartkemeyer, David, PO1, USN	269
Beckett, Charles W, ASCM, USN	099	Hartman, Franklyn J, CDR, USN	MAL
Begley, Emery S, EM1, USN	MAL	Hathaway, James W, EWC, USN	269
Bellefontaine, Roy J, MMCM, USN	025	Herda, Joseph A, ADRC, USN	136
Benson, Robert A, DCCS, USN	MAL	Hommel, Mary N, PN1, USN	166
Blanchette, Arthur N, MGYSGT, USMC	MAL	House, Avard, CSC, USN	MAL
Bobiles, Dioscoro C, PO2, USN	MAL	Huggins, Glen E, AMEC, USN	126
Bolyn, John W, ADCS, USN	009	Hughes, John W, PO1, USN	283
Boothe, Lamuel C, PO1, USN	022	Javins, William L, SCPO, USN	086
Boozenny, Robert, HMC(SS), USN	055	Johnson, Charles Byron, ETC, USN	093
Boulerice, Joseph R, BM1, USN	117	Jones, Alfred E, PC1, USN	MAL
Brandsema, Jack W, YNC, USN	163	Kemp, Raymond H, DP1, USN	126
Brown, Otis C, AMCS, USN	091	Kenney, William, CPO, USN	MAL
Bryson, Thomas H, MMCM, USN	029	Kersey, Smith J, AFCM, USN	126
Buben, George, LCDR, USN	312	King, Raman L, GMTC, USN	053
Buckley, Billy J, HMCM, USN	MAL	Klein, Sheldon R, AVCM, USN	MAL
Cable, Frank A, 1STSGT, USMC	MAL	Kollesar, Joseph, CPO, USN	MAL
Cassell, Harvey T, YN2, USN	161	Lamar, James L, AMEC, USN	MAL
Clarke, John A, PFC, USMC	MAL	Larez, Conrad E, YNC, USN	230
Cline, Jack B, DSC, USN	166	Lasko, John A, SMC, USN	040
Connolly, Patrick J, ADCS, USN	009	LeRoy, John D, CWO4, USN	093
Cramer, Samuel M, AFCM, USN	MAL	Lewis, Herbert H, ATC, USN	009
Cross, James E, CWO3, USN	110	Lincoln, Bennett F, AXC, USN	MAL
Crossno, Clement B, ENCS, USN	160	Lindemann, Donald H, SK1, USN	MAL
Davis, Richard A, QMC(SS), USN	005	Lister, David, PH1, USN	MAL
Decaro, Carmen, UTC, USN	MAL	Livernois, Donald L, PN1, USN	126
Dees, Charles W, AFCM, USN	163	Lyell, William W, PO1, USN	MAL
Dennis, Herman M, HMC, USN	106	Malik, George D, PNC, USN	MAL
Dettmer, Richard H, MRC, USN	047	McCabe, Patrick H, ETC, USN	077
Devenberg, Paul B, CS1, USN	MAL	McCullough, Edward L, AO1, USN	009
Dietrich, Xavier J, BMCM, USN	156	McShane, Reginald G, MACS, USN	MAL
Dixson, Stephen W, SMC, USN	245	Miller, Herbert F, BMC, USN	MAL
Douthat, Robert M, CPO, USN	099	Mitchell, Ward E, CWO3, USN	004
Dowda, Anita, YN1, USNR	MAL	Monroe, Perry B, YNC, USN	348
Dunn, James F, PFC, USMC	MAL	Montague, Thomas L, HM1, USN	MAL
Eckert, Larry K, PRCS, USN	124	Moore, Robert C, CTCS, USN	024
Engman, Arthur E, ABFC, USN	093	Moore, Wyly A, USN	175
Even, Charles F, ACC(AW), USN	273	Moore, Charles, HTC, MAL	
Fennell, Abe P, AMC/LCDR, USN	022	Morales, Ezequiel, PNC, USN	MAL
Fisher, Gordon E, STG1, USN	269	Morrison, Edward Joseph, HMCS, USN	163
Fisher, Charles F, AEC, USN	219	Moseley, John P, MMC, USN	267
Flanders, Douglas H, EMCS, USN	175	Murray, Edward A, BUC, USN	214
Foreman, Alfred F, EN1, USN	207	Nash, Richard, RMCS, USN	MAL
Foster, Stephen B, HMC, USN	MAL	Nettles, Walter, CPL, USMC	011
Fred, Robert H, CAPT, USN	050	Newberry, James, YNCS, USN	MAL
Fredette, Ernestine G, PO1, USN	067		
Furst, Maximilian L, SKCS, USN	MAL		



NAME	BRANCH
Newman, James M, QMC, USN	179
Niebres, Francisco, MS1, USN	127
Norris, Christ S, RMCM, USN	022
Nowatski, Joseph F, ADR1, USN	094
O'Rourke, Charles F, IMCS, USN	MAL
Okedas, Irwin A, CS2, USN	006
Palmer, Thomas, ADC, USN	089
Parkison, Diana K., YN1, USN	104
Pennell, James G, YNC, USN	MAL
Peterson, Warren Paul, HMC	MAL
Peterson, George J, CS1, USN	MAL
Poindexter, William H, HMCM, USN	061
Proud, James M, IC1, USN	060
Ray, Frederick L, ENCS, USN	MAL
Rehder, Elroy H, ADJ1, USN	101
Rohre, Walter R, HMCS(SS), USN	011
Rowe, Herbert H, ABE2, USN	106
Sanders, Gordon L, CSCS, USN	060
Sawyer, Merrill C, LT, USN	MAL
Schmidt, William S., SGT, USMC	137
Scott, Robert A, HTC(DV), USN	MAL
See, Alleston S, MMCM, USN	053
Selner, James A, MCDCM, USN	101
Shannon, Edna Y, YNC, USN	110
Shaumeyer, Frederick L, PNC, USN	061
Smith, Jesse R, HT1, USNR	365
Smith, Nolan C, MR1, USN	278
Snider, Thearo L, ETCM(SS), USN	275
Sockell, Edward J, CWO4, USN	060
Stancavage, Stanley, RD2(SS), USN	288
Staten, Preston M, RMC, USN	009
Steinhauser, Robert G, ATCS, USN	070
Stinson, David W, ENCS, USN	276
Stout, Roy D, QMC(SS), USN	MAL
Strait, Lindsey, MS2, USN	024
Sturgill, Vickie, SN, USN	MAL
Swensen, Leland C., SKCS, USN	MAL
Talbert, Gerald H, AA, USN	MAL
Taylor, Dearl, SGT, USMC	104
Thiebaud, Robert R, CWO4, USN	289
Thomerson, Joseph T, CWO, USN	009

Chicago Doctor Invents Affordable Hearing Aid Outperforms Many Higher Priced Hearing Aids

Reported by J. Page

CHICAGO: A local board-certified Ear, Nose, Throat (ENT) physician, Dr. S. Cherukuri, has just shaken up the hearing aid industry with the invention of a medical-grade, affordable hearing aid. **This revolutionary hearing aid is designed to help millions of people with hearing loss who cannot afford—or do not wish to pay—the much higher cost of traditional hearing aids.**

**“Perhaps the best quality-to-price ratio in the hearing aid industry” – Dr. Babu, M.D.
Board Certified ENT Physician**

Dr. Cherukuri knew that hearing loss could lead to depression, social isolation, anxiety, and symptoms consistent with Alzheimer’s dementia. **He could not understand why the cost for hearing aids was so high when the prices on so many consumer electronics like TVs, DVD players, cell phones and digital cameras had fallen.**

Since Medicare and most private insurance do not cover the costs of hearing aids, which traditionally run between \$2000-\$6000 for a pair, many of the doctor’s patients could not afford the expense. Dr. Cherukuri’s goal was to find a reasonable solution that would help with the most common types of hearing loss at an affordable price, not unlike the **“one-size-fits-most” reading glasses** available at drug stores.

He evaluated numerous hearing devices and sound amplifiers, including those seen on television. Without fail, almost all of these were found to amplify bass/low frequencies (below 1000 Hz) and not useful in amplifying the frequencies related to the human voice.

Inspiration from a Surprising Source

The doctor’s inspiration to defeat the powers-that-be that kept inexpensive hearing aids out of the hands of the public actually came from a new cell

- **Designed By A Board Certified Ear, Nose and Throat (ENT) Doctor**
- **Doctor-Recommended, Audiologist-Tested**
- **★★★★★-Rated, #1 Selling Hearing Aid on Amazon.com**
- **FDA-Registered**
- **Save Up To 90%**
- **Free Shipping Available**
- **Batteries Included! Comes Ready To Use**
- **100% Money Back Guarantee**



phone he had just purchased. **“I felt that if someone could devise an affordable device like an iPhone® for about \$200 that could do all sorts of things, I could create a hearing aid at a similar price.”**

Affordable Hearing Aid With Superb Performance

The high cost of hearing aids is a result of layers of middlemen and expensive unnecessary features. Dr. Cherukuri concluded that it would be possible to develop a medical grade hearing aid without sacrificing the quality of components. The result is the MDHearingAid PRO®, starting well under \$200. **It has been declared to be the best low-cost hearing aid that amplifies the range of sounds associated with the human voice without overly amplifying background noise.**

Tested By Leading Doctors and Audiologists

The MDHearingAid PRO® has been rigorously tested by leading ENT physicians and audiologists who have unanimously agreed that the **sound quality and output in many cases exceeds more expensive hearing aids.**

MDHearingAidPRO® 
THE DOCTOR'S CHOICE FOR AFFORDABLE HEARING AIDS



Proudly assembled in the USA.

45 DAY RISK FREE TRIAL



Doctors and patients agree:

“BEST QUALITY SOUND”

“LOWEST AFFORDABLE PRICE”

*“I have been wearing hearing aids for over 25 years and these are the best behind-the-ear aids I have tried. **Their sound quality rivals that of my \$3,000 custom pair of Phonak Xtra digital ITE**”—Gerald Levy*

*“I have a \$2,000 Resound Live hearing aid in my left ear and the MD HearingAid PRO. in the right ear. **I am not able to notice a significant difference in sound quality between the two hearing aids.**”*

— Dr. May, ENT Physician

*“We ordered two hearing aids for my mother on Sunday, and the following Wednesday they were in our mailbox! **Unbelievable! Now for the best part—they work so great, my mother says she hasn’t heard so good for many years, even with her \$2,000 digital! It was so great to see the joy on her face. She is 90 years young again.**”—Al Peterson*

**For the Lowest Price
Call Today**

1-800-873-0680

**Phone Lines Open 24 Hours
EVERY DAY**

MDHearingAid.com/2031

**Use Offer Code 2031 to get
FREE Batteries for a Full Year!
FREE Shipping Available**



2d Reconnaissance Bn, 2d Mar Div

June 21–24, 2012, Jacksonville, N.C. Contact Bob Moody, 2D Recon Bn Association, PO Box 1679, Westminster, MD 21158, sgtrecon73@gmail.com.

5th MarDiv Assn (WWII and RVN veterans)

August 26–31, 2012, Reno, Nev. Contact Lt. Col. Thomas Kalus, USMC (Ret.), 98-1927 Wilou St., Aiea, HI 96701-1663, 808-486-5004.

MCB 11 & 11th NCB Seabees

September 27–30, 2012, Reno, Nev. Contact Larry Hagler, 21012 Boggy Ford Rd., Lago Vista, TX 78645, 512-267-8873, mcb11.reunion@earthlink.net.

Mcb1/Mcb9/Mcb10

October 5–6, 2012, Nashville Tenn. Contact Peter Dowd, 89 Edward Rd., Marshfield, MA 02050, 781-837-0393, mcb1reunion@verizon.net.

USMC Motor Transport Association, Inc.

September 16–19, 2012, Seattle, Wash. Contact Terry Hightower, PO Box 1372, Jacksonville, NC 28541, 910-450-1841, secretary@usmcmta.org.

USS Bausell (DD-845)/U.S. Navy

June 16–20, 2013, San Diego, Calif. Contact Eugene D'arezzo, PO Box 1765, Lake Havasu, AZ 86405, 928-854-2205, genied@frontiernet.net.

USS Dewey

August 5–9, 2013, Portland, Maine. Contact Dennis W. Smith, 113 Poplar St., Dingmans Ferry, PA 18328, 570-337-8025.

USS Goldsborough (DDG-20)

August 5–10, 2012, Bremerton, Wash. Contact Larry L. Nelson, 3731 W. G St. Apt. A, Bremerton, WA 98312-4636, 360-649-4374, zuba58@comcast.net.

USS Greenling (SS-213)

September 4–9, 2012, Norfolk, Va. Contact George Hinda, Jr., 172 West Middlesex Dr., Carlisle, PA 17013, 717-243-3855.

USS Greenwich Bay (AVP-41)

October 11–14, 2012, Washington, D.C. Area. Contact Martin Brown, 424 Washington Ave., Hamlet, NC 28345, 910-582-3791, ussgreenwichbay@gmail.com.

USS Horne (DLG/CG30)

June 14–17, 2012, Hot Springs, Ark. Contact Mike Hale, 137 Windamere Dr., 501-767-9814, mcphale@aol.com.

USS Hornet (CV-8/CV-12/CVA-12/CVS-12)/U.S. Navy/Marines

September 11–16, 2012, San Mateo, Calif. Contact Carl and Sandy Burket, Secretary, PO Box 108, Roaring Spring, PA 16673, 814-224-5063, hornetcva@aol.com.

USS Leyte (CV-32)

October 3–7, 2012, Valley Forge, Pa. Contact Le Grande W. Van Wagenen, 43 Frederick Place, Parlin, NJ 08859-1811, 732-727-5993, leyte1956@aol.com.

USS Noxubee (AOG 56)

July 29–August 1, 2012, Laughlin, Nev. Contact Dick Barber, 706-245-6110 or 706-540-3494, dicbarber@aol.com.

USS Richard E. Kraus (DD-849)

May 6–12, 2012, Chicago, Ill. Contact Bob Simon, 432 Third Ave., Bellmawr, NJ 08031, 856-933-9483, simon-dd849@comcast.net.

USS Talladega (APA-208)

October 29–November 2, 2012, Chattanooga, Tenn. Contact Stan Ljosdal, 2335 Bernardo Ave., Escondido, CA 92029, 760-747-0796, sljosdal@cox.net.



USS Thomas Jefferson (SSBN-618)

September 9–12, 2012, Norfolk, Va. Contact John Sweat, 248 N Anguilla Rd., Pawcatuck, Ct, 860-287-2766, jvsweat@sbcglobal.net.

USS Ticonderoga (CV/CVA/CVS-14/CG-47) Veterans Association

May 18–21, 2012, St. Louis, Mo. Contact Calvin Turner, 770-461-4106, cjturnerxx@bellsouth.net.

USS Valcour (AVP-55/AGF-1)

September 14–16, 2012, Baltimore, Md. Contact Bill Jourdan, 147 S. 10th St., Noblesville, Ind. 46060-2832, 317-776-9463, beerplumber@gmail.com.

USS Whitehurst (DE-634)

October 5–8, 2012, Washington, DC, Contact Jim Howe, 113 Meadow Dr., Chehalis, WA 98532-9667, 360-740-4229 or jimnraehowe@yahoo.com

VP-28

October 17–21, 2012, Charleston, S.C. Contact John Lewis, 251-259-0884, jlewis2744@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.

TAPS continued from page 38

NAME	BRANCH	NAME	BRANCH
Thompson, Charles E, AMH1, USN	101	West, Roland J, SKC, USN	MAL
Tipton, James C, TMC, USN	MAL	White, Nelson E, PO1, USN	091
Toth, Charles J, BM3, USN	290	Wiggins, Allen T, CSC, USN	053
Vaughn, Carl E, EMCM/LCDR, USN	364	Williams, William F, AOCs, USN	MAL
Vest, Herman T, SK1(SS), USN	283	Yackow, Joseph, YN1, USN	024
Warbutton, Robert A, CWO4, USCG	118	Zans, Lloyd E, ADJ1, USN	101
Ward, Eddie M, ATC, USN	194		
Wasson, Dennis P, CE2, USN	MAL		
West, Fredrick, MNC, USN	161		

Names in red indicate 50 year continuous members.



SPECIAL MARKET OPPORTUNITY



Your Expert Guide to the World's Finest Coins

Nicholas J. Bruyer, Chairman & Founder, First Federal Coin
ANA Life Member Since 1974

\$5,340 for an Ounce of Silver Bullion? Impossible!

10 years ago I'd have called you crazy to make such a prediction. Yet today it's a fact. Now our deal with a \$4 billion precious metals wholesaler nets you a great deal for America's hottest ounce of silver!

It wasn't more than ten years ago that we met with former U.S. Mint Director Donna Pope. She spoke with pride about what she considered to be her greatest achievement as Director under President Reagan: Creation of the American Eagle silver and gold bullion coin programs, the first of their kind in our nation's history.

The purpose of these coins was to give people the opportunity to own physical silver and gold in a form certified for weight and purity by the U.S. Mint. While the bullion coin program was a signal success, nobody took into account the profound effect it would have on the collector market.

Silver Eagles = Today's Morgan Dollars

In the 1800s and early 1900s, the U.S. Morgan Silver Dollar was struck year upon year at various mints and circulated at face value. Their core value was in their precious metal content. However, in top grades, Morgan Silver Dollars can sell today for tens and even hundreds of thousands of dollars each!

For the same reason, many collectors today see the Silver Eagle series as a literal "ground floor" opportunity to acquire the top-grade coins as they are released. They started submitting Silver Eagles to the leading independent coin grading services, such as Numismatic Guaranty Corporation (NGC), praying that the coins would come back with the highest possible grade: MS70 (all Uncirculated coins are graded on a point system from a low of 60 to a high of 70, with 70 representing flawless perfection). Of all the Silver Eagles produced by the U.S. Mint in 2011, less than one out of every 788 earned the NGC MS70 grade!

MS70 = \$\$\$\$\$!

In the rarified atmosphere of MS70, Silver Eagles have soared to market prices that I can only characterize as surreal. Consider this: MS70 Silver Eagles have been selling for truly stratospheric prices. Here are just a few eye-popping examples:

1996 MS70 Silver Eagle	\$5,340
1988 MS70 Silver Eagle	\$2,660
1991 MS70 Silver Eagle	\$3,910
1994 MS70 Silver Eagle	\$1,660

It Just Keeps Getting Better

I was thrilled to lock up a guaranteed supply of Perfect Gem MS70 2012 Silver Eagles from a primary distributor who gets them directly from the U.S. Mint. (This is a coin you cannot buy directly from the U.S. Mint).

Moreover, every coin is certified and encapsulated by NGC, one of the top two firms for grading coins. But better yet, because we received the very first coins released from the mint, they all have the value-enhancing "First Releases" designation.

What Does "First Releases" Mean?

NGC designates only those coins it certifies as having been released during the first 30 days of issue as First Releases. Collectors place a premium on these coins because they are struck from freshly made dies, which is thought to impart superior quality. Only a minuscule number of the mintage gets the First Releases pedigree - so it can turbo charge the value of an already valuable MS70 coin.



Actual size is 40.6 mm

BUY RISK FREE—AND SAVE \$30 OVER LAST YEAR'S COIN

Because of our industry-leading status, you can take advantage of our "bolt of lightning" deal on these Perfect Gem MS70 2012 Silver Eagles at an incredible price \$30 lower than the 2011s: just \$99 each (plus s&h)

To avoid disappointment I urge you to call immediately.

Hurry! This is a first-come-first-served offer. Call 1-888-201-7057 to find our how to qualify for free shipping. Mention offer code: SEM153

Call First Federal Toll-FREE today

1-888-201-7057

to Reserve Your 2012 Silver Eagle MS70 First Release!

Offer Code SEM153
Please mention this code when you call.

Past performance is not an indicator of future performance. Prices subject to change without notice. Note: First Federal Coin is a private distributor of government and private coin and medallion issues and is not affiliated with the United States government. Facts and figures were deemed accurate as of January 2012. ©First Federal Coin, 2012.



American Numismatic Association
Nicholas Bruyer
Life Member 4489

1-888-201-7057

14101 Southcross Drive W., Burnsville, Minnesota 55337





BRANCH 126 JACKSONVILLE, FLA.

(Left) Outstanding cadets from Lakewood (Calif.) High School placed first in Branch 126's NJROTC 2011 Academic Postal Competition, scoring 444 out of a possible 500 points in a field of 144 teams. Shown (l to r) are Cadet/LT Alan Wang, Cadet/MCPO George Himmelstein, Cadet/Command Master Chief Sarah Jones, Cadet/CPO Speros Sarantakis and Cadet/CPO Brian Bordeaux.

(Right) Branch President James Thomas is pictured with cadets from Bishop Kenny High School (Jacksonville, Fla.) who scored 422 points to take second place honors in the competition: (l to r) Cadet/CPO Rafel R. Murphy, Cadet/Ltjg Christian R. Johnston, Cadet/Ltjg Kevin C. Hoepfner and Cadet/CPO Austin J. Asher.



BRANCH 182 BETHESDA, MD.

During a recent branch visit, National President Jeff Gilmartin discussed his agenda for this coming year and posed with Branch President D. Keith Kaider and CSSN Judi Boyce, the branch's newest and youngest member. (Photo by PRPEC Paul Gunther)



BRANCH 42 QUONSET POINT, R.I.

Shipmate Dave Kerwood (left) accepts his Shipmate of the Year Award for Youth Activities (2010–2011) from RPNEng Philip Justin. Bravo Zulu, Shipmate Kerwood!



BRANCH 105 OWENSBORO, KY.

The branch partnered with Owensboro Veterans of Foreign Wars Post #696 to present a Pearl Harbor Remembrance Service. During the ceremony, Albert Baughn, a USS Nevada Pearl Harbor survivor, was presented a flag that had been flown from the mast of the USS Arizona. Also in attendance were Earl Davis, another USS Nevada Pearl Harbor survivor, and Calvin Leisure, who was stationed at Schofield Barracks during the December 7, 1941, attack.



BRANCH 162 NEW ORLEANS, LA.

FRA National Vice President Mark Kilgore initiated new and renewing members during his visit to the branch. Shown (l to r) are Shipmates Gary Liversey, Randall Miller, Kilgore and Norman Whinery.

**BRANCH 72 FALL RIVER, MASS.**

Shipmate Scott Shepard was posthumously honored for his long standing support of FRA and his branch. Following a two-bell ceremony, (l to r) Shepard's son Scott and grandson Scott III accepted a certificate and pin presented by Branch President Edward Bailey.

**BRANCH 115 ALLENTOWN, PA.**

RPNE David Munday presented the 3rd Place Award Ribbon in the Public Affairs Category to branch members. Branch President and PRPNE George Folk thanked Shipmate Charles Fry for his dedicated work in achieving this honor.

**BRANCH 295 SAN ANGELO, TEXAS**

Branch Secretary Terry Cook waves to the crowd during the San Angelo (Texas) Veterans Day Parade. Shipmate Dan Partridge (in brown jacket) and wife Debbie (not visible) were positioned at the forward section of the float, while Shipmate Tom Wright drives the truck that towed the float.

**BRANCH 371 BATON ROUGE, LA.**

PRPSC Jerry Pugh, WWII Coast Guardsmen M.C. Martin, BM2 Robert Griffith (USCG) and Branch President "Jay" Johnson pose for a photo following an award presentation to Marine Safety Unit (MSU) Baton Rouge, La.

**BRANCH 192 FALLON, NEV.**

Past National Chaplin and PRPWC Pat LeClaire (left) accepted his 40-year membership certificate from Branch President Larry Briggs. LeClaire currently serves as Branch Treasurer. (Photo by Pat Erickson)

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.

Message from Southeast Regional President

THIS YEAR STARTED OFF very good and also busy. We attended the 64th anniversary of America's First Veterans Day in Birmingham, Alabama. Raymond Weeks was instrumental in the founding and promotion of a tradition for veterans of all wars. On Friday night there was a banquet for 790 people, followed the next day by a Memorial Ceremony, a World Peace Luncheon, and a two-hour parade. A very impressive weekend to say the least. Thank you to Branch 112 President Bobby Findley and his wife Earline for being such a gracious host and hostess.

December 7, 2011, we attended a Pearl Harbor Remembrance Luncheon for survivors of the Pearl Harbor attack. This event is sponsored each year by Branch and Unit 186, Citrus, Inverness, Fla. January 13-14, 2012, the Georgia/South Carolina Conference was hosted by Branch and Unit 89, in Rome, Ga. January 28, 2012, several from our Region attended the *Blackthorn* 32nd Annual Service of Remembrance at St. Petersburg, Fla. This was a memorial for the 23 men who lost their lives when the USCGC *Blackthorn* went down. A wreath was placed at the monument by Southeast Regional Presidents Fred Bolz and Nelva Clemans.

It is amazing the many ways our Units (no matter how small) can serve so many. For instance, the Welcome Home Operation for returning service personnel. Some received baskets filled with a variety of items; others received a gift certificate for \$100 at Walmart. Unit Members have also participated in the Operation Shoe Box by collecting golf balls and clubs, games, puzzles and toiletries to ship to Afghanistan and other military operations. Several Units collect coupons to send to our overseas commissaries. Unit 30 Brunswick, Ga., has sent 543 canceled stamps to Stamp Camp USA this year. Anyone who wants to help can contact Eileen Ligay at Unit 30. We also have Units contributing to the local J.R.O.T.C. as well as the High School Scholarships.

Many of our members fly the U.S. Flag (mine flies 24-7) and participate in Memorial Day, Labor Day and Veterans Day Ceremonies, Flag Day Recognition Programs, 4th of July Parades and Veterans Day Parades. Some even go to the schools and talk about Veterans Day and what it means with the children.

We say a grateful "THANK YOU" to our service personnel everywhere. May God bless and keep you safe.



NELVA L. CLEMANS
Southeast Regional President



November 11, 2012 Veterans Day, Birmingham, Alabama

Raymond Clemans, Branch 186; RPSE Nelva Clemans, Earlene Findley, and Branch 112 President Bobby Findley.



USCGC *Blackthorn* Service of Remembrance, January 28, 2012

Ronalee Klase, PRPSE Unit 291; Ann Mitchell; Babe Kilgore SERVP, Unit 22; Nelva Clemans SERP, Unit 186; Gail Bolz, Unit 269; Roger Mitchell, PRPSE Branch 188; Fred Bolz, FRA RPSE; Mark Kilgore, FRA NVP, Branch 22; Bob Huscher, Secretary Branch 186; and Ray Clemans, Branch 186.



Beverly Woods, Unit 186 Secretary/Treasurer watching as golf clubs are unloaded for Operation Shoe Box. Golf clubs are to be sent to military personnel overseas, particularly military personnel in Afghanistan.



Beverly Woods, Unit 186 Secretary/Treasurer, gives volunteer worker Addie McKinley a monthly supply of the *FRA Today* magazine to be sent overseas to Sea Service Personnel.

**ATTENTION:
U.S. NAVY VETERANS
MESOTHELIOMA
COMPENSATION CLAIMS
FILING DEADLINE**

U.S. Navy veterans have been exposed to asbestos onboard ships and many have developed mesothelioma lung cancer as a result. Millions of dollars in compensation are available for those who have been diagnosed with mesothelioma lung cancer and their loved ones. Thousands of US Navy veterans have already received compensation. Strict time deadlines may bar late claims. If you or a loved one has been diagnosed with mesothelioma then you need to ***call now*** for a free consultation and *Claims Information & Evaluation Package*.

CALL NOW TOLL FREE!
1-888-310-2138
NAVY VETERANS MESOTHELIOMA CLAIMS HOTLINE

Sponsored by Quinn Law Firm. Nationwide representation of US NAVY Veterans and their families in mesothelioma claims. In home appointments are available nationwide by appointment only. Fees, costs, and expenses are charged only against any recovery that is made. No recovery – no fee. We do not sue the U.S. or Navy. Principal office Fort Worth, TX

POSTMASTER: SEND ADDRESS CHANGES TO:

MEMBER SERVICES
 FRA
 125 N. WEST STREET
 ALEXANDRIA, VA 22314-2754



MESOTHELIOMA

ASBESTOS LUNG CANCER

AND RETIRED SAILORS

Many sailors were exposed to asbestos onboard ships in the U.S. Navy. This asbestos exposure often causes lung cancer much later in life. Mesothelioma is a particular form of lung cancer that is only caused by exposure to asbestos.

FREE INITIAL LEGAL CONSULTATION

If you or a loved one has been diagnosed with MESOTHELIOMA OR ASBESTOS LUNG CANCER, please call us immediately to find out about the compensation you may be entitled to recover.

We provide retired sailors and their families with a free no obligation initial legal consultation with an experienced lawyer.

We represent clients from all 50 states.

NO RISK TO CLIENTS

Our clients are never at risk of paying any fees, costs or expenses out of pocket. All legal fees, court costs and other expenses are paid by the client only out of any judgment or settlement in the case.

DON'T LOSE YOUR RIGHTS!

Your legal claims must be filed within the time period allowed by law or you and your family members will lose all of your rights to recover against the corporations that are responsible for your injuries. **CALL NOW!**

"These guys sure helped me out after I got diagnosed"

LeRoy Riddell

1935 - 2008

U.S. Navy Retired

Member VFW, DAV, American Legion and the Fleet Reserve

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



THE JOHNSON LAW FIRM

CALL NOW! **1-888-MESO-HELP** TOLL FREE

1-888-637-6435



"Nationwide legal representation of mesothelioma and lung cancer victims"

In home and local appointments available nationwide by appointment only. Principal office Fort Worth, TX.

** Past successes cannot be an assurance of future successes since each case is decided on its own merits.*

