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FRA *today*

The magazine of the Fleet Reserve Association

APRIL 2017

NATIONAL CONVENTION 2017

*90th FRA & 85th LA FRA
National Conventions
September 19 - 24*

INSIDE:

- 8** Legislative Update
- 23** Make Exercise a Positive Experience
- 27** Education Foundation Update



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contents

april 2017 volume 94 number 4

ON THE COVER: The United States Capitol, often called the Capitol Building or Capitol Hill, is the home of the United States Congress. The seat of the legislative branch of the U.S. federal government. The original building was completed in 1800 and was subsequently expanded, particularly with the addition of the massive dome. The Capitol is built in a neoclassical style. Both its east and west elevations are formally referred to as fronts, though only the east front was intended for the reception of visitors and dignitaries.

features

16

90th FRA & 85th LA FRA National Convention

This year, the annual convention will be held at the classic Hunt Valley Inn, owned and managed as a Wyndham Grand Hotel. The hotel was significantly renovated in 2015 and has maintained the rustic atmosphere dating back to its beginnings. The location was coordinated by Branch and Unit 4, which is located in the Washington, DC region.

23

How to Make Exercise a Positive Experience

Motivation scientist Michelle Segar, Ph.D., M.P.H., has dedicated the past 22 years of her career to understanding how to create sustainable physical activity and other self-care behaviors.

LOYALTY, PROTECTION AND SERVICE

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



departments

2

Communications

4

From the Fantail

6

Shipmate Forum

8

ON & OFF Capitol Hill

Recent legislative summary

27

Education Foundation Update

28

Membership Matters

30

Auxiliary of the FRA News

Message from RPSW Nadine Braudaway

32

Shipmate News

34

TAPS

36

Reunions/Looking For...

38

Finance Matters

Decipher Your Investment Puzzle

40

Looking Back

Pay It Forward Day!

I feel that, in some way, April is one of those months that gets overlooked. Then I started to think, and realized what makes the month of April so special. Easter, Good Friday and Palm Sunday all came to mind immediately. Of course, there are also more well-known days such as April Fool's Day and the infamous income tax deadline.

A quick online search (what *did* we do before Google?) produced all kinds of facts that will benefit my next game of trivia. The following are just a few of a very long list of special days and causes honored in the United States in April: Cancer Control, Confederate History, Donate Life, Jazz Appreciation, Poetry, Prevent Child Abuse, the Earth, Mathematics Awareness, Women's Empowerment, National Volunteers, Parkinson's Disease Awareness and Military Children. It is even National Frog Month! Other, more unique days and causes recognized in April include Haiku, DNA, World Penguins, Paper Airplane, Richter Scale, Talk Like Shakespeare, Scrabble, Pony Express, Tell A Lie and so many more!

It blew my mind how many distinct days are celebrated in the month of April. I could probably go on and on if I tried, but I chose to stop and recognize a significant FRA- and April- related topic: "Pay It Forward Day," which falls on April 28 this year. I recalled the speech NED Snee gave during the Sailor of the Year luncheon held at the Navy Memorial. He closed with the same slogan and briefly referenced the Warner Bros. movie that was based upon Catherine Hyde's novel, "*Pay It Forward*," starring Kevin Spacey, Helen Hunt and Haley Joel Osment. It turns out the term has been used by well-known people such as Benjamin Franklin in 1784, Ralph Waldo Emerson in 1841, Woody Hayes (although misquoted) in 1913 and countless others. In fact, the entire pay-it-forward concept even made it into the pages of Marvel Comics in a vignette between Spiderman and the Hulk. The same \$5 gets paid forward while both were in superhero mode as well as in their secret identities as Peter Parker and Bruce Banner.

This special issue of *FRAtoday* contains a sheet of personalized return address stickers or labels. Each year, we print and distribute these to all our Shipmates, at no additional cost to you. Of course, we do include a return envelope with the hope of receiving donations to help fund our efforts on Capitol Hill as well as amplify member services. Please consider a donation and help pay FRA forward.

Bill Stevenson
Communications Director
Williams@FRA.org



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The Navy "Chief"



Thomas J. Snee
Executive Director

"Happy 124th Birthday to all Navy Chiefs!" There are so many anecdotal or "sea stories" about this distinct group of leaders that one can only say Chiefs are, and will continue to be, the mentors and advocates in our Navy. Today's Chiefs are much more educated and assuring to the mission. They will continue to lead and make that difference for future Chiefs.

From the early days in "boot camp," the Chief was the stand-alone crest of a well-poised "monument" to look up to. Advancement was not an entitlement, but rather it was earned within the

The CPO creed is very clear on the essence of CPO leadership: **"During the course of this day you have been caused to humbly accept challenges and face adversity."** Yes, the reference "of this day" places direct acceptance of responsibility squarely on the shoulders of every CPO to move forward and make a difference. For many, that leadership, guidance and humility has made a profound difference throughout their lives. Officers and enlisted alike are well familiar with the phrase, **"ask the chief."** These are not common stock words, but rather an engrained acceptance of their total awareness of their surroundings. Yes, **"ask the chief"** has always been the "center-line" of action and inspiration.

Throughout the years, CPO preparations have ranged from initiation, rites of passage and CPO Indoctrination to the newest of collective demonstration, "CPO-365." This is not a test, but rather a testimonial of calmness, pride and call to action. Chiefs today also are more connected with national interests and defense systems that support a "mainstay" within our multi-force and international dominance. Chiefs today also have to be in tune with the future. In the interest of national security, current CPOs must be "servant-leaders" and "lynchpins" with their crews, whether afloat, ashore or on the battlefield.

When I made Chief my identity was never lost, but rather enhanced with a continuum of expectations to be a better sailor, leader, person and to use every available creative measure to those potentials. One is not born of these attributes, but rather acquires them from these "silent professionals." The Navy Memorial proudly displays its "Chief" statue — the CPO and his cup of coffee, his right foot squarely placed on the bollard of his command with the look of pride and accomplishment. Today's Chiefs have the same mantra, "To Serve and Inspire." **PRESS ON! FRA**

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



The Avenger-class mine countermeasure ship USS Chief (MCM 14)
Photo by (SW/AW)
Frank L. Andrews

command structure through a proven, professional manner. Our rich naval history, including the *USS CHIEF*, hallmarks past Chiefs who have had ships named after them. From the *USS REEVES*, *TOMICH*, *HILL*, *TRUETT*, *McFAUL*, *JOHN FINN*, and our latest, named after MCPON-1, the *USS DELBERT BLACK* (an FRA Shipmate).

Chiefs were first recognized as far back as 1797 in the boatswain and gunners mate's ratings. These early Chiefs provided the conduit to shipboard life onboard *USS ALFRED*. On April 1, 1893, the rate of Chief Petty Officer (CPO) was officially established. Today, ceremonies throughout the Navy recognize the youngest to the oldest Chief present.

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Bainbridge Memories

[I have] Been meaning to offer you kudos since the day I receive my January issue of *FRAtoday*. GREAT JOB! I like it. I especially liked reading about Shipmate Landcastle's USNTC Bainbridge memories--I graduated in January 1954. That was one cold place during the winter.

Re: photo on page 37: who, where, and when? Don't recognize these boats.

Again, great job and keep up the good work.

*Regards and smooth sailing...Richard Aarhus,
Branch 334, former DDR sailor.*



Serving with NCMB

I enjoyed the article on the Seabees in the January 2017 magazine and want to say that serving with the Seabees, even as Naval Reserves, was awesome duty. Some of the best duty I have served during my 22 years of being in the Navy.

*Paul W. Conlin II HMC(SW) USN
(Ret.)*

Taps Easier to Read

Congratulations on your successful efforts to maintain the traditional Rating Badges on enlisted uniform insignia. I was saddened to hear of the proposed removal of this distinctive bit of naval uniform history. Upon reading about the reversal of the proposal in the Shipmates Forum of this month's issue of *FRAtoday*, I was thrilled. Thank you.

On a related subject, I would like to put forth a proposal of my own. As I am sure many other old salts do, I always check the Taps column to see if any of my shipmates have passed on. I generally scan the entries both by surname and by rating to make sure I haven't missed someone I know. The format of the entries could be made more readable if the rating were listed in a separate column, a la the Branch, instead of bunched together between name and branch of service, ie:

Jones, John P.	BM1, USN	MAL
Roberts, Willy W.	HM2, USMC	482
Zumwalt, Elmo	ADM, USN	12

*Thanks for considering, and keep up the good work.
Walter L Bjornstedt, TD1, USN*

The Smell of Success?

I am a long time Life Member of the FRA and always look forward to receiving *FRAtoday* magazine. I do have a problem with the odor/smell that the magazine now has as I have allergies and attempt to avoid these perfume odors since they can trigger a headache. The odor that the magazine emits seems to have started about the time of the recent changes in format/layout. This odor is on every page so it appears to be from the paper or ink. I sure could do without this smell! What is causing this odor?

Thank you all very much for all the hard work that you have done and continue to do on our behalf. I can always trust that the FRA will be leading the charge before congress in the fight to protect our benefits.

Very respectfully, Shipmate Dean

FRAtoday: The odor you are sensing is probably from the new UV coating we now place on the outside cover of *FRAtoday*. Starting with the January issue, we wanted a shiny more rigid cover for the magazine to eliminate all the wrinkling that was occurring with the old paper and to make it look nice. UV coating, or ultra-violet coating, is a very glossy, shiny coating applied to the printed paper surface and cured on a special machine using ultraviolet light. You have a couple of options. You can set the magazine aside for a few days and determine if that helps or you can always go online and read the electronic version. Thank you for your comments and continued support.

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

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ON & OFF *capitol hill*

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

Senate Agent Orange Bill Introduced

U.S. Senators Kirsten Gillibrand (N.Y.) and Steve Daines (Mont.) reintroduced the "Blue Water Navy Vietnam Veterans Act" (S. 422), legislation to ensure thousands of Navy veterans will receive the benefits they earned after exposure to Agent Orange.



John Davis DLP

During the Vietnam Conflict, approximately 20 million gallons of Agent Orange was sprayed by the U.S. to remove foliage. This chemical had toxic effects on millions who served. Congress passed a law in 1991 that required the Department of Veterans Affairs (VA) to provide presumptive coverage for any illnesses the Institute of Medicine directly linked to Agent Orange exposure. However, in 2002, the VA decided that it would only cover veterans who could prove they had orders for "boots on the ground." This exclusion

prevents sailors from receiving benefits even though they had significant exposure from drinking and bathing in contaminated water just offshore.

"Thousands of Vietnam War veterans who were exposed to Agent Orange are now suffering from severe health problems, yet the VA is continuing to deny health coverage because of an arbitrary rule that says veterans who served on boats off of Vietnam's coast are not entitled to this coverage," said Gillibrand. "The Blue Water Navy Vietnam Veterans Act would correct this problem and would require the VA to treat all veterans who came into contact with Agent Orange, regardless of where it happened. This bipartisan legislation is long overdue, and I will do everything I can to give our veterans the treatment they deserve and desperately need."

"Blue Water veterans are true heroes to our nation who have not been given the care and treatment

they deserve," Daines stated. "I've been working with colleagues across the aisle to gain care for veterans exposed to toxic substances and we will never stop pushing this fight. This issue is not about politics. It's about doing what's right."

FRA thanks Senators Gillibrand and Daines "for reintroducing the 'Blue Water Navy Vietnam Veterans Act' in the Senate in support of the sailors, marines and coast guardsmen who served in Vietnam. Congress must pass these bills, and the VA must take aggressive actions to ensure benefits and treatment are provided, while there is time left. We thank the senator's continued support for these veterans and their caregivers," said FRA NED Thomas J. Snee.

The senators have been pushing for this legislation alongside a bipartisan coalition in the House of Representatives. The legislation clarifies the existing law so Blue Water veterans would be covered if

Budget Battles Delayed with New Administration

Typically in early February the Administration releases its budget for the upcoming fiscal year that starts October 1, 2017. When a new President is sworn into office (late January), the Administration takes longer to submit it. The Trump Administration released a 2018 budget "outline" that would increase defense spending by \$54 billion, funded through cuts to domestic spending. The intent is to grow defense spending without increasing the federal deficit. A

complete budget is expected to be submitted to Congress in May.

During an address to a joint session of Congress, Trump called for a "new chapter of American greatness" of economic renewal and military might. His overall tone was conciliatory and optimistic. He challenged both parties to work together to repeal and replace Obamacare. He wants to exclude the Defense budget from sequestration cuts, an FRA priority, and he honored the widow of the Navy SEAL recently killed in Yemen. He also said we need to help veterans more.

they served within approximately 12 miles offshore. This bill would make it easier to process Veterans' claims and alleviate some VA backlog.

Members are urged to use the FRA Action Center to ask their legislators to support this bill at: action.fra.org/action-center/.

Atomic Veterans Need Health Care

Representative Grace Meng (N.Y.) and Senator Al Franken (Minn.) introduced legislation (H.R. 632 & S. 283 respectively) to provide benefits to "Atomic Veterans" who were exposed to high levels of radiation in the late 1970s when cleaning nuclear sites.

The bipartisan legislation, "Mark Takai Atomic Veterans Healthcare Parity Act," was named after the late Congressman Mark Takai of Hawaii. It designates veterans who did the nuclear cleanup of Enewetak Atoll on the Marshall Islands as "radiation-exposed veterans," and makes them eligible to receive the same benefits as other service members involved in nuclear tests. Many Seabees were involved in the cleanup.

Enewetak Atoll was the site of more than 40 tests from 1946 to 1958. Service members who did the cleanup from 1977 to 1980 suffer from high rates of cancers due to exposure to radiation but are currently unable to receive the same treatments and disability presumptions other "radiation-exposed veterans" receive. This legislation would extend benefits to those who helped with the cleanup. The Marshall Islands are still partly uninhabitable because of radiation.

Members are urged to use the

Action Center to urge legislators support at: action.fra.org/action-center/.

Independent Budget for VA Released

FRA is a supporter of the Independent Budget (IB) co-authored by the Disabled American Veterans, Paralyzed Veterans of America and the Veterans of Foreign Wars. The recently released FY 2018 report is the 30th IB report to Congress. It will serve as a guide for funding the Department of Veterans Affairs (VA). Since the Veterans' Choice Program is scheduled to expire this year, a primary focus in this year's report is strengthening and reforming the VA health care system. The report calls for a major change to VA health care by creating a network of health care providers, with the VA as the coordinator and primary care provider. NP Donald E. Larson will testify before a joint hearing of the Senate and House Committees on Veterans' Affairs on March 22, 2017, to discuss many of the issues addressed in the IB.

VA Secretary Nominee Approved

In a rare bi-partisanship demonstration, the Senate unanimously approved the nomination of Dr. David J. Shulkin as Secretary of Veterans Affairs (VA). Many cabinet nominees have had their nominations delayed by partisan bickering. The VA is the second largest federal agency and has been plagued by scandal and mismanagement. Shulkin, a holdover from the Obama administration, served as the VA Under Secretary for Health since

DoD Announces New Outreach on Veteran Discharges and Military Records

The Department of Defense (DoD) recently publicized a new effort (NR-459-16) to ensure veterans are aware of the ability to have their discharges and military records reviewed. The DoD encourages veterans who think there was an error to request relief from their service's Board for Correction of Military/Naval Records (BCM/NR) or Discharge Review Board (DRB). In the past, DoD issued guidance about post-traumatic stress disorder as well as the repealed "Don't Ask, Don't Tell" policies. Guidance for separations involving victims of sexual assault is also being considered. DoD is reviewing and consolidating related policies as a commitment to ensuring an equitable review of separations for all veterans.

For discharge upgrades, veterans discharged less than 15 years ago should complete DD Form 293 and mail it to their service's DRB. For veterans discharges more than 15 years ago, should complete DD Form 149 and mail it to their service's BCM/NR. Any corrections of records other than discharges, veterans should complete DD Form 149 and mail it to their service's BCM/NR. The addresses are on each of the forms.

For more information, please visit the DoD website at: <https://www.defense.gov> and type name of the form you want into the search field. Be sure NOT to use any spaces, for example DDform293.

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It's Better

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FITTING REQUIRED?	No
ONE-ON-ONE SETUP	Free
SENIOR AND MILITARY DISCOUNTS	Yes

2015. He is a physician and a former health care executive, and is the first VA Secretary never to have served in the military. FRA looks forward to working with the new VA Secretary.

FRA Participates in Shore Sailor of the Year Week

FRA was the keystone initiator 44 years ago and continues to be very active with the Shore Sailor of the Year event held recently in Washington, DC. NED Thomas J. Snee spearheaded the week-long event with an FRA brief given to FLTCM Russell Smith. The week ended with a reception, lunch and awards ceremony held at the Navy Memorial. Snee closed with the words, "Pay it forward and seek out all sailors to optimize their fullest potential."

The finalists were:

- LS1 Amber Wilson, Recruit Train-

ing Command, Great Lakes, Ill.

- PS1 Michael Rangel, Chief of Naval Personnel, Washington, DC
- IC1 Daniel Cordel, Navy Recruiting Command, Millington, Tenn.
- ABH1 Sylvester Williams, Detailer Naval Personnel Command, Millington, Tenn.

The overall Shore Sailor of the Year winner was Petty Officer Wilson who will move onto the Navy Sailor of the Year Finals held May 15 to 19, 2017.

Base Realignment and Closure (BRAC)

The Department of Defense (DoD) released a report required by the FY 2016 National Defense Authorization Act that stated the DoD has 22 percent excess infrastructure. The Defense FY 2017 budget requested \$4 million for another round of

BRAC in 2019, which Congress denied. Closing bases always meets resistance on Capitol Hill because lawmakers want to protect jobs in their districts. Some members of Congress expressed concerns that closures would cause similar problems as in 2005, when the costs to close facilities increased so much that any actual savings may have been eliminated.

SecNav Nominee Drops Out

Financier Philip Bilden withdrew from consideration for Secretary of the Navy (SecNav). Bilden released a statement saying he would be unable to meet the requirements of the Office of Government Ethics requirements for the position without "materially adverse divestment" of his family's financial interests.

President Trump nominated the

FRA Recognizes Outstanding USN Performers

FRA continued its long-standing tradition of recognizing superior performance by honoring Navy and Marine Corps personnel who are standouts in their respective fields. FRA's NP Donald E. Larson, NED Tom Snee and HQ staff participated in honoring the Navy's 2016 Recruiters of the Year. FRA has been a supporter of this program since its inception. Congratulations to the following outstanding recruiters:

• Enlisted Recruiter of the Year (Active)

HM1 Robert Steele, NRD Ohio

• Enlisted Recruiter of the Year (Reserve)

BM1 Angel Davis, NRD Jacksonville, Fla.

• Officer Recruiter of the Year (Active)

LS1 Cameron Garret, NTA Mid-South

• Officer Recruiter of the Year (Reserve)

LTJG Massimo Ongaro, NRD Houston, Texas

• Nuclear Field Coordinator of the Year

MMN1 Luis Saucedo, NRD Phoenix, Ariz.

• Station Leading Petty Officer of the Year

OS1 Jeremy Peterson, NRD Denver, Col.

• Classifier of the Year

PS1 Travis Lewis, NRD Jacksonville, Fla.

• Division Leading Chief Petty Officer of the Year

NCC David Runyon, NRD Miami, Fla.

• Diversity Enlisted Recruiter of the Year

MM1 Fang Chen, NRD Los Angeles, Calif.

• Diversity Officer Recruiter of the Year

LT Lennox Smith, NRD Philadelphia, Pa.

• Medical Officer Recruiter of the Year

IS1 Shelbie Cain, NRD Phoenix, Ariz.

• Nuclear Propulsion Officer Candidate Officer Recruiter of the Year

LT Siamack Jamshidipour, NRD San Francisco, Calif.

• Naval Special Warfare/Naval Special Operations

Recruiter of the Year, AO2 Nicholas Clark, NRD San Diego, Calif.

• Support Person of the Year

YN1 Kevin Capelety, NRD Minneapolis, Minn.

former Army Reserve officer to be the next secretary of the Navy on January 25, indicating Biden's business experience would help him rebuild the Navy. Biden recently retired as co-founder and senior adviser of HarbourVest Partners, a private equity management firm.

FRA Recognizes Outstanding Marine Performers

FRA NP Donald E. Larson recognized Marines at the Combined Awards Ceremony at Marine Corps Base Quantico (MCBQ). The event was also attended by Marine Corps Commandant Robert Neller. FRA has participated in the program for the past 18 years. Winners (w) and runner-ups (r) of the 2016 CMC combined awards program are: Recruiter of the Year: Staff Sergeant Joshua C. Gonzalez (w), Staff Sergeant Jared R. Terrell (r); Prior Service Recruiter of the Year: Staff Sergeant Mohammed M. Sayied (w), Gunnery Sergeant Victor Alvarado (r); Drill Instructor of the Year: Gunnery Sergeant Vitali I. Kholodov (w), Staff Sergeant Crispiniano D. Curiel (r); Marine Combat Instructor of the Year: Staff Sergeant Mark J. Koerner (w), Staff Sergeant Johnathan D. Charles (r); Marine Security Guard of the Year: Sergeant Isaac V. Noriega (w), Staff Sergeant Christopher Mata (r); Career Planner of the Year: Sergeant Diana J. Dehoyos (w), Reserve Career Planner of the Year: Sergeant Christin J. McAdams (w), Staff Sergeant Jaim W. Bourg (r); Male Athlete of the Year: Colonel Stephen P. Armes; Female Athlete of the Year: First Lieutenant Mollie B. Hebda.

New Dental Plan for Active Duty and Reserves

The TRICARE dental contract for active-duty family members, Reserve Component members and their families will switch from MetLife to United Concordia on May 1, 2017. Military retirees and their families are covered by a separate contract with Delta Dental, which is not affected. Dental benefits will stay the same or expand in some instances. Children will be automatically enrolled as beneficiaries starting at one rather than four years old. There is an increase to the annual maximum benefit from \$1,300 to \$1,500 and sealants for kids will be free.

CBO Option to Reduce Budget: Eliminate Concurrent Receipt

The Congressional Budget Office (CBO), the agency within the legislative branch of government that provides budget and economic information to Congress, issued a report with deficit reduction options. One CBO option is the elimination of concurrent receipt of retirement pay and disability compensation for disabled former service members. This was not a recommendation, but one of many options provided to Congress. There is no congressional move on this option.

"Concurrent receipt" means the receipt of both the full amounts of military retired pay and disability compensation. Since FY 2001, any retired service member who received disability compensation had that amount deducted from their retired pay. This is referred to as an "offset." FRA supports full payment

retired and disability compensation.

Since 2001, FRA has made progress in achieving comprehensive concurrent receipt reform. There are two separate Department of Defense programs for disability compensation: Combat Related Special Compensation (CRSC) and Concurrent Retirement and Disability Pay (CRDP). All who receive CRSC receive concurrent receipt. Retirees receiving CRDP with 20 or more years of service and a 50 percent or higher service-connected disability rating, have concurrent receipt. CRDP beneficiaries with less than 50 percent disability rating and also those medically retired with less than 20 years of service (Chapter 61) are not eligible for concurrent receipt. Legislation has been introduced to provide comprehensive concurrent receipt reform (H.R. 333 & S. 66). Members are urged to use the FRA Action Center to ask congress to support these proposals at: action.fra.org/action-center/.

SBP/DIC Offset Repeal Introduced

Senator Bill Nelson (Fla.) introduced legislation (S. 339) and Congressman Joe Wilson (S.C.) introduced identical legislation in the house (H.R. 846) that repeals the SBP/DIC Offset for survivors, sometimes referred to as the "Military Widows' Tax."

Survivor Benefit Program (SBP) and Dependency and Indemnity Compensation (DIC) payments are paid for different reasons. SBP is purchased by the retiree and provides a portion of retired pay to the survivor. DIC is a special

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indemnity compensation paid to the survivor when a member's service causes their premature death. The VA indemnity compensation should be added to the SBP the retiree paid for, not substituted. It is only right that surviving spouses of federal civilian retirees who are disabled veterans and die of military-service-connected causes receive DIC without losing any federal civilian SBP benefits.

Members are urged to use the FRA Action Center: action.fra.org/action-center/.

Support Constitutional Amendment to Protect American Flag

Rep. Steve Womack (Ark.) introduced a constitutional amendment (H. J. Res. 61) that allows Congress to pass a law to prohibit the desecration of the U.S. flag. Many brave men and women who are serving and have served feel strongly about the honor and dignity of "Old Glory." The physical desecration of this symbol of democracy and freedom is an offense to them and the memory of all those who died defending this nation.

Members can use the FRA Action Center to ask their U.S. Representa-

tive to support this resolution at: action.fra.org/action-center/.

Commissaries Begin Measuring Regional Savings

The Defense Commissary Agency (DeCA) announced savings for commissary shoppers will be reported more often and better reflect the local cost of living. Joseph H. Jeu, Director and CEO of the DeCA said, "We have updated how we measure savings. This enhanced way of calculating savings doesn't change the dollars patrons save, but it will give them a better understanding of local price comparisons."

Historically, DeCA measured savings globally by comparing national prices against average market prices for the entire country. Shoppers actually save 23.7 percent by using commissaries, which is lower than the claimed 30 percent savings. The drop in savings isn't a result of price increases. It's a change in how DeCA tracks the savings, moving from a national model to one that includes a regional comparison of nearby stores.

The cost of living varies by region, so to account for geographic differences, Congress requires DeCA to

report on savings regionally, comparing prices with two or three local grocers, including super centers near every commissary.

DeCA is also expanding the range of items it measures. Besides comparing approximately 38,000 branded items at a national level, DeCA will also be comparing local prices on approximately 1,000 products that represent what a typical shopper buys.

Since the savings rate is calculated from local comparisons, it will vary by region because of cost-of-living differences, even when commissary prices remain uniform and constant. Congress requires DeCA maintain savings at current levels, while the commissary system transforms its operations and improves the shopping experience. The new savings rate provides an accurate baseline that will allow DeCA and Congress to monitor patron savings.

For more details on the commissary's new business model or information on regional savings, visit the transformation page on DeCA's FAQ website: www.commissaries.com.

FRA

FRA Honors Senator Gillibrand

For the past 22 years, FRA has presented its highest award to the member of Congress who goes above and beyond to advance our legislative agenda. FRA NP Donald E. Larson and NED Snee presented the Pinnacle Award to Senator Kirsten Gillibrand (N.Y.), to honor her outstanding leadership in preserving and enhancing the quality of life for military personnel, retirees, veterans and their families. Shipmates unanimously voted in favor of Senator Gillibrand.

The junior senator served in the Senate since 2009 and was appointed Chair of the Senate Committee on Armed Services, Subcommittee on Personnel in 2013. She served as Ranking Member of the Subcommittee since 2015. During the 114th Congress, she sponsored the "Blue Water Navy Vietnam Veterans Act." This FRA-supported bill would clarify the presumption for filing disability claims with the Department of Veterans Affairs for ailments associated with exposure to the Agent Orange herbicide in Vietnam.

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

“I had to get my son to program it.” Your Jitterbug Flip set-up process is simple. We’ll even program it with your favorite numbers.

“What if I don’t remember a number?” Friendly, helpful Personal Operators are available 24 hours a day and will even greet you by name when you call.

“I’d like a cell phone to use in an emergency.” Now you can turn your phone into a personal safety device when you select a Health & Safety Package. With 5Star® Service, in any uncertain or unsafe situation, simply press the 5Star button to speak immediately with a highly-trained Urgent Response Agent who will confirm your location, evaluate your situation and get you the help you need, 24/7.

“My cell phone company wants to lock me in a two-year contract!” Not with the Jitterbug Flip. There are no contracts to sign and no cancellation fees.



Monthly Plan	\$14.99/mo*	\$19.99/mo*
Monthly Minutes	200	600
Operator Assistance	24/7	24/7
Long Distance Calls	No add'l charge	No add'l charge
Voice Dial	FREE	FREE
Nationwide Coverage	YES	YES
Friendly Return Policy ¹	30 days	30 days

Health & Safety Packages available as low as \$19.99/month*. More minute plans available. Ask your Jitterbug expert for details.

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

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National Convention 2017

90th FRA & 85th LA FRA
National Convention
September 19-24

This year, the annual convention will be held in the beautiful state of Maryland! The venue is the classic Hunt Valley Inn, owned and managed as a Wyndham Grand Hotel, located in Cockeysville also known as Hunt Valley. The hotel was significantly renovated in 2015 and has maintained the rustic atmosphere dating back to its beginnings. The location was coordinated by Branch and Unit 4, which is located in the Washington, DC region.

Every Shipmate is welcome at the Convention, but only accredited delegates have the privilege of speaking from the floor or voting on FRA resolutions. To be a convention delegate, a Shipmate must be a member of an FRA branch and register onsite. (FRA Members-at-Large are not eligible to be delegates.) Shipmates who are planning to attend the convention should contact their branch secretary so they can be included in the list of recognized delegates.

Registration is a very simple process, made even easier and faster if you have your membership card. The registration tables will be open early each day, as well as an hour before each business session and then for a couple of hours during the early afternoon. Specific hours will be posted at the convention. Upon registration, you will receive a delegate kit containing, among other things, all officer and committee reports and resolutions to be considered during the convention (complete with a section where the voting strength of each branch can be tabulated for each resolution). FRA voting strength becomes very important during a roll-call vote. Delegate kits are a very useful reference during the convention and are only available at the registration tables. Delegates also receive a convention program with the schedule of events, a convention journal, a nametag and usually some discount coupons and other fun items.

Hunt Valley Inn

McCormick & Co., the Baltimore-based company that produces and distributes spice, extracts and other food products, began planning a multi-million dollar hospitality





complex in 1965 to be built on a 15-acre tract in the Greater Baltimore Industrial Park in Cockeysville. There were two complete market surveys that indicated there was a need for such a hospitality facility since, at the time, more than 20 million people resided within a 200-mile radius of the location.

The 250,000-square-foot Inn, in the heart of Maryland's famous hunt country, opened in early 1970. The contemporary-styled Inn, described in design terms as "English countryside" or "late American," reflected the natural beauty of the rolling hunt countryside and served for years as a luxurious gathering spot for social activities, dining, entertainment and relaxation.

Hunt Valley Inn first offered 185 extra-large guest rooms, all lavishly decorated, along with upscale suites designed in either contemporary or period styles. It was later expanded with the addition of 400 guest rooms and suites.

The ballroom at the Inn was one of the largest in the Baltimore area in the 1970s and could hold up to 1,000 guests. Its theatre showed first-run films in the evenings and also served as an auditorium for business meetings during the day. Hunt Valley Inn was first independently owned and operated by McCormick & Co. Its luxurious English countryside architecture and overall layout was promoted in a

1969 newspaper as "hunt country splendor."

From the beginning, Hunt Valley Inn was marketed as a prominent destination and a must-see attraction of Hunt Valley. As early as 1972, the Inn touted itself as the place "where doing business is a pleasure."

The Laurus Corporation purchased the Hunt Valley property in 2013. Laurus' founder, Andres Szita, wanted to offer guests a high-caliber, world-class experience with top to bottom upgrades while also providing the experience that it had once known. With its commitment to restore the property to its grand and elegant days, Laurus partnered with the Wyndham Hotel Group, who would manage the hotel. The objective was to operate its newly-transformed asset with the understanding that, following a multi-million dollar renovation, Hunt Valley Inn would become one of the elite properties in the very exclusive Wyndham Grand collection of properties.

Leo A. Daly was the design firm that won the redesign contract. They chose to use warm and inviting neutral tones throughout the property. Some of the improvements include a brand new events lawn and state-of-the-art technology allowing guests to remain connected throughout the property.



In January 2015, Hunt Valley Inn joined the Wyndham Grand Hotel family. The Inn is located at 245 Shawan Rd., approximately seven miles north of Baltimore. For room reservations, call (866) 764-8359 or (410) 785-7000, or reserve online: www.huntvalleywyndhamgrand.com. Be sure to reference the "Fleet Reserve Association Room Block" to receive the discounted nightly rate of \$99, plus tax.

Maryland, My Maryland

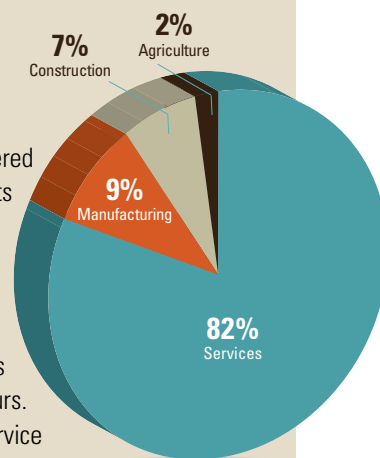
Maryland has been called "America in Miniature" because there is such a broad variety of things to experience, all packed in its 10,460 square miles of land and water. Visitors can find just about any kind of natural feature here, except a desert, since there is water almost everywhere. The "America in Miniature" moniker also applies to the role Maryland played in our nation's history, from the founding of the United States to the present. Maryland, like our country as a whole, is home to ethnic groups of every origin. Famous Marylanders include politicians, lawyers, painters, craftspeople, writers, health professionals and religious leaders. The state is home to the first railroad, the first dental school and the first umbrella factory. Maryland inventors gave us the gas light, the linotype machine and the refrigerator.

It also referred to as the "Old Line State" or "Free State." The Old Line nickname was earned during the Revolutionary War, when 400 soldiers in the First Maryland Regiment fought a British force of 10,000 and helped General George Washington's army escape. Washington depended upon the Maryland line throughout the war, and the soldiers' discipline and bravery earned the state its nickname. The name "Free State" was earned in 1919, when Congress passed a law prohibiting the sale and use of alcohol. Marylanders opposed prohibition because they believed it violated their state's rights. The "Free State" nickname also

Marylanders At Work

- Services 82% (community, social, personal and tourism services 27%; wholesale and retail trade 25%; government 19%; finance, insurance, and real estate 6%; and transportation, communications, and utilities 5%.)
- Manufacturing 9%
- Construction 7%
- Agriculture 2%

Have you ever wondered what Maryland residents do besides go to all of these great places? The chart above breaks down into four categories how Marylanders spend their working hours. The majority work in service jobs that are located mostly in and around Washington, DC and Baltimore. The federal government is also one of the area's largest employers.



Maryland is a leader in manufacturing, computers, communication and other high-tech equipment. Not surprisingly, printing for the federal government and all those other service industries is big business. Food processing, from soft drinks and spices to seafood, is also important in Maryland.

Farming and harvesting seafood employ 2 percent of Maryland workers. Sixty-five percent of Maryland's farm income is from livestock (mostly poultry) and 35 percent is from crops. Flowers, shrubs and trees are the leading money crops, followed by corn, soybeans, tobacco, tomatoes and apples.

Marylanders have been making their living from the Chesapeake Bay since the Colonial days. Today, the yearly catch of seafood, from crabs to oysters to rockfish, is worth more than \$50 million.

Historical facts about the Hunt Valley Inn were used from the Inn's website. Information about the state of Maryland is from VisitMaryland.org



represents Maryland's long tradition of political freedom and religious tolerance.

The Chesapeake Bay

The largest body of water in Maryland is the Chesapeake Bay, but there are nearly 50 rivers and creeks, plus streams, lakes and ponds within Maryland and it is located on the Atlantic Ocean. These waterways have been sources of food, employment, transportation and recreation for many centuries.

The major water source of the Chesapeake Bay is the Susquehanna River, which is now the largest non-navigable river in North America. The

Susquehanna flowed all the way from upstate New York to the Atlantic Ocean 20,000 years ago. Ten thousand years back, melting glacier ice caused the Atlantic to rise and push up into the Susquehanna, overflowing its banks and creating the Chesapeake Bay. The Bay is actually a drowned river bed of the Susquehanna River and also an estuary made up of a fresh and salt water mix. The area of land and rivers from Cooperstown, N.Y. to Virginia is called the watershed or drainage area of the Bay.

Maryland State Song

The second most popularity song in the South dur-

Tours and Other Activities

Schedules and prices are subject to change.

Medieval Times Dinner & Tournament

This is a two-hour jousting tournament show served with a four-course Medieval Feast. It is a live horse show in an enclosed, air-conditioned arena. The special FRA discounted admission price of \$42 includes free Royalty Upgrades. The arena is located at 7000 Arundel Mills Circle, Hanover, Md. 21076 in the vicinity of the Maryland Live! Casino and the Arundel Mills Outlet Mall. For more information, you may call 1-888-935-6878 or visit <http://www.medieval-times.com>.

Fort McHenry National Monument

Fort McHenry in Baltimore is an histori-

cal American star-shaped coastal fort best known for its role during the War of 1812, when it successfully defended the Baltimore Harbor from an attack by the British navy. It is also known as the birthplace of the American National Anthem. The Fort McHenry Guard performs drill, musket and artillery demonstrations. The admission fee is \$10. There may be an admission waiver if the FRA request is honored. The Fort is located at 2400 East Fort Avenue, Baltimore, Md. 21230. For more information, you may call (410) 962-4290 or visit: <https://www.nps.gov/fomc/planyourvisit/basicinfo.htm>.

MGM Casino National Harbor

The newest and the biggest casino in Maryland opened December 8, 2016. The casino/hotel overlooks the Potomac River and is about seven miles away from

Washington, DC. The popular Tanger Outlet is just at the top of the hill and has many name-brand stores. The MGM Casino is 70 miles south of the Hunt Valley Inn at 7100 Oxon Hill Road, Oxon Hill, Md. 20745. The telephone number is (844) 346-4664, or go online: <https://www.mgmnationalharbor.com>.

Horseshoe Casino

Horseshoe Casino is one of six casinos in Maryland and is located in downtown Baltimore, very close to Camden Yards, the home of the MLB Baltimore Orioles. Horseshoe is at 1525 Russell Street, Baltimore, Md. 21230. The telephone number is (844) 777-SHOE, and the website is <https://www.caesars.com/horseshoe-baltimore/casino>.

Maryland Live! Casino

This casino is located very close to the



ing the Civil War was “Maryland, My Maryland”—second only to the tune “Dixie.” It was written by James Ryder Randall, a 22 year-old school teacher.

Randall was so excited by a story of the passage of Union troops through the city of Baltimore, that he composed a bitter poem and published it in a New Orleans newspaper. He described composing the poem, “Under what may be called a conflagration of the senses, if not an inspiration of the intellect.” The poem was set to the traditional tune, “Lauriger Horatius,” better known as “O, Tannenbaum.” Maryland officially adopted it as the state song in 1939. **FRA**



Medieval Times and the Arundel Mills Outlet Mall. It is 32 miles away from the Hunt Valley Inn, at 7002 Arundel Mills Cir #7777, Hanover, Md. 21076. The telephone number is (855) 5MD-LIVE or (443) 842-7000, and their website is: <https://www.marylandlive-casino.com>.

Baltimore Orioles Major League Baseball

Oriole Park at Camden Yards, the beautiful baseball-only facility in downtown Baltimore, became the official home of the Orioles on April 6, 1992. The one-time railroad center is 12 minutes west by foot from the City’s Inner Harbor and only two blocks from the birthplace of baseball’s most legendary hero, George Herman “Babe” Ruth. The following games are playing during the convention time frame. All games start at 7:05 PM.

Tickets range from \$15 to \$72.

- Tuesday September 19 vs Boston Red Sox
- Wednesday September 20 vs Boston Red Sox
- Thursday September 21 vs Tampa Bay Rays
- Friday September 22 vs Tampa Bay Rays
- Saturday September 23 vs Tampa Bay Rays
- Sunday September 24 vs Tampa Bay Rays

Visit the Orioles website at: <http://baltimore.orioles.mlb.com>.

Annapolis

This classic waterfront city resides on the Chesapeake Bay at the mouth of the Severn River, 25 miles south of Baltimore and about 30 miles east of Washington, DC. The city is the state capital and considered part of the

Baltimore–Washington metropolitan area.

Annapolis served as the seat of the Continental Congress from 1783 to 1784 and was the site of the 1786 Annapolis Convention, which called for the Constitutional Convention to be held the following year. It is a collection of historic homes, brick streets, charming stores and sidewalk cafes, a stunning harbor, government offices, and is the home to the United States Naval Academy. The harbor area is a great place to stroll around and experience Georgian and Victorian architecture, shops creatively housed in classic buildings, restaurants, and pubs. There are no big box stores in the harbor location.

Airport Shuttle

There is no free shuttle to and from BWI International Airport, but there is plenty of free parking at the Inn. A Light Rail Train does run from the BWI Airport to the shopping center that is one block away from the Hunt Valley Inn. For information, contact the Transit Information Call Center at 410-539-5000, Web: mta.maryland.gov/light-rail. The hotel provides free shuttle service within a three-mile radius of the Inn. The National Convention Team is exploring additional convenient and inexpensive transportation between the Inn and the BWI Airport. More information will be made available as we get closer to the convention dates.

Mobility Equipment

Wheelchair and scooter rentals will be available from ScooterPlus Rentals, a division of Lenox Medical Supply. The store will deliver your wheelchair or scooter to the Inn and is offering a 10% discount to active military and veterans. Use the promo code "MILITARY" to receive your discount. To reserve a wheelchair or scooter, call our sales representative, Tonna, at (866) 474-4356. You may also visit their website: www.lenoxmedicalsupply.com. Follow the link to "Rental," which takes you to the page for ScooterPlus Rentals.

Oxygen Bottles and Medical Supplies

Oxygen bottles and other medical supplies are available at the Austin Pharmacy & Medical Supplies. They are located at 10757 York Road, Cockeysville, Md.

21030. The pharmacy is 1.8 miles away from the Hunt Valley Inn. Their telephone number is (410) 773-0300. For more information, you may visit their website at: www.austinpharm.com.

Tuxedo Rental

The company that is providing the tuxedo rentals is Tuxedo House, located at 2135 Greenspring Drive, Timonium, Md. 21093. The store point of contact is Scott Furman, the owner. Their telephone number is (410) 252-6220. For more information, you may visit their website at: <http://www.tuxedohouse.com>. The measurement, fitting and pickup schedule will be published a month before the convention. A store representative will come to the hotel to get your measurements. Tuxedo House will come back to the hotel and pick up your rental at the end of the convention.

Breakfasts/Luncheon

Aside from the Hotel's Cinnamon Tree Restaurant, the Polo Lounge & Bar and Café 245, the National Convention Team will offer a daily Breakfast buffets at a discounted rate, more information will be available as we near the convention dates; advance reservation and payment is preferred to ensure enough food are prepared. Corporate-sponsored briefings between morning and afternoon session may include lunch, however seating and supply are limited.

The convention organizers request the chairperson for each of the various breakfasts/luncheons contact the Arrangement Committee Chair, Merlyn Eda, to coordi-

nate scheduling for menus for each breakfast/luncheon. Merlyn is also the co-chair of the 2017 National Convention. Her phone number is: (301) 910-2926 and her email is: merlyneda@yahoo.com.

Welcome Aboard Party

The Welcome Aboard Party will be held Wednesday, September 20 at 1900 in the Valley Ballroom of the Hunt Valley Inn. The theme of this year's big kick-off event will be based upon the classical 50s, 60s and 70s dance parties. The members of the Entertainment Committee are putting together a show that promises to amuse and entertain everyone! However, we need your help to ensure that you will have a pleasant and entertaining evening. Admission to the Welcome Aboard Party is free, BUT you must register for this party when you make your reservations for meals and tours. This is to make sure we have a meal for each person. If you do not register, there will not be any food.

Banquet and Grand Ball

The Banquet and Grand Ball will be held Saturday, September 23, 2017, at 1930 in the Valley Ballroom. All the schedules and activities for this event will be coordinated with the LA FRA and the FRA National Presidents. Our Entertainment Committee has planned some entertainment for your pleasure. There is a fee for this event, so be sure to prepay in order to have a table place and food reserved for you.

How to Make Exercise a Positive Experience

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

Most people know they should eat healthy, exercise and manage their stress. Yet, despite decades of public health messages to this effect, one out of two people is obese. Clearly, something isn't working.

Motivation scientist Michelle Segar, Ph.D., M.P.H. has dedicated the past 22 years of her career to understanding how to create sustainable physical activity and other self-care behaviors. She was drawn to this field of study after learning that most cancer survivors stopped exercising despite a reduction in their anxiety symptoms. "I became very curious why people would stop [exercising] when they recognize that it was good for their health," said Segar, the director of the Sport Health & Activity Research & Policy Center at the University of Michigan.

One of the things Segar learned from the research is that how someone feels in the moment about a particular choice will always trump the future value of that choice. "If we translate that into physical activity, how I feel at 4:59 p.m. about going to exercise at 5:00 is much more influential than any future weight loss goal or desire to prevent disease," said Segar.

Instead of focusing on some future abstract reward for exercising, Segar wants people to connect immediate positive experiences and feelings with physical activity. "Because of how our brains work, this connection will drive people to do it."

One way to make that connection is to focus on positive feelings that the physical activity will create, such as enjoyment. For example, Segar, who doesn't consider herself athletic, started to really enjoy jogging as a teenager when she strapped on a tape player and listened to then-popular music by Prince or Michael Jackson. "I remember it was during a summer or spring day and it just enlivened me. That was



kind of my hook and I really haven't stopped being active since."

However, Segar doesn't limit positive feelings to enjoyment and encourages people to reflect on what they need from a physical activity. Do you need to reduce stress and to relax? Do you want more joy, inspiration, confidence or energy? Segar doesn't limit positive feelings to enjoyment and encourages people to reflect on what they need from a physical activity. For example, do you need less stress to relax? Do you want more joy, inspiration, confidence or energy? Segar drew inspiration from the 1992 Olympics in Barcelona by participating as a volunteer and a torch bearer. That motivated her to continue to jog and be physically fit. "The positive feelings hook people to engage with the desired behavior and that becomes a powerful positive reinforcing cycle," said Segar.

According to Segar, when people choose physical activities they don't enjoy and don't feel good, that creates a negative reinforcing cycle. "You will dislike being physically active, and who's got the energy or the desire to consistently practice a behavior like physical activity that you don't like?"

Internal or External Motivation and Rewards

In studying why and what motivates people to maintain an exercise regimen, scientists also look

at whether people are motivated from within themselves (intrinsically) or outside themselves (extrinsically). "Intrinsic motivation is the concept of drive that comes from inside the person, inside their sense of self. It's basically a renewable source of motivation. What we want to do is have the desired behavior feel like a gift, so people want to practice it," said Segar.

She explained that taking a walk outside because it makes you feel better, or because you feel proud of yourself, is a reward you give yourself. When you feel better, you're the one who benefits.

Research shows people who exercise, walk outside or are active in nature gain more benefits than people who stay inside, according to Segar. "We know that being in green space, even if you don't move your body, is renewing, especially cognitively. Some people do prefer to be in a gym where they can talk to other people and that's important to know too."

Not all internal rewards are of equal benefit. For example, when it comes to food choices, someone may say, "I like the taste of a cookie more than that of a salad—so that's my intrinsic reward." But people also have an energy response in this situation. Segar encourages people to compare how they feel after eating a cookie and how they feel after eating a salad. "I ask people to really start noticing how their choices make them feel, because that's one of the best ways to hook people on the intrinsic rewards."

In contrast, external motivation comes from outside of you. This can be positive if you are driven by changes in numbers on a scale or your blood pressure monitor. If your source of motivation comes from other people pushing you to accomplish things, it feels like a “should” and then becomes more of a chore. Segar said, “In general, human beings don’t like to do things from that place.”

Nonetheless, less exciting chores like vacuuming and cleaning your home can burn calories and become beneficial. “That’s the flip side of what we’re talking about. How can we infuse something that we really think we should do with meaning and knowledge that, ‘You know what? This might not be the most fun thing on the block to do but, in fact, it’s really benefiting me in many ways,’” said Segar.

What People Value Motivates Them to Move

What’s important and valuable to people differs by gender, age and other demographic categories. Segar mentioned, “When we consider what’s important to us, that’s how we need to think about physical activity. We want to raise self-awareness about who we are, what we want, what matters most in our lives, what is most meaningful, and what our barriers are.”

For example, Segar recalled that a stroke patient valued being able to smile at her daughter’s wedding, which motivated her to do the smile exercises in physical therapy. To connect emotionally with their meaningful personal reasons, Segar has suggested that people try to visualize themselves performing their desired future behavior, such as actually smiling at their daughter’s wedding.

Prioritizing Self-care Versus Sickness

Segar says it’s very important for people to grasp the concept of self-care, which translates into: “If I don’t take care of myself, no one else is going to. If I don’t make this choice, I’m going to feel fatigued and depressed and most likely, at some point get sick, because that’s the way our bodies work.” She clarified that the concept of self-care, rather than the fear of sickness, will motivate people to under-

Segar says it’s very important for people to grasp the concept of self-care, which translates into: “If I don’t take care of myself, no one else is going to. If I don’t make this choice, I’m going to feel fatigued and depressed and most likely, at some point get sick, because that’s the way our bodies work.”

take physical activity. She also acknowledges that not everyone is in a place where they can afford to take better care of themselves. “If a single mother with children, who works three jobs to make ends meet, recognizes that she just can’t fit in time to go to the gym, but she could fit in time to take a walk around the block with her kids, that’s a beautiful awareness. We don’t want people beating themselves up, because that creates stress and stress is bad,” said Segar.

Strategies

One strategy is to hire a health coach with an established process to identify the activities you value, enjoy and are motivated to do, as well as to identify any barriers to such activities.

Another strategy is to use the worksheets and exercises in Segar’s book, *No Sweat: How the Simple Science of Motivation Can Bring You a Lifetime of Fitness*, which can be customized to help plan your self-care behavior — whether it’s getting more sleep, changing your diet, or starting physical activity. The book is organized around the core principles of MAPS, which stands for Meaning, Awareness, Permission and Strategies. While some people like to make several changes at once, Segar prefers to focus on one behavior at a time, which gives people an opportunity

to recognize their barriers and create strategies to overcome them.

To learn more about Christine’s health coaching and nutrition practice, visit www.reversedidiabetescoach.com. **FRA**

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

Available September



Who needs money for college?

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

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

Questions?

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

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



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

Scholarship Applications Due April 15

The application and supporting materials for FRA Education Foundation scholarships must be submitted and postmarked by the deadline, April 15, 2017.

According to Mike Patton of the *Forbes* magazine advisor network, "Education costs have soared over the past few decades." He notes obtaining a college education is getting more expensive and cites statistics indicating, "The average tuition and fees at a public university for the 2014-2015 school year were \$9,139 for in-state and \$22,598 for out-of-state students. The average cost of a private university was \$31,231." Patton also states "While the cost of education continues to climb, having no education may be far worse in terms of lost wages."

The Application Process

Upon receipt at FRA National Headquarters (NHQ), applications are reviewed to ensure all information is included. The LA FRA scholarship applications are also sent to NHQ and then forwarded to the appropriate Auxiliary officer for processing.

After the initial review process, Foundation Scholarship Program Coordinator Alicia Landis forwards complete packages to the three-member committee who objectively reviews each application. The process uses a grid that lists the attributes from the application and supporting materials that include financial need, academic standing, character and leadership qualities.

NOTE: Incomplete applications are not accepted. Instructions list all information and supporting materials required for each award—we receive numerous incomplete applications.

Eligibility unfortunately varies somewhat by award due to legacy award requirements; however, all applicants must be U.S. citizens affiliated with the U.S. Navy, Marine Corps or Coast Guard through their service or that of their spouse, parent, grandparent or great-grandparent. FRA members in good standing, their spouses, children, grandchildren and great-grandchildren are eligible for

a wider range of scholarships. Recipients must be full-time students at an accredited U.S. college or university. Applicants who meet eligibility requirements will be considered for other scholarships and notified about awards during the summer before the fall semester. Only scholarship winners are notified.

Additional scholarships include:

FRA Member Scholarships: Students may apply if the applicant or sponsor is an FRA member in good standing, currently or at time of death. In addition, the applicant can be the spouse; dependent biological, step or adoptive child; biological, step or adoptive grandchild; or biological, step or adoptive great-grandchild of the FRA member.

Legacy Scholarships: Students may apply for the **Colonel Hazel Elizabeth Benn, USMC, Scholarship** if they are an unmarried dependent child of the sponsor and are enrolled, for the fall of 2017 as a freshman or sophomore undergraduate at a U.S. state- or regionally-accredited institution of post-secondary education. The sponsor must be an FRA member in good standing, currently, or at time of death, and served or is now serving in the Navy as an enlisted medical rating (Corpsman) serving with the U.S. Marine Corps. Students may apply for the **Angelo and Mildred Nunez Scholarships** if they are the qualified daughter or son of enlisted Navy personnel who are or will be pursuing post high-school, undergraduate education at an accredited U.S. college or university.

FRA Nonmember Scholarships: Students may apply for this scholarship if the applicant or sponsor is not a member of the FRA, living, on active duty, reserve, retired or honorably discharged veteran of the Navy, Marine Corps or Coast Guard. The applicant may be the spouse; dependent biological, step or adoptive child; or biological, step or adoptive grandchild; or biological, step or adoptive great-grandchild of the FRA non-member.

Help spread the word about our scholarships and encourage individuals to apply. Information and applications are at: fra.org/foundation. **FRA**

Keep Moving Forward



Penny Collins

The new recruiting theme is “Keep Moving Forward,” which starts April 1, 2017 and ends March 31, 2018. FRA will continue offering recruiting incentives. More than ever, our recruiting and retention efforts are needed to build the collective force of the FRA voice to be heard on Capitol Hill. The following is a summary of the recruiting and retention incentive programs.

Regular Recruiting Incentives

- **Recruit 1, 2, 3:** Any member of the FRA or Auxiliary is eligible to receive a collectible pin for recruiting this category of membership as described in FRA's Constitution & Bylaws.
- **Recruit 10:** Any member of the FRA or Auxiliary who recruits or sponsors ten new or reinstated members will be eligible to receive a one-time collectible pin, Gold Lapel Button of the FRA, and a Letter of Commendation signed by the National President.
- **Recruit 32:** Any FRA member who recruits or sponsors 32 new or reinstated members during the recruiting period will be eligible to receive a life membership or a \$100 cash award if already a Life Member. For each subsequent 32 members recruited, a member will be eligible to receive an additional \$100 award.
- **Recruit 50:** The Silver Anchor Squadron Award may be awarded to any eligible FRA or Auxiliary member who recruits or sponsors 50 new or reinstated members. The award is a Silver Anchor Squadron Award Pin, Certificate and Letter of Commendation signed by the National President.

Special Incentives

- **Recruit 5:** Any FRA member who recruits or sponsors five new or reinstated members will be eligible to receive the “Recruit 5” collectible pin and the extension of one year of membership dues, valued at \$40. If the recruiter is already a Life Member, a special gift valued at \$40 will be awarded in lieu of paying for one year of membership. The recruiter would be eligible to recruit

only one set of five new or reinstated members during the recruiting year to receive the award.

- **Retain 5:** To strengthen retention, we will randomly draw 20 names of new or rejoined members with one or two years of membership who are eligible for renewal. Drawing will be held quarterly, selecting five names each in July, October and December 2017, as well as April 2018. We will renew or extend their \$40 membership for one year.

Recruit Previous Members – Branch Award:

This program gives a monetary award of \$100 to the top Branch in each of the five groups for recruiting the highest number of previous members to rejoin the FRA. A \$100 award will be given to each Branch during the National Convention.

“Keep Moving Forward” should be in the hearts and minds of FRA members. Please keep in mind this very important fact shared by RVPSC David W. Thompson and President of Branch 371 in Baton Rouge, La., “Our branches may lose a few members each year and, as overall FRA membership declines, so does FRA's political influence. Local branch participation is important and a great way to help other veterans.”

One of the most important reasons for membership is that, your FRA dues support lobbying efforts. FRA and the Military Coalition work yearlong to fend off cuts to veteran and active-duty programs. Although those efforts aren't always successful, other times, they are. We encourage your continued membership. Without your support, FRA would be less affective at championing improvements to federal programs that are important to most veterans. What we strive to defeat, are any increases in the cost of Tricare coverage, any loss retirement benefits, any budgetary squeeze on active duty benefits and reductions in veterans programs. Let's stay strong together, as members of the FRA.” **FRA**

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

MOVING FORWARD

2017 - 2018



Continuing Programs

Recruit 3 Program

Any FRA or Auxiliary member who recruits/sponsors three (3) new or reinstated FRA members will be eligible to receive the red/white/blue collectible pin.

Recruit 32 Program

Any FRA member who recruits sponsors 32 new or reinstated members during the recruiting year will be eligible to receive a life membership or \$100 cash award if already a Life Member. For each subsequent 32 members recruited, a Shipmate will be eligible to receive an additional award of \$100.

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 "Sponsored by" section of the application.

Continuing Recruiting Initiatives (2018)

Recruit 5 Initiative

Any FRA member who recruits/sponsors five (5) new or reinstated members will receive a "Recruit 5" collectible pin and a one-year extension of his/her existing membership, valued at \$40. If the recruiter is already a Life Member, a special gift valued at \$40 will be awarded in lieu of paying for one year of membership dues. The recruiter is eligible to recruit only one set of five new or reinstated members during the recruiting year and receive the special incentive awards.

Retain 5 Initiative

To strengthen retention, we will randomly draw a total of 20 names of new or rejoined FRA members with one or two years of membership who are eligible for renewal. This drawing will be held quarterly to select five names each in July, October, December and April. Winners' memberships will be extended for one year, valued at \$40.

Artist's rendering of the Moving Forward Pins. Actual pin design may vary and is smaller than shown.



125 N. West Street,
Alexandria, VA
22314-2754
703-683-1400
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 the FRA. Annual dues include a subscription to *FRAtoday*, *NewsBytes* and *OnWatch*.

Name: _____ Rate/Rank: _____

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

Date of Birth: _____ SS No. (Optional): _____ Phone: () _____

Service: _____ Status: _____ Membership Pref.: Branch No. _____ ☐ Nearest to home ☐ Member-at-large

Previous FRA member: ☐ No ☐ Yes If yes, previous Member No.: _____

Email Address: _____ Spouse's Name: _____

Applicant's Signature: _____ Date: _____

SPONSORED BY:

Name: _____

Member No.: _____ Branch No.: _____

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Amount: _____ Credit Card No.: _____

Exp. Date: _____ Signature: _____

LA FRA Southwest Region



Nadine Braudaway

As Regional President for the Southwest Region, I receive helpful tips from past LA FRA Regional and National Presidents about how to be a successful leader. One piece of advice made more sense to me than all the others, communication. By communicating with fellow members, it allows others to share what great things we all do for our communities. Facebook is a great way to share information, not only within our own region, but also with those who live across the country or the other side of the Pacific

Ocean. If you have an opportunity, view and “friend” the following Facebook pages: LA FRA Southwest, Fleet Reserve Association Branch 163, FRA Branch 61 and FRA Branch 289. These pages are shared with the Units.

I’m proud to announce PNC Shirley Ferrill, President of Unit 61 (Chula Vista), was honored on November 1, 2016 as “Veteran of the Year” by Mayor Mary Casilas Salas of the City of Chula



Vista, Calif. Recognition for her service to the veterans’ community for more than 40 years is well deserved. In another ceremony this year, Ferrill was presented with a lifetime achievement award for her work with the veterans’ community of National City, Calif. She was honorably discharged from the Navy



TOP: PNC Shirley Ferrill
BELOW: (L to R) Front row: Marion Cortland and Carol Curtis. Back row: Geneva Bland, Virginia Ginter, Joanie Katzenberg and Sandy Linkey.

in 1958. When she joined the FRA in 1973, she was denied the opportunity to be a Shipmate because of her gender. Fortunately for the LA FRA, she became an Auxiliary Member. We are pleased to have Shirley (pictured above) as a leader and an inspiration!

Another inspiration is member Marion Cortland of Unit 163 (Valley of the Sun), who is an actively involved photographer for Veterans’ organization activities in Phoenix, Ariz. Cortland was awarded “Photographer Extraordinaire” from the Phoenix Veterans’ Day Parade Committee 2016 as well as many recognitions from other veterans’ organizations throughout the Valley.

Other accomplishments by members in the region include members of Unit 47 (San Diego) feeding the homeless in downtown San Diego. Of the estimated 8,900 homeless veterans nationwide, 60 percent are thought to be on the streets of San Diego. Unit 84 (San Diego) is supporting their aging and frail members by paying for their continued membership and visiting them often. Unit 289 (Imperial Beach) generously gives monetary donations to the Children’s Hospital of San Diego, Navy Relief, Warrior Foundation and others. Marilyn Quesnel of Unit 289 was asked by our National President to represent the LA FRA while visiting units in the Philippines. Unit 163 (Valley of the Sun) donates boxes of coupons, sometimes valued at \$200, each month for food. Many of the Southwest Units are now participating in the Veterans’ Affairs Voluntary Service Program.

There are so many good and rewarding volunteer services performed in the name of the LA FRA Southwest Region but not all of them can be recognized in this article. There is no doubt our Region is making a difference and fulfilling our obligations to our communities. **FRA**

Yours in Loyalty, Protection and Service,
RPSW Nadine Braudaway

Nadine Braudaway is the LA FRA Regional President, Southwest

— Exclusively for FRA Members age 50 – 74 —

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1. BRANCH 126, JACKSONVILLE, FLA.

Shipmates and Auxiliary members participated in the Veterans' Day Parade in Jacksonville, Fla., November 11, 2016. (L to R) Shipmates Edward Hamilton, Donald Rodely, David Burris, Terrance Johnson and Bill Kulier. Standing on the trailer: Shipmate Johnny Johnson, Edith Johnson, Tessie Varra, Paul Hetz and Florence Kulier.

**2. BRANCH/UNIT 269, GOOSE CREEK, S.C.**

Members of Branch/Unit 269 and the Low Country Marine Corps League Detachment 803 members after shopping and buying 240 toys for the Marine Corps Reserve Program, Toys for Tots. (Left to right) JrPRPSE Pat Suckow, National Chaplain Gale Nathan, RVPSE Gail Bolz, Staff Sergeant Robert Kresa with Toys for Tots, Theresa Milligan, Trish Gallagher, Ed Gallaher, Marilyn Tharp, Branch President Laurie Bailey, Trish Chilton and Bobbi Sutton.

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

(L to R) Warren Upton and Edwin Schuler, two Pearl Harbor survivors from the December 7 attack take time to pose during a two-bell ceremony held this past December at Oak Hill Cemetery in San Jose, Calif.

4. BRANCH 126, JACKSONVILLE, FLA.

Shipmate and WWII veteran Hubert "Johnny" Johnson (R) was presented a letter of commendation and lapel pin denoting his 50 years of continuous membership in the FRA. The award was presented by Branch President James J. Thomas at the Branch meeting this past January 19.

5. BRANCH 117, ORLANDO, FLA.

Shipmate and Branch President James L. Middlekauff (R) presented a Certificate and Pin for 60 years of continuous FRA membership to Shipmate Lloyd Gratto.

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

Shipmate and Branch 124 Secretary Sharon A. Munday presented FRA awards to Naval Support Activity Lakehurst Sailor of the Quarter. (L to R) Munday, PO3 Robinson BJSOQ, LA FRA NE/NENG RVP Bobbie Seidel, PO2 Anderson JSOQ and PO1 Pettway SSOQ





7. BRANCH 99, VIRGINIA BEACH, VA.

FRA Branch 99 awarded more than \$10,000 in cash and prizes on February 15, 2017. The Branch held their Americanism Awards Night at the VFW Post # 4809, awarding Olivia Hayes as the overall winner, Emily Kirk as 1st runner-up and Linsey Ward as 2nd runner-up.

8. BRANCH 112, BIRMINGHAM, ALA.

Branch President Odell had the honor of hosting and conducting "Wreaths Across America" at the Jefferson Memorial Cemetery in Trussville, Ala. The participating organizations were the American Legion and Riders, the Marine Corps League, the VVA, the Boy Scouts of America and the Springville Civil Air Patrol. The cannon salutes were provided by the Alabama Artillery Group.

9. BRANCH 57, SOUTH JERSEY, N.J.

(L to R) Branch 13 President Al Davenport, host of the Welcome Home Show, Joe Griffies, Branch 13 recruiting chairman Bob Campbell, Anthony McDonald and Branch 57 Vice President Joe Walters.

10. BRANCH 20, GROTON, CONN.

Pvt. Tristan Dumas USMC, just out of boot camp, signed up for his FRA Life Membership this past December. He is the youngest FRA Life Member ever for Branch and Unit 20. (L to R) Tamara Perry from Unit 20, Michael Lopeman, John Jones, Pvt. Dumas, Joseph Holmes, Unit 20 Lisa Holmes, Theodore Richards and John Sullivan.

11. FRA STAFF

NED Thomas J. Sneer attended the Military Health System/Defense Health Agency meeting and spoke with Vice Adm. Raquel (Rocky) C. Bono, Director, Defense Health Agency, Defense Health Headquarters, Falls Church, Va.



To submit a photo for Shipmate News, please email a photo as an attachment in jpeg format to FRAtoday@fra.org or mail a high-quality photograph to *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.

In Memoriam

Name	Rank	Branch						
Abdon, Edgardo	USMC	4	Hanley, Clifford Earl	CPO, USN	94	Schluetter, Albert L.	RDCS, USN	251
Adair, Richard A.	AMSC, USN	123	Hawkins, Robert L.	EMC, USN	89	Schmitt, Giles V.	YNC, USN	70
Agbulos, Lorenzo	SCPO, USN	84	Hays, Herbert O.	USN	MAL	Self, Malcom R.	MMC, USN	MAL
Angel, John H.	ADR1, USN	70	Henry, Forrest C.	UTC, USN	120	Self, William L.	CAPT, USN	182
Beck, Allen E.	CDR, USN	MAL	Hill, Donald J.	BTCS, USN	29	Snyder, Bud F.	ABHC, USN 1	20
Bello, Cesar V.	PO1, USN	156	Hilliard, Howard L.	ACC, USN	97	Stobart, Ralph E.	LCDR(EMCS(SS), USN	269
Blair, Douglas J.	MCPO, USN	120	Hoosier, Donald C.	AWCM, USN	MAL	Struck, Gerald L.	CDR USN (LDO), USN	91
Bruce, William E.	ETCM, USN	MAL	Huston, Robert J.	BMC, USN	8	Vail, Robert G.	BMC, USN	70
Carson, Eldon.	MSCM, USN	269	Jobe, James L.	DKC, USN	47	Walker, Eldon M.	SWCS, USN	120
Davis, Jesse C.	AFCM, USN	163	Jones, Edgar D.	CSC, USN	47	Weber, Linda	AT2, USN	261
Dubois, Homer.	DPC, USN	MAL	Kessler, Robert L.	ABAN, USN	MAL	Welch, Thomas H.	RD2, USN	346
Eichler, Thomas F.	CTM1, USN	293	Malloy, Howard E.	QMC, USN	40	Wilkie, Robert L.	YNC, USN	70
Eldreth, James T.	BM2, USN	219	Nye, Lawrence E.	USN	91	Names in red indicated 50 year continuous members. Name in bold indicate past national officers.		
Farmer, Paul L.	MCPO, USN	86	Orr, Charles W.	CWO3	99			
Flynn, Peter F.	MSGT, USMC	91	Pelissier, Roland H.	BTCS, USN	132			
Goodman, James F.	DT1, USN	163	Peters, John T.	PCCM, USN	101			
Goodman, Donald L.	POCS, USN	185	Register, Able T.	MCPO, USN	MAL			
Graham, Charles P.	CWO2, USN	40	Rochford, John M.	CDR, USN	120			
Hancock, George E.	DK1, USN	MAL	Russell, James A.	ADCS, USN	307			
			Schlette, Peter	RDC, USCG	371			



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10/12/2017-10/15/2017, Hot Springs, Ark.
Contact: Don Hecke, 223 Ranchester
Terrace, Hot Springs, AR 71913
Telephone: 501-620-0593
Email: don9329@hotmail.com

VA-81

04/27/2017-04/29/2017, Oceana, Va.
Contact: Pat Whitehead, 508 Elkhorn
Fern Lane, Deland, FL 32720
Telephone: 386-873-4045
Email: pmwhitehead1@msn.com

USS King (DLG-10/DDG-41)

09/14/2017-09/17/2017, New Orleans, La.
Contact: John Fitzsimmons
Telephone: 609-971-5498
Email: jfitzwithking@verizon.net

American Amphibious Force Assoc. (AAFA)

09/27/2017-09/30/2017, Virginia Beach, Va.
Contact: Henry Ruiz
Telephone: 757-650-2814

USS Takelma (ATF-113)

09/28/2017-10/01/2017, Louisville, Ky.
Contact: Mike Simmons, 6150 N 325 E,
Howe, IN 46746
Telephone: 260-499-0663
Email: micsimmons@hotmail.com

USS Bausell (DD-845)

07/16/2017-07/21/2017, New Orleans, La.
Contact: Dave Reasons, 2424 Roberts Lane,
114M, Florence, AL 35630
Telephone: 256-443-1969
Email: ussbausellreunionplanner@gmail.com
Website: <http://www.ussbausellreunion.com>

USS Tigrone (SS/SSR/agss-419)

09/28/2017-10/01/2017, Mobile, Ala.
Contact: John Murray, 148 Coinjock Devel-
opment Rd., Coinjock, NC 27923
Telephone: 757-573-1695
Email: jmurray@delreysys.com

Association of Aviation Ordnancemen

07/26/2017- 07/30/2017, Reno, Nev.
Contact: JJ Lamaitre
Email: aaosec@cox.net

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

07/20/2017-07/23/2017, Newport News, Va.
Contact: Barry L. Probst, P.O. Box 7445,
Brockton, MA 02303-7445
Telephone: 508-580-3808
Website: www.ussboston.org

VMFA 115 Reunion Assoc.

09/07/2017-09/10/2017, Norfolk, Va.
Contact: Patti Kaas
Telephone: 717-422-6796
Email: kaasfamily4@gmail.com

USS Kinkaid (DD-965)

08/24/2017-08/26/2017, San Diego, Calif.
Contact: Ray Snider, P.O. Box 25, Bonita, CA 91908
Telephone: 619-206-2242
Email: kinkaid965@cox.net
Website: www.usskinkaid.org

USS Mansfield (DD-728)

08/23/2017-08/27/2017, New Orleans, La.
Contact: Anthony Tabor
Telephone: 504-780-3072
Email: reunion.dd728@gmail.com
Website: www.ussmansfield.com

Looking For-April 2017

My name is Charles L. Franklin, and I am looking for Shipmates (officers & enlisted) that served aboard The **USS Conecuh (AOR-110)** from 1/1953 to 2/1956. I was in the Supply Department then, but I retired from the Navy in the Aviation branch. Please contact me at 757-487-9004 or mail me letters at 1 Warfield Ct., Portsmouth, VA 23701. Great memories!

Looking for the diving crew aboard the U.S.S. Nereus (AS-17) from 6/1962-9/1965. Seeking anyone that can verify propeller incident. Please contact Wardell E. Stephens at 520-466-3857 or P.O. Box 721, Eloy, AZ 85131

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Decipher Your Investment Puzzle

When you set up your investment portfolio, you probably also settled on an asset allocation strategy — for instance, 60% stocks and 40% bonds. You, perhaps with the help of your financial advisor, determined that this particular balance of investments could help you generate average returns that would help you meet your financial goals and match your personal tolerance for risk.

As the economic market shifts though, everyone's financial portfolio naturally drifts out of balance to some degree, says Tracie McMillion, CFA®, Investment Research Manager, and Head of Asset Allocation for the Wells Fargo Investment Institute. During a market downturn, for example, the stock allocation of your portfolio could shift from the 60% you originally envisioned to just 50% because the value of those stocks decreased while the value of the bonds remained steady. To get your portfolio back to its original allocation, you might need to sell some bonds and buy additional stocks at their current, lower prices.

The Importance and Timing of Rebalancing

This practice, known as “rebalancing,” is a critical part of maintaining a healthy financial portfolio. “Rebalancing is intended to both control the risk in your portfolio and help potentially enhance your returns over time,” she says. It's not, however, as some people believe, a way to try to maximize

your portfolio's earnings, notes McMillion. “It's simply meant to take your investments back to that original, well-balanced asset allocation you, with the help of your financial advisor, determined was correct for you,” she says.

So how do you know your portfolio needs a refresh? There are two primary “trigger strategies” for rebalancing your investment portfolio, explains McMillion. The first is time.

You regularly rebalance your portfolio on a specific schedule, maybe quarterly or annually. The second is threshold.

You routinely readjust your investment mix when your allocation is out of balance by a particular amount, such as 5%. It's also possible to use a combination of the two strategies.

Choose a Strategy

McMillion believes that no single approach (time, threshold or a combination of the two) is significantly more effective than another. What's most important is to pick a consistent rebalancing strategy and stick with it. Work with your financial advisor to choose a regular rebalancing structure that meets your needs.

Some factors to consider when selecting your personal rebalancing approach:

- **Taxes.** Buying and selling investments in most nonretirement investment accounts can trigger capital gains taxes. So if you're rebalancing in a taxable account, particularly if you're in a higher marginal tax bracket, you may want to consider rebalancing your investments less often — annually, instead of quarterly, in October or November — suggests McMillion. That gives you time to plan for what you may owe the IRS the following April.

Depending on your tax situation and your income needs, you'll need a good mix of assets to adequately rebalance and often, income-producing assets are more tax-efficiently held in tax-advantaged accounts.

- **Trading fees.** These costs may complicate the

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decision to rebalance, since buy/sell actions could result in extra charges. McMillion suggests checking with your financial advisor to make sure your investment vehicles don't charge onerous transaction fees or have strict trading restrictions. It's also important to consider regulatory limitations for certain securities (for example, mutual funds) may have limitations on purchases and redemptions.

- **Emotions.** "Regardless of what you initially decide, it can be really challenging to sell some of your 'winning' investments and buy 'bargains' during rebalancing," says McMillion. However, this tactic can be important if you want to take advantage of the financial market's best prices. "Buying low and selling high should always be a core strategy," McMillion reminds.

Get It in Writing

One way to stick to your strategy and make sure it's not just a one-time rebalancing attempt is to put your asset allocation plan in writing and discuss it with your financial advisor. Once you've developed the strategy, many advisors with discretionary authority will do the actual rebalancing on your behalf according to your agreed schedule or guidelines.

Having a set schedule is a great start, but McMillion notes that there are a couple of situations in which you may want to rebalance even if it's not your normal time to do so:

- **There's been a significant market change — positive or negative.** Although you don't want to let typical market ups and downs trigger you to rebalance early, a major correction could throw your portfolio significantly out of balance,

says McMillion. In that case, you may want to talk with your financial advisor about making some portfolio adjustments early, rather than waiting for a predetermined date.

- **You've had a major life change.** If something significant occurs that could fundamentally shift your financial goals — the birth of a child, job change, divorce, remarriage or significant health challenge — you may want to revisit your portfolio allocation with your financial advisor to make sure it still meets your needs, suggests McMillion. That could warrant a new allocation strategy, not just a simple rebalancing. It's also important to remember that as you get closer to retirement, your allocation strategy may become more conservative to protect your portfolio for when you need to start using the money for living expenses.

Overall, McMillion says, keep in mind that creating a healthy asset allocation strategy should not be a "set it and forget it" activity. **FRA**

Calendar of Events

April 20, 2017

Pinnacle Award

Washington, D.C.

Contact National Headquarters

703-683-1400, ext. 110

email: John Davis at john@fra.org

April 21, 2017

FRA Mid-Year Meeting, Alexandria, Va.

Contact National Executive Director, Thomas J. Sneek

703-683-1400 ext. 101

email: nedfra@fra.org

April 22, 2017

LA FRA Mid-Year Pilgrimage

Westin Hotel: 703-893-1340 Room rate: \$131

Arlington, Va.

Contact Ladies Auxiliary Fleet Reserve Association

Cutoff date: 3/28/2017

April 22, 2017

Northeast/New England

Lakehurst, N.J.

Regional Mid-Year Meeting

May 29, 2017

2017 Memorial Day Program

Puyallup, Wash.

Two-bell ceremony conducted by Branch 104

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Hotel New Yorker, New York City

Shipmates present at FRA's 17th National Convention on August 31, 1941. This picture was originally published in the FRA October 1941 issue, then known as *Naval Affairs*. **FRA**

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