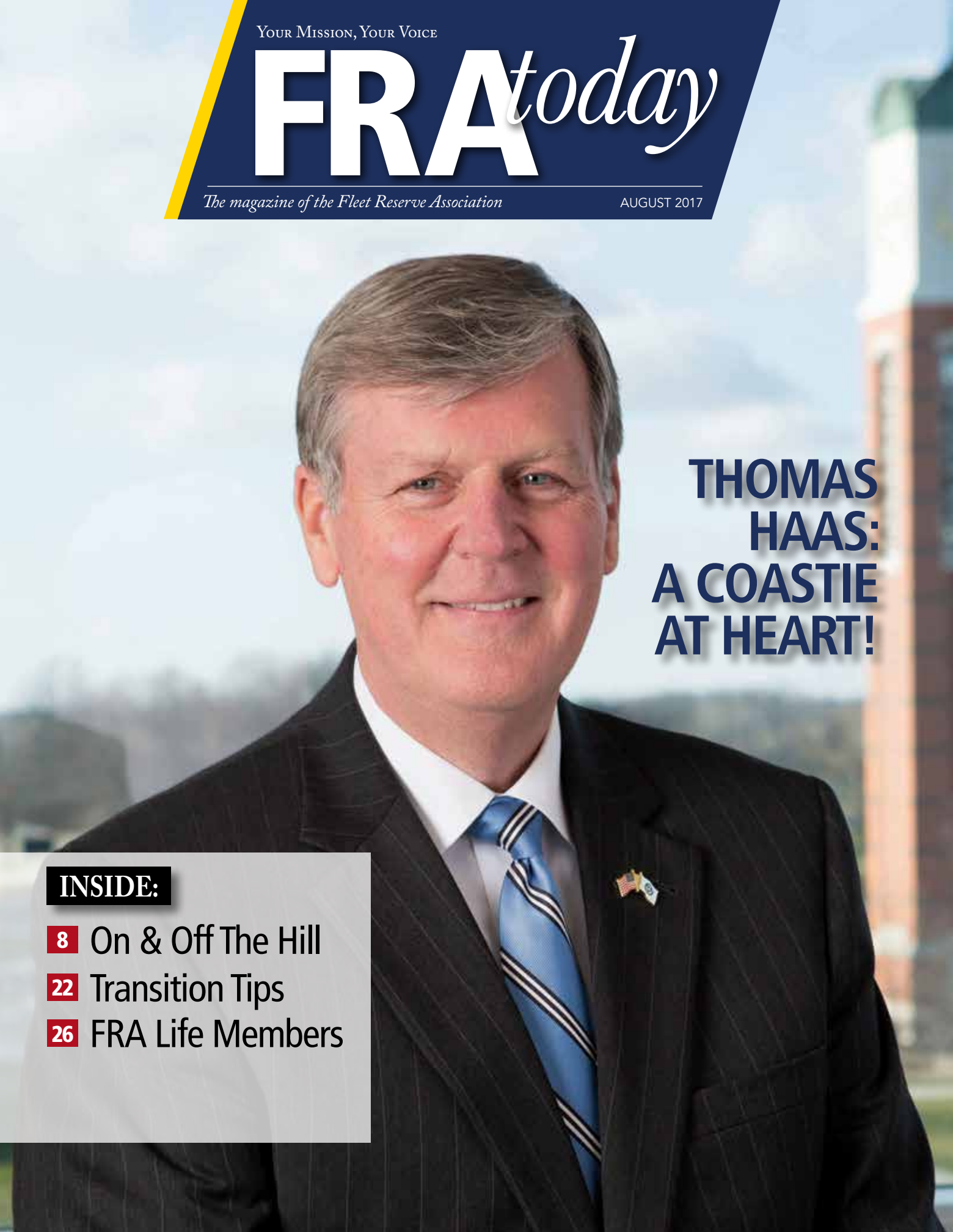


YOUR MISSION, YOUR VOICE

# FRA *today*

*The magazine of the Fleet Reserve Association*

AUGUST 2017

A portrait of Thomas Haas, a middle-aged man with short, light brown hair, smiling slightly. He is wearing a dark pinstriped suit jacket, a white dress shirt, and a blue and white striped tie. A small American flag pin is visible on his lapel. The background is a blurred outdoor scene with a building and a sky.

## THOMAS HAAS: A COASTIE AT HEART!

### INSIDE:

- 8** On & Off The Hill
- 22** Transition Tips
- 26** FRA Life Members

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August 2017 volume 96 number 8

During his time in the USCG, Haas trained and served on several cutters, including the *USCGC MACKINAW* in Traverse City, Michigan.

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- 22** **Ten Things to Know Before Reintegrating Into Civilian Life**  
*Transitioning back into civilian life can be an overwhelming event. If you plan ahead and really do your homework, you can make it much easier. Read 10 tips that will make a big difference.*

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**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.



## Happy Birthday Coast Guard!

The Coast Guard celebrates its 227th birthday this month. They are one of America's five armed forces and the only military organization within the Department of Homeland Security. The USCG traces its beginnings to August 4, 1790, when the first Congress authorized the building of 10 vessels. It was created by President George Washington to enforce tariff and trade laws, prevent smuggling, and protect the collection of federal revenue. Its responsibility has grown throughout the years to include humanitarian duties such as aiding mariners in distress.

The service received its present name in 1915 when the Revenue Cutter Service merged with the U.S. Life-Saving Service to form a single maritime service dedicated to the safety of life at sea as well as enforcing the nation's maritime laws.

Its mission is to protect the public, the environment and U.S. economic interests in the nation's waterways, along the coast, on international waters, or in any maritime region as required to support national security. As the nation's premier maritime law enforcement community, Coast Guard personnel serve to save lives, protect the environment and defend the homeland.

The Coast Guard's motto is "Semper Paratus" – always ready – to protect our nation and carry out the DHS mission. Here are some facts you may not have known:

- The Coast Guard has two official flags: The Coast Guard standard and the Coast Guard ensign.
- Members of the Coast Guard have served in 17 wars and conflicts throughout U.S. history.
- In 1791, the Coast Guard launched its first cutter *VIGILANT*.
- The first permanent Coast Guard Air Station was in Cape May, New Jersey, in 1926.
- 241,093 Coast Guard members served during World War II.
- The Coast Guard refers to a vessel as a "cutter" if it's more than 65-feet long.
- Until the Navy was re-established in 1797, the Coast Guard was the only naval service in the country.
- In 1918, sisters Genevieve and Lucille Baker were the first uniformed women to serve in the Coast Guard.
- The oldest Coast Guard boat station is in Sandy Hook, New Jersey.
- In 1967, the icebreaker *USCG EASTWIND* became the first cutter to ever sail around Antarctica.

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

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Volume 96 Number 8



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# Field Dress For Success

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The comfortable handle is made from pakkawood—moisture-resistant and more durable than hardwood. If hunting is your life, then the Whitetail™ Knife was designed to make your life easier.

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## Planning Your Transition



Thomas J. Snee  
Executive Director

Shipmates, this month's *FRAtoday* addresses transitioning from military, active duty or reserve to civilian life. For some, it was never a question since your advance planning and settling down in a geographic location was your "first priority." For others, relocation, setting up your home, and getting used to your new location, and then transitioning can be trying.

One can only anticipate what is involved with a "complete readiness of change" through a personal assessment of their needs and desires. Any preparation for your "next duty station" has to be done in stride, with a careful review and establishing a measurable result. It can be overwhelming getting used to a new job market while your family adjusts to its new surroundings. The following can be used as a check-off list for your "next assignment."

- If separating or retiring, attend a local TAP's class. They provide some of the best transition information.
- As soon as you separate/retire, go to a Veteran Affairs (VA) Office and see what opportunities are available. Take a copy of your separation/exit physical and take advantage of any disability ratings you deserve. The VA has entry points in most VA Centers.
- Know where you will be settling. While some are just "locating down the street" from where they were stationed, most will move. Make time to research housing, job markets, schools, churches, banks and other necessities before moving.
- Contact your Personal Property Office for help with your move. Remember, you are entitled to only one move within a separation year. Make it count!

**"Our nation's veterans are among the most disciplined and hardest-working people in the workforce. They interned in boot camps; graduated to battlefields, and were our nation's best and brightest. So don't be impressed when we tell you we (AT&T) hired 10,000 vets two years ahead of schedule. And don't be surprised to learn we're going to hire 10,000 more by 2020."**

—placed in *Navy Times* by AT&T

- If your spouse has a specialty certification such as teaching, nursing, medical, etc., make sure they transfer to where you are moving.
- A new school is challenging for all children. Ensure their IEP Records (Individualized Education Program, also called the IEP, developed for public school children who need special education) are in hand.
- Medical records, special needs for family members and immunization records are all important. Schools will need them before admitting your children. Carry them with you, don't pack them away. Know about TRICARE coverage and medical services before leaving active duty. You and your family may be entitled.
- A job fair can be a great place to find a job. Be sure

to take several copies of your resume along with any proof of certification or special licensing. Find a good "head-hunter" who can help you find a good career.

- Local and state employment offices are a great resource for finding work.
- Network, network, network. In addition to veteran groups, seek out others such as small business associations, Rotary and other community based meetings. You need to build your network—in person.

This is not the "end all, to all" list, but it could help your "transition" go smoothly. Be sure to become part of the community—having acceptance is key. You and your family deserve the best opportunity to transition into a community that has that "WOW" factor. Smooth Sailing Shipmates! **FRA**

**Bigger  
Buttons**

# “My friends all hate their cell phones... I love mine!” Here’s why.

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Nationwide Coverage	YES	YES
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More minute plans and Health & Safety Packages available. Ask your Jitterbug expert for details.

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

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

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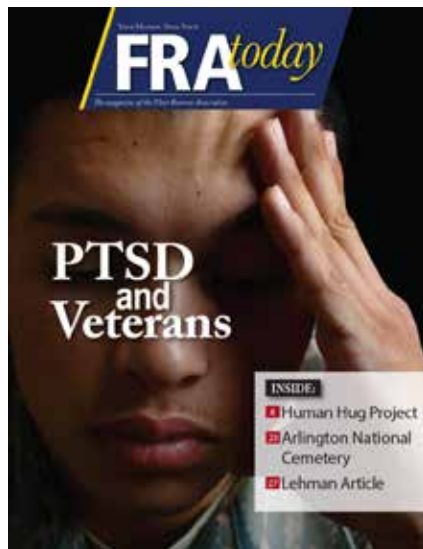


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## Congress and the Wall

Congress men and women probably make more money per hour than hard working individuals who earn every penny given to them. How many workers get as many “recesses” as congress earns? Our military keeps the United States of America FREE and VIBRANT. Without them, this country would perish from this Earth. By the way, if President Trump wants to build the Mexican Wall without all this hullabaloo, bring our Navy Seabees home instead of being scattered all over the world. They with the Army Corps of Engineers will get it built in no time. Don't forget, “Seabees Can Do!”

*Yours in loyalty, protection and service,  
BMCM Alphonse J. Vacca, USN (Ret.), Branch 109*



## From The Fantail

I just wanted to say, what a great article in the June *FRAtoday*, “From the Fantail.” I read it today heading to the Memphis VA Center. So true from Tom Snee's article, that I hope one day I will be able to truly “laugh hard again.” Thanks to him, he is more like a brother rather than a mentor or Master Chief from my past!

*Thanks, LCDR/LDO, Special Forces (Ret.)*

## My Submission on PTSD

It was with dread and apprehension that I read your article “PTSD in the Modern Military” in the June 2017 issue. Having suffered PTSD personally, I agree with everything in the article and would like to share my own experience.

Mine began in childhood during the 1950s in Louisiana with a verbally abusive biological family, five teen years in foster care with more verbal abuse, sexual molestation, and physical abuse, later being raped and giving up a baby for adoption, joining the Navy and learning to live among strangers.

As a veteran, I finally asked for help with depression and received psychiatric help and was on Prozac for a while. But I stumbled across a much better therapy when I started writing my first book in 2009.

Writing is a great therapy for me and might be a great therapy for others as well. I like the idea of telling my story, especially if it helps somebody else, veteran or not.

One of my foster sisters, whom I contact periodically, said that many people overcome [PTSD] and go on to live a productive life. Because she was never in the military, I overlooked that comment; depression, PTSD and other mental diseases are not something you just get over like a cold or the flu.

That article is powerful and provides six resources for veterans and their loved ones to get help. Thank you so much for printing it. I am glad there are several forms of therapy such as dog and horse therapy and I'm glad for the Wounded Warrior Project.

*Wishing you Fair Winds and following seas!  
Sincerely, Denise Boulet, IT1 USN (Ret.) FRA*

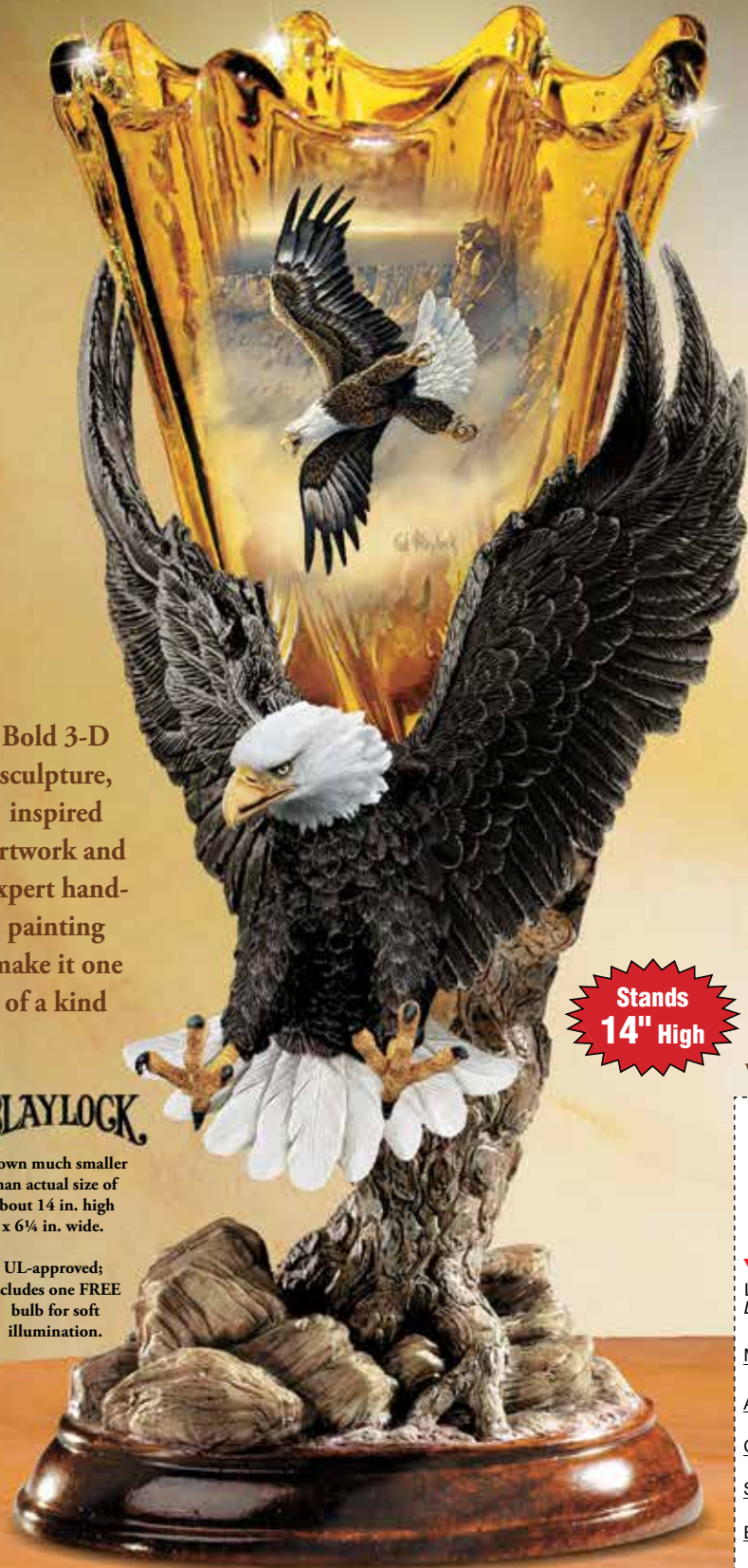
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# ON & OFF *capitol bill*

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

## **FRA Action Center Gives Voice to Member Concerns**



John Davis DLP

Heightened security measures dramatically increases the time it takes for a first-class letter to reach a congressional office. Citizens are using emails and faxes to communicate their concerns more now than ever. Elected officials' offices prefer electronic communication from their constituents.

The FRA Action Center was created to allow members to do just that. It is the primary grassroots tool for FRA's legislative efforts on Capitol Hill. The Action Center gives a voice to each member regarding pay, health care, survivor benefits, education, housing, child care and other quality-of-life programs. The Action Center is located on the FRA website ([www.fra.org](http://www.fra.org)) and Shipmates can access it by clicking the red "FRA Action Center" in the center of the home page. The top of the page lists pending legislation. Members can click the title of the specific legislation for "current action alerts" and a brief explanation of the pending legislation or pending legisla-

tive amendment will pop up.

The next step for a first-time user is to enter your zip code and click the "Go!" button, and that will provide a pre-written email message you can send to legislators (President and other top government officials) expressing your support or opposition to the legislation.

Shipmates can edit the pre-written message or just click "Send Message" at the bottom of the page and the email message is sent to your elected official. The Action Center also includes a "Tell-a-friend" option that allows you to send any specific action alert to other Shipmates, family members or friends.

Your grassroots advocacy has a direct influence on FRA's success with influencing Congress and other federal agencies. Please take the time to send a message to your elected officials.



## **NED Meets with VA Secretary**

National Executive Director (NED) Thomas Sneer and Veterans' Services Officer (VSO) Chris Slawinski met with Department of Veterans Affairs (VA) Secretary Dr. David J. Shulkin to discuss FRA's legislative agenda. Sneer thanked



Dr. Shulkin for passage of the recent VA accountability legislation as well as the progress he is making with the electronic health records issue. NED and the secretary discussed the Agent Orange Blue Water Navy issue. Sneer urged the secretary to help these veterans by implementing a regulation to provide a presumption for disability claims filed at the VA, related to exposure to the Agent Orange herbicide.

Sneer expressed his concern and the association's opposition to provisions in the proposed budget that eliminates the Individual Unemployability benefit payments to retirement-age disabled veterans. Under current policies, the Individual Unemployability program allows the VA to award payouts at the 100-percent disabled rate to veterans who cannot find work due to service-connected injuries, even if they are not deemed 100-percent disabled. The administration has proposed stopping those payouts once veterans are eligible for Social Security retirement benefits.

NED and the Secretary also discussed the need for improving the appeals process for disability claims and expanding the VA Caregiver program to all catastrophically disabled veterans. Currently the program only applies to veterans disabled after September 11, 2001.

## VA Accountability Legislation Signed into Law

National Executive Director (NED) Thomas Snee participated in a press conference on Capitol Hill to celebrate the passage of the "Department of Veterans Affairs Accountability and Whistleblower Protection Act" (S.1094) to bring accountability to the Department of Veterans Affairs (VA). The legislation was signed into law by President Trump. The FRA-supported bill streamlines the process to remove, demote or suspend (for longer than 14 days) any VA employee for poor performance or misconduct. The bill also expanded protections for whistleblowers at the VA. Further, the new law authorizes the VA to reduce an employee's federal pension if they are convicted of a felony that influenced their work. Legislators at the press conference included: House Speaker Paul Ryan (Wis.), Majority Leader Kevin McCarthy (Calif.), Conference Chair Cathy McMorris-Rodgers (Wash.), Majority Whip Steve Scalise (La.), HVAC Chairman Phil Roe, Rep.(Tenn.) Rep. Brian Mast (Fla.), Rep. Mike Bost (Ill.), Rep. Jodey Arrington (Tex.), Rep. Bruce Poliquin (Maine), Rep. Scott Taylor (Va.), Rep. Neal Dunn (Fla.), Rep. Tim Murphy (Penn.).

A special thanks to HVAC Chairman Roe (Tenn.) for acknowledging during the conference, FRA's support in getting the bill passed. FRA's quote from NED Snee that was referenced by Chair Roe stated, "Accountability in the VA, and within the department, should be an authentic, autonomous, and transparent continuum, of a prime-mover, for the defined core-values, care and benefits of our nation's veterans and their families. This should be the mainstay, the anchor, and responsible course of action, now and forever."

The House also approved the "Quicker Veterans Benefits Delivery Act" (H.R.1725) introduced by Rep. Tim Walz (Minn.). The bill requires (current law allows) the VA to accept, for purposes of establishing a claim for veterans disability benefits, a report of a medical examination administered by a private physician. If the report is sufficiently complete, it no longer requires confirmation by a VA physician. The bill now goes to the Senate for further consideration. Members can use the FRA Action Center to ask their Senators to support the bill.



## VA to Use Same Electronic Health Care Record System as DoD

Secretary of Veterans Affairs Dr. David J. Shulkin recently announced the VA will dramatically reform his agency's Electronic Health Record (EHR) system by replacing the antiquated system with the same system used by the Department of Defense. This change is a shift from the VA's previous plan to develop its own digital records system. The system would bring the agencies closer to being able to share veterans' health information. This would solve a problem that has plagued both departments for decades. "The health and safety of our veterans is one of our highest national priorities." Shulkin said "Having a veteran's complete and accurate health record in a single common EHR system is critical to that care, and to improving patient safety." Secretary Shulkin claims the electronic records system has a high level of cyber-security.

FRA has long sought to ensure adequate funding for DoD and VA health care resource sharing. It would deliver seamless, cost effective, quality services to personnel wounded in combat as well as veterans and their families. In Capitol Hill testimony, FRA has repeatedly called for increased oversight to motivate both agencies to make progress on this issue.

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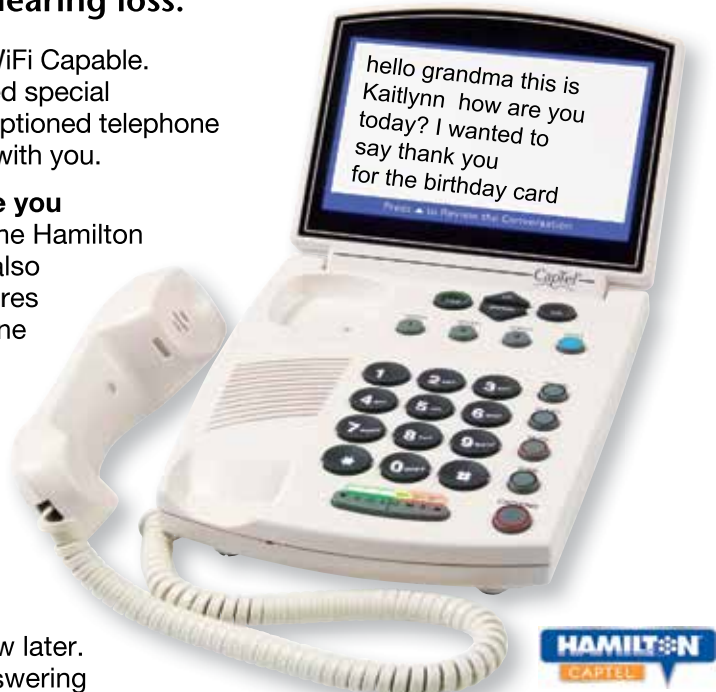
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## Veterans Can Register for Online Military Exchange Shopping

Some veterans who register at VetVerify.org will be invited to be beta testers. They will have the ability to shop online earlier than the planned November 11, 2017 launch date. Officials said the sooner veterans register on the site, the better their chances of being chosen as a beta tester. Honorably discharged veterans interested in shopping online at military exchanges can begin their verification process immediately. Exchange officials said, some patrons may be able to shop online before the program's full launch. The exchange websites offer tax-free shopping, and discounted pricing. Actual online pricing can be seen only by those who are authorized to shop at the following websites: [www.shopmyexchange.com](http://www.shopmyexchange.com), [shopcgx.com](http://shopcgx.com), [mymcx.com](http://mymcx.com)

and [www.mynavyexchange.com](http://www.mynavyexchange.com).

VetVerify.org uses information from the Defense Department's Defense Manpower Data Center to verify a veterans' status. Veterans will receive notification of their acceptance as online shoppers. If their records are incomplete, they will receive guidance on how to update their records. Doing this in advance of the deadline will allow veterans to start shopping on November 1, or earlier if they are chosen as "beta testers" of the system.

This new benefit, which would increase the online shopping base by an estimated 13 million veterans, only applies to online military exchange shopping. This will not affect shopping at the physical military installations. Until now, online exchange shopping was only available to active-duty, reserve and Guard members, retirees, 100 percent disabled veterans and their dependent family members.

## FY2018 VA Spending Bill Moves Forward



The House Appropriations Military Construction, Veterans Affairs and Related Agencies Subcommittee marked up and approved its FY2018 Military Construction and Veterans Affairs Appropriations bill, which will be sent onto the full House Appropriations Committee. The still unnumbered legislation meets the goals outlined by the White House to rebuild the military, provide

funding to house, train and equip military personnel, provide housing and services to military families and help maintain base infrastructure. The bill also funds the Department of Veterans Affairs (VA).

In total, the legislation provides \$88.8 billion in discretionary funding – \$6 billion more than the fiscal year 2017 level. This includes \$638 million in Overseas Contingency Operations funding for European Reassurance Initiative projects. VA funding increased by \$4 billion (5 percent) more than the fiscal year 2017 level, including funding to increase access to services for veterans, and to increase oversight and accountability within the agency.

Military construction is increased by \$2.1 billion (25 percent) more than the FY2017 level, to provide resources to rebuild the military, prepare our service

members to face existing and emerging threats and care for military families.

FRA will monitor this legislation to ensure adequate funding for military construction (barracks, child care centers etc.) and the VA. There will be special attention given to VA health care to ensure access and care for all beneficiaries.

## Debt Limit Fight Expected Sooner Rather Than Later

In November 2015 President Obama signed a budget deal with House and Senate Republicans that included lifting the federal government debt ceiling until March 31, 2017. Many budget analysts predicted that no action was needed until later in the year when the debt ceiling could be included with passing spending bills for FY2018. Including it makes it easier to pass. Unfortunately the debt limit deadline is approaching faster than expected. Marc Short, White House legislative affairs director stated, "We need to raise [the] debt ceiling before they leave for the summer. The country will run out of borrowing authority soon and all federal payments may be impacted if the ceiling is not raised." Often the debt limit increase vote can rattle financial markets and disrupt the legislative process on Capitol Hill.

### FRA Hosts Coast Guard Caucus Event



FRA recently hosted its 19th annual Coast Guard Caucus breakfast. This event is designed to expand legislative awareness at the senior Coast Guard level and lead to dialogue between them and members of Congress. FRA National Executive Director Thomas Snee, who introduced the

Commandant Admiral Paul Zukunft noted, "Each meeting brings a new dimension towards success, and mission of accomplishments for the '5th' branch of service that not only provides security in our inland water ways, environmental studies, reduces trafficking, but also strengthens our national security."

The Coast Guard's 25th Commandant Admiral Zukunft was the keynote speaker at a recently held International Sea Power Symposium. Zukunft claimed that America was not only the world's best coast guard but also the world's best sea services (Navy and Marine Corps). He boasted that the U.S. Coast Guard has twice the retention rate when compared to other sea services. Zukunft also noted the Coast Guard has serious funding challenges with implementing the new Blended Retirement System (BRS), scheduled to take effect January 1, 2018.

Two Coast Guard Caucus co-chair Reps. Duncan Hunter (Calif.) and John Garamendi (Calif.) are the chairman and ranking members of the Coast Guard and Maritime Transportation Subcommittee [respectively],

expressed their support for adding a Coast Guard Ice Breaker. They also noted funding issues with the BRS.

Zukunft thanked FRA for its long-standing commitment and support of the Coast Guard personnel and their families. FRA works to ensure Coast Guard pay and benefits remain on par with those enjoyed by Department of Defense personnel and that adequate funding is available to support these programs. FRA is committed to educating members of Congress, their staff and the public about the Coast Guard's critical missions as a part of the Department of Homeland Security.

Coast Guard Caucus Co-Chairman Rep. Joe Courtney (Conn.), assistant MCPO Leilani Cale-Jones and FRA National President Donald Larson, were also in attendance.

### DHS Secretary Says USCG Budget Is Not Big Enough

Department of Homeland Security (DHS) General John Kelly testified before the Senate Homeland Security and Government Affairs Committee. He discussed the DHS budget and his agency's efforts to keep Americans safe from terrorist attacks and other external threats. During the hearing Committee Chairman Senator Ron Johnson (Wis.) asked about the U.S. Coast Guard budget. The DHS Secretary said the Coast Guard is an amazing organization and its budget is not big enough. The agency needs to re-capitalize and some of their equipment is so old that "it just limps along."

The Trump Administration's FY2018 budget request substantially increases the Armed Services (Navy, Marine Corps, Army, and Air Force) spending. The U.S. Coast Guard does not get a corresponding increase in their budget request.

Members are urged to use the FRA Action Center to ask their legislators to provide U.S. Coast Guard funding parity with the Department of Defense (DoD).

### House Passes Financial Choice Act

The House passed the "Financial CHOICE Act" (H.R.10), which seeks to dramatically reshape the regulation of banking and other financial activities. This legislation includes a number of provisions weakening the Consumer Financial Protection Bureau (CFPB) and its Office of Service Members Affairs. Specifically, FRA is concerned with Section 725 of the bill that would make the current mandatory Office of Service Member Affairs a discretionary office. A future director could eliminate this important office. Further, Section 733 would remove CFPB's ability to regulate small-dollar loans, such as payday loans, despite evidence of pervasive predatory practices often focused on service members.

The association wants to ensure that the Servicemembers Civil Relief Act (SCRA) is enforced by regulatory agencies including the CFPB, Office of Service Members Affairs. FRA will work to ensure active duty personnel are protected from predatory lenders.

The bill now goes to the Senate for further consideration. Members can use the FRA Action Center to ask their Senators to oppose this legislation.

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### **NDAА Approved by SASC and HASC**

The Senate Armed Services Committee (SASC) approved its version of the FY2018 National Defense Authorization Act (NDAA) after SASC subcommittees marked up their portion of the unnumbered bill. Unlike the committee and subcommittee work on the House side, the Senate subcommittee and full committee markups are set to be closed sessions (only staff and legislators are allowed in the room). The Senate bill does not include any provision to improve concurrent receipt. The text of the committee bill is not yet available, but staff has indicated that the bill includes the following provisions:

- Increasing pharmacy co-pays for certain retirees to generate funding to extend the Special Survivor Indemnity Allowance for widows and widowers under the Survivor Benefit Plan (SBP)
- Authorizing a 2.1 percent annual active duty pay increase
- Adding \$25 million for impact aid to public schools with large military population
- Prohibiting active duty wrongful broadcast or distribution of intimate visual images
- Allowing reservists who are eligible for FEHPB to purchase TRICARE Reserve Select
- Increasing flexibility for military families in the Permanent Change of Station (PCS) process

The House Armed Services Committee (HASC) also marked up the House version of the National Defense Authorization Act (NDAA-H.R.2810). Committee Chairman Mac Thornberry said the bill increases Defense funding more than what was requested by the administration because of increasing threats around the world. The increase request is also due to the urgent need to fix the readiness problem by repairing and rebuilding the military. The Chairman claims that more than 50 percent of Navy and Marine Corps aircraft are not combat ready.

The HASC markup includes:

- No TRICARE fee increase or pharmacy co-pay increase
- A larger than requested annual active duty pay increase (2.4% vice 2.1%)
- Authorizing mobilized Reserve Component members to receive pre-mobilization and transitional TRICARE health care



- Prohibiting the Secretary of Defense from further reducing the basic allowance for housing (BAH) below the current level for service members residing in Military Housing Privatization Initiative (MHPI) housing
- Enhancing OTH discharge review for Vietnam combat veterans presumed to have PTSD
- Adding \$30 million for impact aid to public schools with a large military population
- Prohibiting active duty wrongful broadcast or distribution of intimate visual images
- Reimbursing military spouse for state licensure arising from relocation to another state

The House bill (H.R.2810) does not include any provision to extend the SSIA and any improvements for concurrent receipt. Both the House and Senate version violate the spending caps of the Budget Control Act (BCA), which sets strict caps on both defense and non-defense spending. Members of both parties revile the BCA and have, in the past, managed to make short-term compromises such as lifting the caps for a couple of years. No such agreement applies to FY2018 NDAA.

The full committee markups will go to their respective chamber for amendments, debate and approval. Once the House and Senate complete their versions of the FY2018 NDAA, the two chambers will appoint a conference committee made up of Senators and Representatives to resolve differences between the two bills that has to be approved by both chambers and sent to President Trump for signature or veto.



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## Arlington National Cemetery Plans to Expand



The Army Times reported in the June 15, 2017 issue that Arlington National Cemetery will move forward with plans to expand the cemetery by more than 50,000 spaces. This will extend the life of the cemetery to until 2050. The additional burial site expansion comes from land the original Navy Annex complex was on and other areas adjacent to the cemetery.

National Executive Director (NED) Thomas Snee participated in a VSO round table discussion about the future of Arlington National Cemetery (ANC) organized by the Arlington Advisory Committee. The Advisory Committee was established October 2010, and is tasked with providing advice for extending the availability at ANC. One option to extend the cemetery for future generations is altering or restricting eligibility criteria for burial. At the current rate of burials and internments, ANC will reach capacity in 2041. The committee would like to ensure maximum interment and inurnment capacity of the cemetery is not reached until well into the future, 100 to 200 years from now.

The committee suggested a national survey to learn what citizens think about the expansion and burial restrictions. NED Snee told the Committee that FRA surveyed members on their thoughts and concerns regarding eligibility to be buried at ANC. A very large majority (92 percent) believes that ANC should pursue all possible options for acquiring additional land before making any restrictions on the current eligibility. More than 67 percent want to reserve a set amount of space for Medal of Honor recipients and/or active duty deaths. More than 61 percent of respondents disagree with the statement, "The need to keep ANC operational for 100 years or more by significantly restricting eligibility is a more important consideration than requiring older veterans and military retirees currently planning on burial at Arlington to change their plans."

ANC is managed by the Department of the Army and does not fall under any of the rules and regulations of veteran's cemeteries administered by the Department of Veterans Affairs. FRA understands this is an important

issue for Shipmates and will continue to monitor and report on developments as they occur. For more information on this matter and survey results, refer back to the *FRAtoday* July 2017 issue.

## Calendar of Events

### August 4 - 5, 2017

Southwest Regional Convention  
Riverside Resort, Laughlin, Nev.  
FRA Hotel code: C/Fleet Reserve Assoc.  
800-227-3849

### August 17 - 20, 2017

South Central Regional Convention  
Wyndham Garden Hotel, 1419 East 70th Street,  
Shreveport, La.  
Contact RPSC Bruce Talbot  
808-781-6542 or 281-489-9322

### August 18 - 19, 2017

West Coast Regional Convention  
Carson City, Nev.  
Contact PRPWC Patrick LeClaire  
email: patplus@phonewave.net

### August 18 - 20, 2017

Northeast/New England Regional Convention  
Holiday Inn-Lehigh Valley, 7736 Adrienne Drive,  
Breinigsville, Pa. 610-391-1000  
Contact RP NE/NE Dave Sharp 610-691-7998

### August 24 - 27, 2017

Southeast Regional Convention  
Doubletree Hilton Hotel, 7401 Northwoods  
Boulevard, North Charleston, SC, 29406  
843-518-6200

### August 25, 2017

Northwest Regional Convention  
Emerald Queen Hotel & Casino,  
5700 Pacific Hwy E., Fife, WA. 98424  
253-922-2000

### September 19-24, 2017

FRA & LA FRA Annual Conventions  
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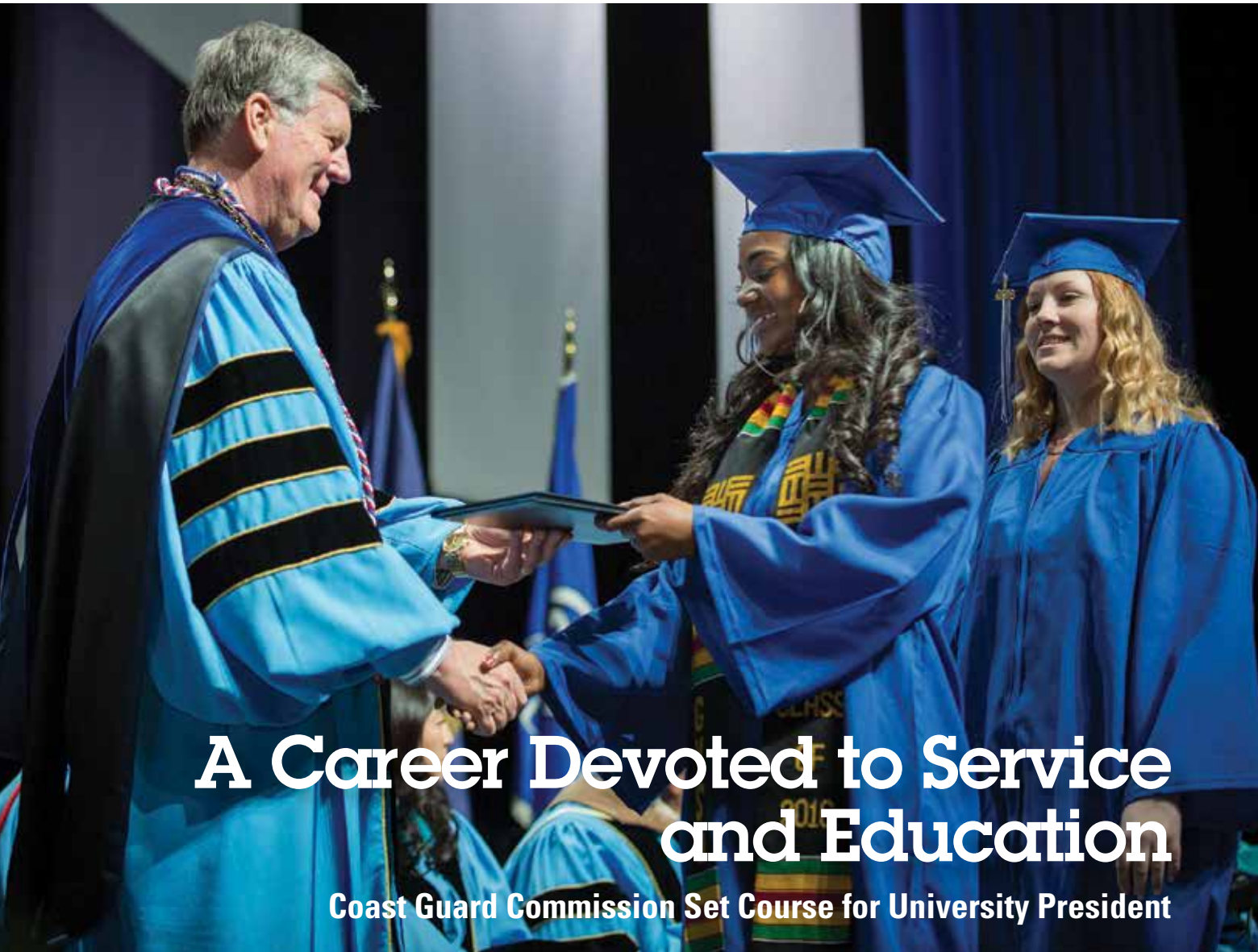
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# A Career Devoted to Service and Education

Coast Guard Commission Set Course for University President

*By Dottie Barnes, Grand Valley State University Communications*

**T**homas J. Haas recently marked 10 years as president of Grand Valley State University in Allendale, Michigan. He became the university's fourth president in 2006 and has successfully steered Grand Valley through a decade of growth and success. In 2016, Grand Valley experienced record-breaking enrollment with 25,460 students.

Grand Valley has been recognized for the past several years by Michigan's governor and legislature

for its leading performance. The university is in the top three in graduation rates of all public universities in the state and in the top four in retention. Haas said the most rewarding part of his journey has been developing a culture of strategic planning at the university that sets the proper course for its future.

Haas has built a lifetime career by setting a proper course. He is a retired U.S. Coast Guard captain, having served more than 23 years of commissioned service. He graduated from the Coast

Guard Academy with honors in 1973. “That was a very special time for me,” Haas remembered. “I was the first generation in my family to graduate from college. While my parents didn’t graduate from high school, they believed in the power of education. So, my graduation from the academy was a special time for the whole family.”

### Coast Guard Service

During his time in the USCG, Haas trained and served on several cutters, including the *USCGC MACKINAW* in Traverse City, Michigan, the *USCG DUANE* in the northern Atlantic, and the *USCGC EAGLE* in Connecticut.

He met his wife, Marcia, in Traverse City while the *MACKINAW* was docked in town for a week. It would turn out to be one of his favorite assignments. “The cadets were assigned to be escorts at the National Cherry Festival for the Queen’s Court,” Haas explained. “I hit the jackpot when I was paired with Marcia for the entire week.”

In his first assignment after graduation, Haas was an ensign on the Coast Guard Cutter *ACACIA* stationed in Port Huron, Michigan. The *ACACIA* was a buoy tender that traveled from Detroit to Alpena, servicing aids to navigation, including lighthouses. The cutter had a reinforced bow so it was also used in winter months to break the ice on the Great Lakes.

“We would travel from Lake Superior through the locks to Chicago, and also through lakes Erie and Huron, breaking the ice to ensure the shipment



of cargos on the 1,000-foot freighters,” said Haas. “It was very rewarding work.”

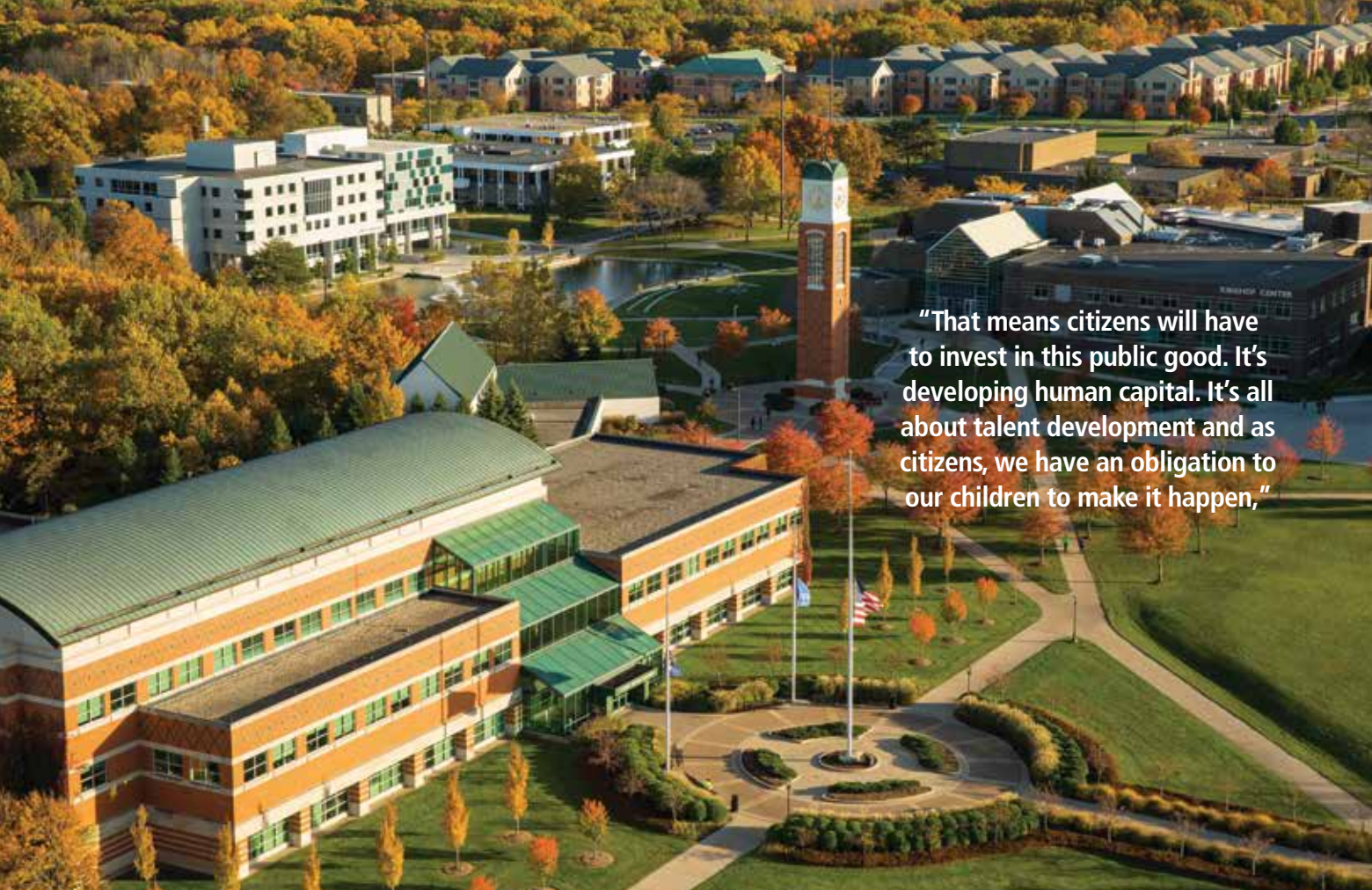
After two years on the *ACACIA*, Haas said a visit from Commander Fred Halverson would set the course for his future. Halverson told Haas someone was needed at headquarters with a chemistry background to work in the area of hazardous materials transportation. Someone who could help ensure the safety of people and the environment.

Haas was requested to earn two master’s degrees; he studied at the University of Michigan and earned a master’s degree in chemistry and another in environmental health sciences. “I have always maintained that point in time was of critical importance in shaping my future and purpose. I continue today to have a passion for our environment,” he said.

Haas was then stationed in Washington, D.C., in the hazardous materials area and traveled to Switzerland to work with the United Nations to establish protocols for the safe shipment of cargos in and out of U.S. and international ports. Haas became an internationally recognized expert in hazardous material transportation.

In 1981, Haas was appointed to teach and coach at the Coast Guard Academy in Connecticut where he rose in ranks to lieutenant and then captain. He was a chemistry professor and coached the baseball and softball teams. “Even as a cadet, I knew I want-





**“That means citizens will have to invest in this public good. It’s developing human capital. It’s all about talent development and as citizens, we have an obligation to our children to make it happen,”**

ed to return to my alma mater to coach students and contribute to the development of the cadets and their potential as future leaders,” he said. Haas also continued his education, earning another master’s degree in human resources management from Rensselaer Polytechnic Institute and a doctorate in chemistry from the University of Connecticut.

Haas’ expertise in chemistry and hazmat cleanup would be utilized in one of the biggest environmental disasters of the 20th century. In 1989, Haas was part of the Coast Guard team that responded to the Exxon Valdez oil spill that dumped 11 million gallons of oil in Prince William Sound, Alaska. “Assisting with that effort was a highlight in my career. I was able to take what I learned from the Coast Guard and give back,” he said. Haas’ duties included coordinating the efforts, measuring the progress of the cleanup and creating a database to be used in future spill cleanups. “That [event] was very important and has provided me the experience that has followed me through my career,” he said. “An important part of leadership is being adaptable and doing things the right way for the right reasons.”

Haas said they tried to move all of the oil into one

spot and move it to the bottom of the seabed. At that time, there was not a lot of knowledge about the toxicity of oil and the long-term effect it had on fish.

Haas retired from the Coast Guard in 1996, but later returned as a civilian for a five-year appointment as the chief academic officer. He said his longtime service in the Coast Guard shaped his character and leadership abilities and drove his desire to continue to learn.

### **Grand Valley Celebrates Veterans**

Under Haas’ leadership, Grand Valley has received national recognition for its commitment to veterans. Most recently, the university was selected as a top school in the 2017 Military Education and Transition Magazine’s “Guide to College and Universities”.

For the second year, the university received gold status — the highest status — from the Michigan Veterans Affairs Agency for its dedication to helping student veterans and their dependents navigate the G.I. Bill and other education benefits. Haas said he is especially proud of the Folds of Honor Scholarship, which provides scholarships to the

children and spouses of those killed or disabled while in service.

Grand Valley also established a Veterans Network, which provides support for veterans, active service members and dependents who are transitioning out of the service to successfully complete their degree and find post-military careers.

The university is a member of the Consortium of Michigan Veteran Educators, a statewide network of institutions that works to support military members and veterans. Grand Valley also participates in the “8 Keys to Veterans’ Success” initiative through the U.S. Departments of Education and Veterans Affairs and Michigan Veteran Education Initiative.

### Transforming Education in Michigan

In 2016, Governor Rick Snyder appointed Haas as chair of Michigan’s 21st Century Education Commission. The team is composed of 25 educators, business leaders, labor representatives and nonprofit professionals. Members were charged with analyzing top-performing states to determine how their systems of education led to successful post-secondary education and then recommending changes to Michigan’s system.

The group took a prenatal through grade 20 approach by looking at funding, accountability and governance across the entire continuum and listening to experts from all around the world. “Students are falling behind,” Haas said. “We established the fact that we need to move away from seat time to competency-based education. Some schools are already exploring that.”

The commission established nine principles and 32 recommendations, including free preschool and community college for Michigan residents. They recommended a new model for teacher preparation that would place a seasoned teacher with an incoming teacher for one year, similar to an internship



### Tom and Marcia Haas Have Three Children

Eric Haas is a 1999 graduate of the Air Force Academy and is a lieutenant colonel stationed in Oregon.

Gregory Haas is a 2001 graduate of the Coast Guard Academy and serves as lieutenant commander in the U.S Coast Guard.

Sarah (Haas) Wrenn served as a nuclear engineer in the Navy; she designed valves in the nuclear propulsions system on the aircraft carrier named for President Gerald R. Ford.

They also have four granddaughters.

model. Haas called another recommendation—to do away with the elected State Board of Education—provocative, as it would require an amendment to the Michigan State Constitution.

Haas said the Constitution highlights that education and the maintenance of education is a public good. “That means citizens will have to invest in this public good. It’s developing human capital. It’s all about talent development and as citizens, we have an obligation to our children to make it happen,” said Haas.

The commission’s full report is available online at [www.mieducationcommission.com](http://www.mieducationcommission.com). **FRA**

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# 10 Things to Know Before Reintegrating into Civilian Life



*By Jeanette Gilles, Deputy Director Community Integration, America's Warrior Partnership*

**W**hether you have spent four years or 30 as an enlisted soldier, the decision to transition back into civilian life is a major change not to be taken lightly. Many factors play into your transition: the major shift in daily routines, the impact on relationships as well as changes in employment and housing, just to name a few. After having served your country honorably, you should take advantage of the experience of those who made this transition before you. They, as well as professionals who work with veterans, can share their experiences and wisdom about the adjustments that need to be made by a soldier, their family and friends.

While any change can be challenging, there are ways to prepare and plan ahead, after making your decision but before you begin the process. Based upon my experience with family members and my

work with veterans at America's Warrior Partnership, I created a list of 10 things you need to know to reintegrate into civilian life.

## **1. Plan in Advance**

Start planning your reintegration 12-18 months before the official discharge date. If you wait until the last minute to begin planning and thinking through everything, you will experience immense frustration and headaches. Once you make your decision to leave the military, start planning right away.

## **2. Pay Attention During the Discharge Briefings!**

Many folks who experienced a bad transition say military discharge briefings can be overwhelming. All the information provided in a short period can be difficult to absorb. I remind people to pay at-



tention and take notes! The briefings address topics that you *need to be aware of*—while it can be tempting to zone out or tell yourself, “Eh, I can figure this out, when’s lunch?” ...don’t be this person. Pay attention and ask the questions you want and need to ask.

### 3. Don’t Skip Your Pre-Separation Physicals

These physicals are incredibly important, especially for people who incurred any form of physical, mental or other injury during service. Mental health issues, such as PTSD or other physical ailments, are often detected during these examinations. Even if your disability rating is zero percent, an injury could potentially cause problems in the future. If you’re going to get any type of post-discharge assistance (financial or otherwise) for injuries incurred during your service, you’ll need these exams to reflect and document this. Otherwise, you’ll be walking uphill—rather “up mountain” to coin a new term—to receive assistance after you are discharged.

### 4. Ensure Medical and Other Records are 100% Before Leaving

Once you’re out, you’re out—there’s no going back. That applies to your military records as well. Ensure yours are 100-percent accurate before discharge. If they are not, follow proper protocol to fix them. **An important note:** Your DD Form 214 confirms your veteran and discharge status, and you **MUST** have this document with you to receive any post-military assistance of any kind. Keep your DD214 safe and secure, **DO NOT** lose it. Think of this document as important as your driver’s license or birth certificate. You never want to be without it when you need it most.

### 5. Where is “Home” Going to Be?

Plan where you’re going to live post-military. Don’t wait until the day after discharge to start making living arrangements. Are you going to move back home or live somewhere new? Think through what’s going to bring you the most happiness **AND** where you’re going to find the best post-military opportunities. It may seem like an easy decision but it does have major implications. Keep in mind the military will pay for your last move back to

your home of record. Having a plan helps you take advantage of this benefit.

### 6. Plan Financially as Early as Possible

What income will you have? When will that income arrive? How will you be paying your rent or mortgage? I’m telling you right now, if you are set to receive disability funds, they will not arrive the first day after your discharge. There will be a period of not receiving any income right after you’re discharged. Plan for this. The sooner you start saving for this “down time,” the better. Don’t wait until your terminal leave ends before thinking about how you’ll pay your bills. Plan for your discharge day and how you’re going to cover your needs in the first 100 days.

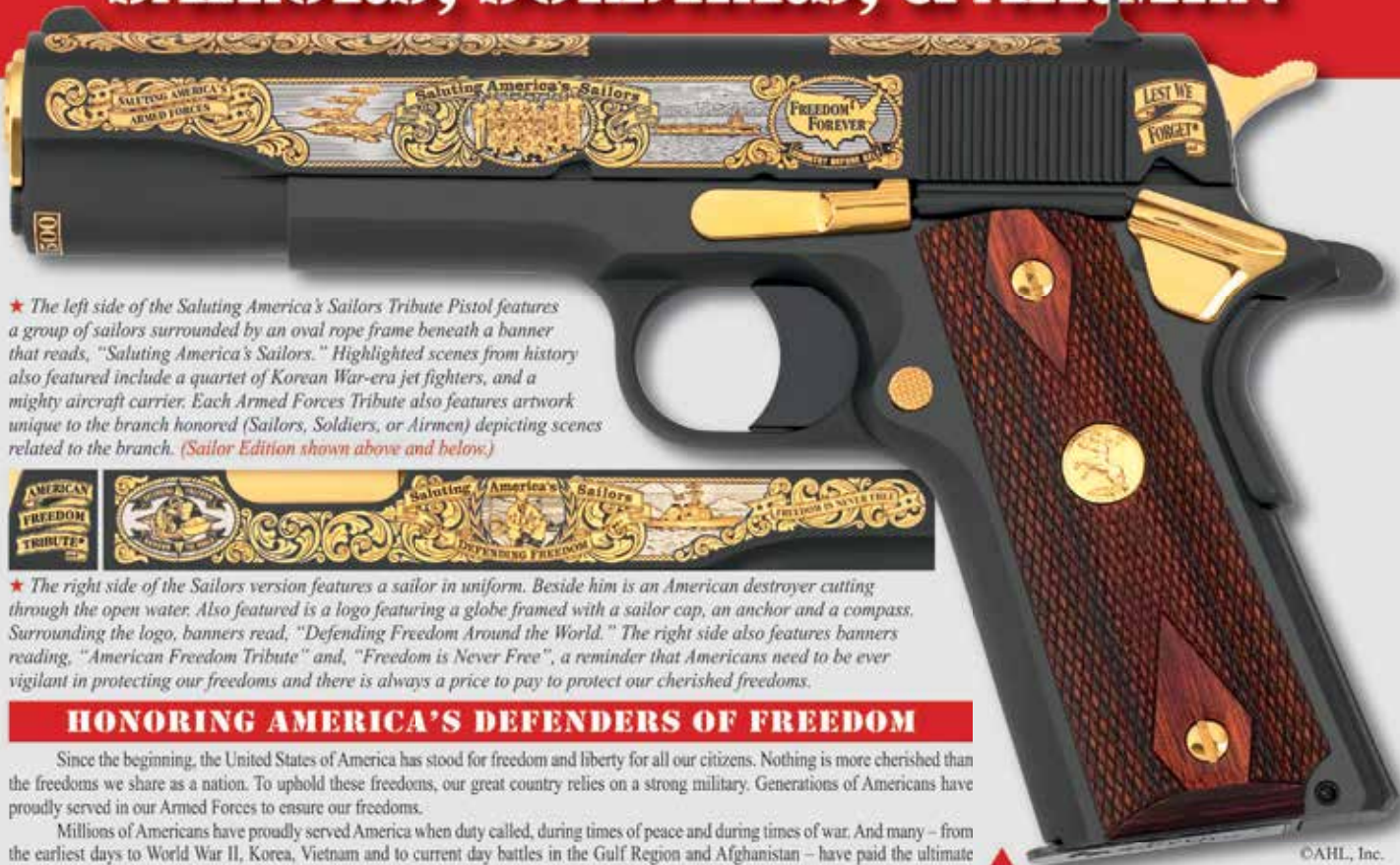
**Important note:** The military has out-processing representatives who can advise you about any retirement or disability pay as well as provide estimates about payment amounts and starting dates. Take advantage of this!

### 7. Think About Health and Other Insurance

As a veteran, there are many health insurance coverage options. Take the time, do your research and find the best one for you. Will you be eligible for Veterans Administration (VA) benefits? Is Tricare an option for you? Health and other insurance programs can be complicated so ask experts questions. Plus, there are some health and life insurance policies that can be carried over into civilian life, such as CHCBP (Continued Health Care Benefit Program), the military equivalent of COBRA (Consolidated Omnibus Budget Reconciliation Act). Do your homework, determine your eligibility, and find the best policies for your post-military lifestyle.



# SALUTING AMERICA'S SAILORS, SOLDIERS, & AIRMEN



★ The left side of the Saluting America's Sailors Tribute Pistol features a group of sailors surrounded by an oval rope frame beneath a banner that reads, "Saluting America's Sailors." Highlighted scenes from history also featured include a quartet of Korean War-era jet fighters, and a mighty aircraft carrier. Each Armed Forces Tribute also features artwork unique to the branch honored (Sailors, Soldiers, or Airmen) depicting scenes related to the branch. (Sailor Edition shown above and below.)



★ The right side of the Sailors version features a sailor in uniform. Beside him is an American destroyer cutting through the open water. Also featured is a logo featuring a globe framed with a sailor cap, an anchor and a compass. Surrounding the logo, banners read, "Defending Freedom Around the World." The right side also features banners reading, "American Freedom Tribute" and, "Freedom is Never Free", a reminder that Americans need to be ever vigilant in protecting our freedoms and there is always a price to pay to protect our cherished freedoms.

## HONORING AMERICA'S DEFENDERS OF FREEDOM

Since the beginning, the United States of America has stood for freedom and liberty for all our citizens. Nothing is more cherished than the freedoms we share as a nation. To uphold these freedoms, our great country relies on a strong military. Generations of Americans have proudly served in our Armed Forces to ensure our freedoms.

Millions of Americans have proudly served America when duty called, during times of peace and during times of war. And many – from the earliest days to World War II, Korea, Vietnam and to current day battles in the Gulf Region and Afghanistan – have paid the ultimate sacrifice for the principles that America stands for – freedom, liberty, and justice for all.

To pay Tribute to the brave warriors who have served our country, America Remembers is proud to offer handsome Tributes in honor of those who have served and sacrificed to ensure our freedom: the Saluting America's Armed Forces Tribute Pistols. For these Tributes, we have selected the Colt® Government Model® .45 caliber pistol, a firearm that stood the test of time and was the official military sidearm for our country's Armed Forces for almost 75 years. No firearm in history can boast a more impressive record of American military service than the classic Colt .45 military service pistol. Craftsmen commissioned specifically for these Tributes by America Remembers decorate each Tribute with handsome artwork in stunning 24-karat gold and nickel artwork over a blued steel canvas. There are three separate editions honoring America's sailors, soldiers, and airmen – each separate edition is issued in a strictly limited edition of 500 pistols per branch of the Armed Forces.

For the veterans of America's Armed Forces who carried the Colt .45 Pistol, the classic military sidearm has special significance. It was a constant companion that offered superior stopping power against all enemies. To put it simply, the Colt .45 pistol was a lifesaver. The Colt was utterly reliable, and virtually indestructible. In the hands of courageous American warriors, it would become a military and firearms legend. For decades, wherever Americans fought for freedom the Colt .45 was present.

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Reservations will be accepted in the order they are received. You can mail us your order, or to prioritize your order and confirm availability, call us toll-free at 1-800-682-2291. We will arrange delivery of your working Tribute Pistol through the licensed firearms dealer of your choice. As always, if you are not completely satisfied, you may return your Tribute to us in original, unfired condition within 30 days for a complete and courteous refund.

These exclusive Tributes stand as monumental salutes to those who have served our country and carried the iconic pistol in defense of freedom as well as all those who continue to serve. As a nation, we must never forget the courage and sacrifice of those who served and continue to serve today. Secure your Saluting America's Armed Forces Tribute pistol today and keep it forever as a handsome symbol of fine firearms craftsmanship, American military history and service in defense of freedom.

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★ On the left side of each Tribute, prominently displayed as the focal point, there is an image of a sailor, soldier, or airmen framed with a patriotic banner. Additional artwork features a banner reading, "Saluting America's Armed Forces" and "Lest We Forget". Also featured is an outline of the USA framing "Freedom Forever", a reminder that our Armed Forces are always on duty protecting our cherished freedoms. Another banner reads, "Country Before Self", a reminder of the daily sacrifices our sailors, soldiers, and airmen make on behalf of all Americans.

Unless you have a job lined up that includes benefits, you may not have insurance from when you are discharged to when you start your new career.

## 8. Plan Your Next Career Move

While this is definitely on the minds of folks before they are discharged, the sooner you can plan the better. You should know that your MOS (Military Occupational Specialty) isn't the "end-all, be-all" to getting a new career. Career counseling can be very helpful with your next career move. Keep in mind that your military skills can certainly translate into civilian work but you must describe them appropriately on your resume using *civilian language*. Very few, if any, civilian hiring managers understand 'military speak.' Make sure your resume can be understood by the civilian population. Otherwise it's an uphill battle.

## 9. Remember Certifications!

Many jobs that military personnel were trained to do can apply to the civilian world, but the certifications and trainings don't always translate apples-to-apples. Research the civilian equivalent of any certifications you have received, especially if you're planning to leverage that experience in your new career. There are programs available to help you get the necessary certifications. Seek them out, ask the right questions and pursue what makes the most sense for you. You can visit the military's Credentialing Opportunities Online "COOL" websites for additional information at: <http://www.cool.navy.mil/>

## 10. Higher Education Considerations

The GI Bill is a wonderful thing but only if you maximize it! What school will you attend? Is it a two- or four-year institution? Will you need to move there? Are you required to live on-campus? What do you want to study? Are you eligible for specific schools? Did you register and pay the fee? Have you taken the appropriate entry exams? You need to know the answers to all these questions if you are considering the GI Bill, which I do recommend for higher education. College takes serious planning. Most colleges require students to apply between January and March to attend a semester that starts in September, which requires a six to nine-month lead time. If you want to pursue higher

education, identify your target "start date" and work backwards to your application date, financing and housing timeline. You might be surprised how much lead time is required.

This list does not include everything about transitioning out of the military but hopefully it is meant as a starting point. While transitioning may seem like a daunting process, it doesn't have to be. Approach this like you would any other military task, plan, plan, plan and execute with precision. Remember, there are resources available, even after you "land" in your post-military life. Seek them out and be open to all opportunities.

**Important note:** Keep your military contacts after you transition. America's Warrior Partnership has community integration partnerships with all sorts of affiliates throughout the country. Every year we conduct a survey of the veterans who use these services. This year, connections and relationships were the top "need" listed by veterans. Many veterans desire opportunities to build relationships with other veterans in their post-military lives.

Overall, the America's Warrior Partnership is about the holistic well-being of our nation's warriors and protectors. We care about and want to help our great country's veterans succeed after transitioning. We empower communities to empower veterans. As a veteran service organization, we are here to help you and your family. You gave your life and career for our country, and it is now our turn to give back to you. **FRA**

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Jeanette Gilles, LCSW, is Deputy Director Community Integration at America's Warrior Partnership, an organization committed to empowering communities to empower veterans that has collectively impacted more than 33,000 veterans since it was founded in 2014. America's Warrior Partnership fills the gaps that exist between current veteran service organizations by helping nonprofits connect with the veterans, military members and families in need: bolstering their efficacy, improving their results and empowering their initiatives. In her role, Jeanette assists the program director with development, maintenance, and planning of program services and the development of training modules for community agencies. Jeanette was previously the Director of Collaborative Services with the Augusta Warrior Project, the model community of America's Warrior Partnership. Her father is a Vietnam-era Army veteran and her brother is on active duty with the Air Force, while many other family members have also proudly and honorably served.

## LIFE MEMBERS

FRA CONGRATULATES THE FOLLOWING Shipmates who have become Life Members during the second quarter of 2017. The listing, which is arranged by Join Date, also includes their branch number or designation as a Member-At-Large (MAL). Call 1-800-FRA-1924 to learn how you can become a Life Member of the FRA.

Name	Branch	Join Date	Name	Branch	Join Date	Name	Branch	Join Date
	<b>APRIL</b>							
Melvin H McCreary	MAL	46	Calvin D Brown		99	Charles E Laberge Jr.		46
Richard Portillo Jr.	94	24	Peter Walters	MAL		Phillip N Walk		103
Robert A Wright	MAL	24	Ramon M Schley		289	Carol Kline		290
Charles E Burns	MAL	269	Leonard D Humes		289	Billy J Laseter		184
Peter P Tegel Jr.	61	24	Mitchell A Kauffman		181	Peter D Vuchetich		276
Allen Hale	346	11	Willard Herbrand		49	David E Jensen		238
Donald Alan Cook	MAL	166	William H Harl		365	Thomas D Jenkins	MAL	
James L Carroll	MAL	24	Joseph T Thompson	MAL		Roland W Dodd		248
Joseph N Fabio	1	24	Tom Hess		97	Kathy Higingbotham		29
Bobby R Clifton	MAL	23	Stanley Sielewiski		24	Gary R Lange	MAL	
Algirdas A Usalis	42	47	Donald F Groesbeck		285	Robert H Lockhart		230
Andres A Zabala	64	24	Denise Robinette		99	Benigno T Gabriel		302
Thomas J Murchison	MAL	247	Steve N Dye	MAL		Louis P Albrecht		212
Jack Ochodnick	MAL	162	Mary Sue Warren		46	Jay Tews		103
Raymond P Putt	24	342	Eugene Bruce Calmon		24	Jack L Lane		289
Terry K Reed	89	46	James M Griffin		99	Cesario D Doma Jr.		302
Joshua Paul Glasscock	11	163	Conrado F Verzosa	MAL		James E Lafferty		49
Kenneth H McGee	44		Colleen A Scott		92	Lester E Onken		216
John S Popa	254	<b>MAY</b>	Michael L Witt		238	John Robert Peveryly		170
Raymond M Gluck	99		Clifford Maxwell	MAL		Larry G Carlson		24
Robert Allen	MAL		James T Peeks		307	Kenneth W Hutchens		20
Robert L Williamson	MAL		George P Brines		365	Melvin S Hubbard Jr.	MAL	
Manolo P Garcia	MAL		Paul Wesley Mostoller Jr.	MAL		Roy Seay		
Donald G McWhorter	301		Patrick F McCulley		281	Steven C Cantrill		46
Robert L Scantlin	162		Warren B Brann		20	Gerald Ross	MAL	
Karl M Schmid	MAL		Stephen Bohn		238	Ray A Stacks		14
John D Stevens	221		Charles R McDonald	MAL		Terry R Graves	MAL	
Camilo A Santiago	247		Darrell D Payne	MAL		Abe Zino		207
James R Pratt	185		John A Warth		77	John E Erdmann		136
Bruce E Keyser Sr.	MAL		Daniel W Cupp	MAL		Robert C Glassbrook	MAL	
Tommy G Stephens	290		Tommy C Stewart		182	Walt Modler		382
Kenneth W Miller	60		James R Broyles	MAL		Harmon E Thompson		268
Justin G. Rehms	24		James D Williams		269	Braulio Camarena	MAL	
Robert R. Krauth	367		Ted F Rambo		89	Virgil Sinning		276
Daniel D Gillespie	93		Jeffrey Overcash		24	William O Deloach		93
Bobby G Winfield	91		Kenneth L Speight		91	Jose Luis Vasquez		24
Douglas S Smith	MAL		Jose C Acuzar		74	William A Saltzgeber	MAL	
CW03 Richard Holland	MAL		Gary Crawford		276	Russel L Seibert		106
Thomas H Hamby	146		Pacifico Quevedo	MAL		Le Roy A Wilmot	MAL	
James F Kell	61		John P Chitwood		334	Kevin J Owens		68
Scott D Duenas	73		Eugene F Crabtree		99	Loren C Riker		163
Robin Joseph Dahlgren	273		Charles R Hefner	MAL		William J Hammett		24
James A Martin	MAL		Robert P Young		91	William M Foster		147
Roger L Barlow	91					Brian H Bialas		99
Joel C Matthias	147		<b>JUNE</b>			Ronald P Trothier		263
Lynn H Gurchik	20		Terrence Stein		14	Gerald W Watkins		263
Alan J Dellapenna	298		Alvin Fugh		24	William R Casey		263
Scott Senay	93		Richard A Catlin III		274	Mitzie Robinson		67
Edward W Fretschel III	269		James T Guthridge	MAL		John C Coleman	MAL	
Carl E Carney	60		Harvey D Moore		24	Francis X Chambers Jr.		24
Weldon A Yannayon	93		Stephen Ellis	MAL		P A Bowdoin	MAL	
			John P Hendry		71			
			Timothy Olney		91			

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Located within the Saint-Gaudens estate archives, a fully-sculpted plaster shows Saint-Gaudens' *original* Lady Liberty design for the \$20 "Double Eagle" coin.

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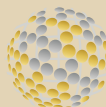
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## Women in the FRA



Penny Collins

This is the second in a series of profiles of Women in the FRA. Two nominees for Regional Presidents—Shipmates Rosemary Posekany, North Central and Maria A. Behm, West Coast—were profiled in June. These Shipmates are part of an exciting force of leaders who have and will continue to impact the association.



### **Martha Klinikowski, TD3, USN (Vet.), South-east Region, Jacksonville, Fla.**

During high school, Shipmate Martha planned to join the Navy as a data processor. During boot camp, she was offered a chance to become a Tradesman and

receive training in electronics and link simulators in A School. After A School, Shipmate Klinikowski spent four years at the Naval War College playing war games. She learned to use a teletype machine, writing backwards on status boards during war games and maintaining the equipment. Klinikowski was married at the War College and transferred to the Naval Submarine School Groton, Conn. Her husband became a member of FRA while he was stationed in Iceland. Klinikowski was a member of the Auxiliary when FRA changed our by-laws to allow veterans to join. Following her husband's passing, Shipmate Klinikowski joined the FRA and continued his legacy. A member since 2013, Klinikowski is currently the Secretary for Branch 126 located in Jacksonville, Fla. She supports the Wounded Warriors Project, K-9s for Warriors, and disabled veterans through personal donations.



### **Dana L. Wallace, HMCS (SW), USN (Ret.), FRA Past National Chaplain (PNC), East Coast Region, Waldorf, Md.**

PNC Dana L. Wallace is a native of San Bernardino, California and began her Navy career in 1988. After attending Dental Tech-

nician A School, Shipmate Wallace served at several commands at sea and ashore to include the USS Frank Cable, Naval Dental Center, San Diego, Calif. and Puerto Rico, USN Recruit Training Command (RTC), Great Lakes, Ill., and Naval Branch Health Clinic at Joint Base Andrews, Washington, DC. While at USN-RTC, Senior Chief Wallace was selected to become one of the elite RDC C-School Instructors. PNC Wallace achieved an historic accomplishment at the Navy Ceremonial Guard in Washington, DC where she served as the First Female Commander of Troops for the prestigious US Navy Drill Team. With her skills as an instructor at the Naval Recruit Training Command, Wallace taught Naval Science under the NJROTC Program at both Westlake and Suitland High Schools in Maryland. She is President and Founder of Sisters of Esteem, Inc., a non-profit organization for women to promote the spirit of community service. Wallace was ordained as a licensed minister in 2000 and is a member of the Calvary Gospel Church in Waldorf, Md. She served as the FRA National Chaplain for two terms, 2013 to 2014 and 2015 to 2016. Wallace and her husband, Richard, have been FRA members since 2010 and are affiliated with Branch 24 in Annapolis, Md. **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.

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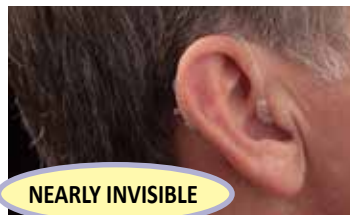
The fact is, you don't need to pay high prices for a medical-grade hearing aid. **MDHearingAid PRO®** gives you a sophisticated high-performance hearing aid that works right out of the box with no time-consuming "adjustment" appointments. You can even access a hearing specialist

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## LA FRA Southeast

I am grateful for the opportunity to serve the members of the Southeast Region. During my travels I learned where some great cooks live. The Southeast Unit members seem to have found diverse ways to assist Sea Service personnel and their families, as well as supporting agencies in their communities.



Vera Thomas

Some of the Unit's activities included donating money to the Woodyard Fund—a fuel fund for the needy in South Carolina. As well as donations to food banks, collection of clothing, books, toiletries, coupons (for overseas families), Bingo items, cellular telephones for service members, plastic bags for a local organization to knit/crochet into sleeping mats for homeless, and lastly, supporting local schools with “box tops/soup can labels” and school supplies.

While helping at nursing or retirement homes, try to celebrate the holidays by decorating or hall-way caroling. You can coordinate with the Good Samaritans organization and “foster” a family for the holidays, or sponsor holiday dinners for singles or families. How about providing holiday baskets during holidays other than Thanksgiving, Christmas

and Easter? One Unit joined with the Elks Club to sponsor a Law Enforcement Dinner for the area's Sheriffs and City police. Several Units read, present cheer, birthday, Christmas, and get-well cards to nursing home residents, hospital staff and patients at VA facilities. Many Unit members volunteer at Navy, VA clinics and hospitals while others promote the FRA & LA FRA with newspaper articles and



Unit 126 lifetime member Myrtle Nessel with birthday card presented by RPSE Vera.

talking to people at the Veterans Day parade.

All of this while remembering their own Unit members with birthday and get-well cards, some are using the “old-fashioned” telephone tree that worked as well when accompanying their spouse to so many duty stations. In April, I had the pleasure of presenting a birthday card to Myrtle Nessel, a Unit 126 life member, to mark her 103rd birthday. Thanks to all who signed the card during our recent Pilgrimage.

It is “Southern Hospitality” when we collect, make and donate almost everything that will help make someone else's life a little better. Although we may think our contributions are small, for the recipient it may be a blessing. No effort is too small if the end result is positive.

The best part of being a member of the Southeast Region is we really enjoy sharing our life with one another during caucuses, midyears and convention. It is fun to find out what the other units are doing while, in turn, sharing what wonderful things our Unit has done. **FRA**

Vera Thomas is the LA FRA Regional President, Southeast



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**1. BRANCH 70, POWAY, CALIF.**

PNP Dick Smith with Hatsune Marshall, the widow of Shipmate Henry "Hank" Marshall.



1

**2. BRANCH 34, TALLAHASSEE, FLA.**

Southeast Regional winner in The Americanism-Patriotism Essay Contest. (L to R) Shipmate Alex Topicz, parent Tom Bentley, Cassandra Bentley (Grade 12, Wakulla High School), parent Laura Bentley and Branch President Earnest Reed.



2

**3. BRANCH 222, SLIDELL, LA.**

1st place, Branch 222 and 2nd place, South Central Region winner of The Americanism-Patriotism Essay Contest, Michelle Hasenkampf (Grade 12, Pope John Paul High School), President Larry Cole (L) and Branch Secretary Mark Dernovsek (R).



4

**4. BRANCH 170, EVERETT, WASH.**

Oscar Høglund received his 30-year pin from NWRP Burke on May 10th, 2017 during the Branch meeting.



5

**5. BRANCH 126, JACKSONVILLE, FLA.**

SE RVP/Branch President James J. Thomas presented a certificate, FRA medal, & ribbon to Cadet Brandon Lee during a ceremony at Orange Park high school, March 4, 2017.



7

**6. UNIT 126, JACKSONVILLE, FLA.**

LAFRA SE RP/Unit President Verilyn Thomas presented a certificate, FRA Medal & ribbon to Cadet Shannon Beechum at Fleming Island Florida High School, May 9, 2017.



8



9

**7. BRANCH 156, BRUNSWICK, MAINE**

Branch President Martin presented Shipmate Doy Utsler a Certificate of Appreciation on May 15, signed by the Governor of Virginia, for his involvement with Veterans.



12



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

Robert Stancik was recognized for his 55 years of continuous service by Branch President Laurie Bailey.

#### 9. BRANCH 146, JOHNSVILLE, PA.

Branch 146 President Dave Carver presents NVP William Starkey with A Branch Cup at the monthly branch meeting, May 9th.

#### 10. BRANCH 309, NEWARK, DEL.

Branch winner of The Americanism-Patriotism Essay Contest, Miracle Olantunji (Grade 11, Charter School of Wilmington) presented by Shipmate Chuck Baldwin.

#### 11. BRANCH 232, CAPE MAY, N.J.

Branch President Tom Dougherty presented Gretchen Whitman (Cape May Nature Center) a check for the Good Neighbor Fund, which provides scholarships for active duty dependents to attend the Nature Center's summer camp.

#### 12. BRANCH 93, PATUXENT RIVER, MD.

RP East Coast Tom Vatter presented a Lifetime Membership Certificate to Weldon Yannayon, a long-time Branch member and resident of the Charlotte Hall Veterans Home

#### 13. BRANCH 72, FALL RIVER, MASS.

Eight of the eleven winners of the essay contest received special crafted pens and gift certificates during a Branch ceremony. (Front L to R) Gabriela Paiva, Lizzie Kosato, (partially hidden) Maine Fitzgerald, Sarah Yee, Abigail Linder. (Back L to R) Nicholas Lacerda, Eric Logan, Samuel Arruda. Shipmates (L to R) Alan Given, Branch President Ed Bailey, Jr. Larry Beirola.

To submit a photo for Shipmate News, please email a photo as an attachment in jpeg format to [FRAToday@fra.org](mailto:FRAToday@fra.org) or mail a high-quality photograph to *FRAToday*, 125 N. West Street, Alexandria, VA 22314. Please include a brief description of the photograph and include the names of those pictured. Laser prints and scanned copies of photographs cannot be accepted.

# In Memoriam

Name	Rating	Branch	Name	Rating	Branch	Name	Rating	Branch
Allison, Franklin	AMCS, USN	162	Howell, Clement W.	YN1, USN	316	Parker, Homer R.	PRC, USN	147
Andruzzi, Paul R.	LCPL, USMC	91	Jadlocki, Stephen A.	PO1, USN	MAL	Prokosch, John W.	ATC, USN	147
Arbaugh, Johnny L.	Master Chief, USN	MAL	Jeffery, Forrest	BMC, USN	174	Radtke, Eugene E.	WTC, USN	99
Baker, Robert M.	LCDR, USN	24	Jiner, Joe V.	EMC, USN	60	Rhodes, William C.	CS1, USN	42
Barrow, Charles N.	ATC, USN	290	Johnson, Leroy F.	RD1, USN	MAL	Rohr, Walter K.	ABH1, USN	201
Beatty, Roland	RMC, USCG	MAL	Kreiner, Edward T.	LT, USN	24	Romanczyk, Raymond R.	SWCS, USN	40
Bennett, William R.	TMC, USN	117	Kryling, William W.	AXCS, USN	MAL	Ross, Albert L.	SGTMAJ, USMC	161
Bennetts, Russell C.	FTM1, USN	281	Kutz, Laverne A.	CTCA, USN	316	Sandoval, Anthony J.	RMC, USN	113
Berryhill, H. H.	USN	278	Lacosse, Albert J.	USMCR	358	Schwier, Allen E.	HMC, USN	87
Bilicki, Peter A.	ADRC, USN	70	Lebel, Roger R.	CWO3, USN	269	Scott, John D.	UT2, USN	126
Buckner, Lewis D.	GYSGT, USMC	MAL	Little, George H.	AVCM, USN	70	Shelby, Robert D.	HMC, USN	MAL
Buenviaje, Gerardo S.	SDC, USN	84	Machovsky, Roger G.	MS1, USN	MAL	Smith, Robert L.	HM3, USN	278
Cloud, Osceola	CWO3, USNR	278	Mallory, Roy E.	BMC, USN	MAL	Smith, Melburn E.	BMC, USN	316
Dedios, Catalino C.	EMC, USN	84	McComas, Billie	PO1, USN	99	Snyder, Jerry J.	AZC, USN	MAL
Dial, Charles	AOC, USN	MAL	Meadows, Willie V.	BMC, USN	46	Stamos, Nicholas P.	SKCM(RET), USN	MAL
Dodds, Robert O.	SMC, USN	MAL	Miller, J B	SW1, USN	12	Stevenson, William	PO1, USN	MAL
Dotson, Owen N.	ADJC, USN	18	Miller, Pascual G.	USN	53	Swan, Arthur W.	SF3, USNR	20
Durbin, Jesse	USN	MAL	Mootz, Douglas E.	PICM, USN	273	Tanner, Charles E.	AMC, USN	10
Gagnon, Roger G.	ICC, USN	156	Myers, Robert C.	OSCS, USN	259	Todaro, Joseph E.	SKC, USN	147
George, Paul A.	SCPO, USN	MAL	Neupauer, Andrew J.	DP3, USN	115	Wells, John F.	CDR, USN	276
Harris, General B.	SKC, USN	MAL	Novida, Allen L.	PO1, USN	MAL	Wilson, Donald E.	RMCS, USN	250
Hill, William M.	BR1, USN	120	Oberlin, Kenneth R.	MSGT, USMC	MAL	Wirtz, Robert H.	HTC, USN	57
Holz, James R.	CS1, USN	72	Odom, Sanders	BTCS, USN	307	Yearby, William L.	ADC, USN	89
Hood, Riley	ICC, USN	53	Otero, Joseph M.	GYSGT, USMC	124			
			Pagano, Louis	ETCM, USNR	115			

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

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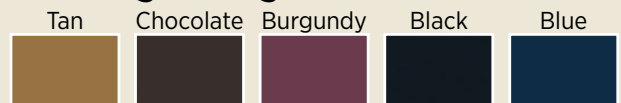
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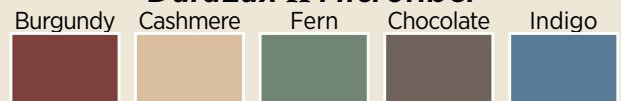
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 Milton, FL 32583  
 Telephone: 619-578-1523  
 Email: thunderdjt@gmail.com  
[www.abma-usn.org](http://www.abma-usn.org)

### USS South Carolina (CGN-37)

09/06/2017-09/10/2017, Virginia Beach, Va.  
 Contact: Brian Bigley  
 Email: Irish15202@hotmail.com  
[www.afr-reg.com/ussouthcarolina2017/](http://www.afr-reg.com/ussouthcarolina2017/)

### USS Simon Lake (AS-33)

09/17/2017-09/21/2017, New London, Conn.  
 Contact: Danny Poole, 2129 Hinkleville Rd.,  
 LaCenter, Kentucky 42056  
 Telephone: 270-876-7259  
 Email: djpoole@brtc.net  
[www.simonlakeassociation.org/home.html](http://www.simonlakeassociation.org/home.html)

### USS Providence (CL-82 / CLG6)

09/17/2017-09/21/2017, Buffalo, NY  
 Contact: Jim Chryst,  
 34 Snyder Hollow Road  
 New Providence, PA 17560  
 Telephone: 717-284-6996  
 Email: jchryst@embarqmail.com  
[www.usssprovidence.org](http://www.usssprovidence.org)

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### USS Guadalupe (AO-32)

09/21/2017-09/24/2017, Bettendorf, IA  
 Contact: Denny Crowder, 8799 North City Road  
 650 West,  
 Brazil, IN 47834  
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### USS Saufley (DD-465)

9/24/2017-9/28/2017, Jacksonville, Fla.  
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 1470 Conger St. Galesburg, IL 61401  
 Telephone: 309-368-3546  
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### USS Hanson (DD-832)

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 Nashville, Tenn.  
 Contact: Roy Ridderbusch  
 Telephone: 425-742-6591  
 Email: roynav@live.com

### Antartic Development Squadron Six (VXE-6)

09/25/2017-09/28/2017, Las Vegas, Nev.  
 Contact: Bob Mccauley, 9836 Kernville Dr.,  
 Las Vegas, NV 89134-7875  
 Telephone: 702-242-4240  
 Email: bobmccauley2@cox.net  
[www.puckeredpenguins.org](http://www.puckeredpenguins.org)

### USS Navarro (APA-215)

10/22/2017-10/26/2017, Pensacola, Fla.  
 Contact: John Majors, P.O. Box 209  
 Jarreau, LA 70749  
 Telephone: 206-978-5502  
 Email: majors@qualitytransport.net

### ASR/ARS Association

10/16/2017-10/21/2017, Baton Rouge, La.  
 Contact: Mary NealPhone  
 Telephone: 502-477-0876  
 Email: mbneal@twc.com

### USS Steiner (DD/DDR-863)

04/26/2018, 04/29/2018, Virginia Beach, Va.  
 Contact: Ken Kohnen, 2477 Royal Pointe Dr.,  
 Green Cove Springs, FL 32043-7251  
 Email: ken.kohnen@yahoo.com  
[www.ussteinaker.org/](http://www.ussteinaker.org/)

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## Is Your Portfolio as Efficient as It Could Be?

**W**hen you look at a line chart of an investment's historical performance, one feature to note is its volatility – how frequent and how extreme the ups and downs have been. This is significant because volatility is the most commonly used measurement of an investment's risk. The greater the volatility, the riskier the investment is considered to be.



Carl M. Trevisan, CFP®

If you viewed a chart comparing the stock market's vs. the bond market's performance, you'd see stocks have been significantly more volatile than bonds. Logically then, a 100% bond portfolio should be less risky than one including both bonds and stocks. Right? Not so fast.

In fact, according to a Morningstar study for the years 1970 through 2015, a portfolio comprising 67% bonds (measured by the 20-year U.S. government bond) and 33% stocks (using the Ibbotson Large Company Stock Index) offered less risk **and** better returns than a 100% bond portfolio. In other words, the former was more “efficient” than the latter, which leads to a concept investors should be aware of: the efficient frontier.



Stephen M. Bearce

### Start With the Basics

Having a grasp of the efficient frontier begins with understanding:

- The relationship between risk and return
- How diversification can help manage risk and return

In general, risk and return go hand-in-hand. As an investment's risk increases, so should its return. If you buy a Treasury bond, the return will probably be low because the risk of default is minimal.

If you buy a stock, however, the potential risk is significant – think back to what happened to stocks during the Great Recession – and you should expect a greater return potential as “compensation” from the market for accepting that additional risk. (A high risk/low return investment is probably not a good idea.)

Diversification is simply blending different investments in a portfolio in an effort to manage risk and return. The result is your “asset allocation.” A very simple asset allocation might include stocks, which tend to be risky but offer growth potential, and bonds, which have been more stable and provide income (interest). You can help manage your risk and return by how much you allocate to each type of investment. For example, if you have a 75% stock/25% bond portfolio, it should offer a greater risk and return potential than one that's 25% stocks/75% bonds.

Connecting the Dots to Determine an Efficient Frontier

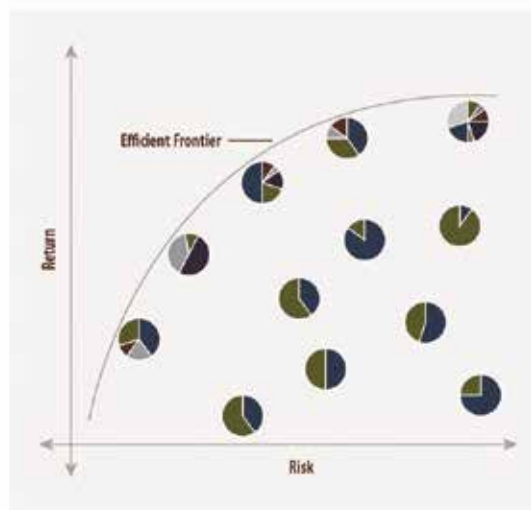


Chart is conceptual and does not reflect any actual returns or represent any specific asset classifications.

### Getting to an Efficient Frontier

Of course, there are lots of other investments for you to choose from, and there are an infinite number of portfolios you could construct from the stocks, bonds, and other assets available. Each of these blends has a unique overall risk and return level. If you plotted them all on a chart, you'd likely see what's shown in the hypothetical graph below. The

“pies” – representing different asset allocations – farthest to the left and highest up are the ones with the best expected risk/return tradeoffs. If you connected those “dots,” you would have it: the efficient frontier.



That's what the efficient frontier is, but what does it mean for investors?

It means that if your risk/return tradeoff doesn't land along the frontier, your portfolio is not as efficient as it could be. You're taking on too much risk for the level of return you're getting, and you probably need to make adjustments to decrease risk, improve return, or both.

## Finding Help

Determining whether your portfolio is as efficient as it could be may require help from a professional Financial Advisor. He or she will likely ask about your goals (what you're investing for), time horizon (how long until you need to tap into your investments), and risk tolerance (how comfortable you are with swings in your portfolio's value). Based on your responses, your advisor can help build a portfolio designed to help reach your goals as efficiently as possible. **FRA**

\*Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns.

This article was written by/for Wells Fargo Advisors and provided courtesy of Carl M. Trevisan, Managing Director-Investments and Stephen M. Bearce, First Vice President- Investments in Alexandria, VA at 800-247-8602.

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Shipmate Secretary-Treasurer J.T. Haslinger shown purchasing a bond for Branch 4. A total of \$7,700 purchased since Pearl Harbor. Picture was originally published in the *FRA* today May 1945 issue, then known as *Naval Affairs*. **FRA**



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