

YOUR MISSION, YOUR VOICE

FRA *today*

The magazine of the Fleet Reserve Association

DECEMBER 2017

TRICARE Milestone Changes Coming

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ON THE COVER: Hospital Corpsman 2nd Class Shawnte Bryant, a pharmacy technician at Naval Hospital Pensacola, fills a prescription. The pharmacy has several options for TRICARE beneficiaries to improve customer satisfaction and help reduce wait times. Photo by Jason Bortz.

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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.

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'Tis the Season!

Every year at this time, I really enjoy life. The transition from November to December is always a great time of the year at my home. The children like to hang out and not only make time to spend with each other but their dear old mom and dad as well. We have a couple of birthdays and some significant holidays beginning in November and through the end of the year, such as Veteran's Day. Of course the Christmas season is, and will always be my favorite holiday. Ever since the children were tiny tots we enjoy Christmas together. They are all grown and almost independent now, but still carry on with the traditions.



There were several years when a neighbor dressed up as Santa Clause and visited all the houses that had young children. Our local fire department also drove up and down the street with the volunteers and career guys all waving, sometimes throwing candy to the kids—depending upon the weather. I wonder if my neighbor being the president of the Volunteer Fireman's Association in our town had much to do with those visits? Well, as we get closer to one of my favorite times of year and having worked for the Fleet Reserve Association, I have come

to appreciate what our active members are doing in their communities even more. Many branches submit photos of all the great work they do in their respective communities during this special time. It is absolutely heart-warming and honorable what you Shipmates and Auxiliary members do. I have also come to find, that you folks do this because it is the right thing to do as human beings—help one another. There are always going to be those people in this world who are more fortunate than others, but our Shipmates focus upon those less fortunate veterans and give, give, give.

Thank you for the opportunity to write about all the great things our Shipmates do for veterans. I feel even more fortunate now than ever, PROCEED! **FRA**

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

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"...my mother hasn't heard this well in years, even with her \$2,000 Digital! It was so great to see the joy on her



face."—Al P., Minnesota



"I would definitely recommend them to my patients with hearing loss."—Amy S., Audiologist, Indiana

You've sacrificed long and hard to help protect and preserve our American way of life. Now you can hear our nation say "thank you" loud and clear. Thanks to board-certified physician Dr. Cherukuri's newest invention — a **medical-grade, ALL-DIGITAL, affordable hearing aid** — you can!

From his years in practice, the doctor knew that untreated hearing loss could lead to depression, social isolation, anxiety and symptoms consistent with dementia and Alzheimer's disease. Yet he knew that many veterans couldn't afford expensive new digital hearing aids, which are not generally covered by Medicare, most private health

insurance policies, and often denied by VA benefits.

The doctor evaluated several of the high-priced hearing aids on the market and created **MDHearingAid®**. These sleek, doctor-designed, Behind-the-Ear digital hearing aids deliver crystal-clear, natural sound all day long and the soft, flexible ear domes are so comfortable you won't realize you're wearing them.

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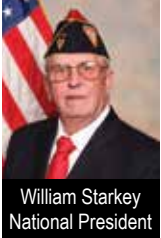
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A Parliamentary Authority, History of RONR, FRA Bylaws and Meetings of a Deliberative Society



William Starkey
National President

You may be puzzled by the term “Parliamentary Authority” and wondering what it means. A parliamentary authority is a comprehensive book of rules and procedures that will assist the officers and members of a deliberative assembly (FRA meeting) to conduct its business meetings.

Robert’s Rules of Order was published by General Henry M. Robert. The editions were released in the following order:

- First Edition the Pocket Manual of Rules of Order for Deliberative Assemblies (short title: *Robert’s Rules of Order*) in February 1876
- Second Edition in July 1876
- Third Edition in 1893
- The title was changed on the fourth through sixth editions to *Robert’s Rules of Order Revised*
- Fourth Edition in 1915
- Fifth Edition in 1943
- Sixth Edition in 1951

The title was changed again for the seventh through eleventh editions to:

- Seventh Edition in 1970, the title was changed to *Robert’s Rules of Order Newly Revised* (RONR)
- Eight Edition in 1981
- Ninth Edition in 1990
- Tenth Edition in 2000
- Eleventh Edition in 2011

The Eleventh Edition of RONR is the most extensive general revision of the work, the 1970 edition of *Robert’s Rules of Order Newly Revised*. The Eleventh Edition supersedes all previous editions, if the bylaws specifically identify one of the ten previous editions of the work as parliamentary authority. The bylaws should be amended to prescribe “the current edition of *Robert’s Rules of Order Newly Revised*” (see p. 588).

In accordance with RONR (11th ed.), p.588,
“Article VIII Parliamentary Authority

The rules contained in the current edition of *Robert’s Rules of Order Newly Revised* shall govern in

all cases to which they are applicable and in which they are not inconsistent with these bylaws and any special rules of order the Society may adopt.”

The FRA has adopted the current edition of RONR as the Parliamentary Authority for the Association. In accordance with “FRA Standing Rule 3, SR-(a), all provisions of the C&BL shall govern, and are hereby incorporated by reference. *Robert’s Rules of Order Newly Revised* shall be the parliamentary authority in all cases not covered by

the C&BL. In cases where neither the C&BL nor the said rules cover a given situation, the convention shall decide the same.”

Parliamentary Law and Procedure and Convention Rules FRA members and branch officers should avail themselves on the subject matter contained in the current edition of RONR. It contains twenty chapters and sixty-three separate sections on Parliamentary Law and Meeting Procedures.

A branch or region cannot adopt a different parliamentary authority. Branch and regional governing documents cannot supersede the governing documents of the FRA.

The next question you may have is what is a Deliberative Assembly? In a deliberative assembly or society, members have the right to propose motions, second motions, debate motions and vote.

The next question you may have is what is a Deliberative Assembly? In a deliberative assembly or society, members have the right to propose motions, second motions, debate motions and vote. FRA members in attendance at a branch meeting, delegates at a regional convention and delegates in attendance at a national convention are members of a deliberative assembly. **FRA**

Bill is FRA’s National President and can be reached at starkey39@msn.com

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Blue Water Veterans

Dear Senator,

As a U.S. Navy veteran I greatly appreciate your support in favorably completing this important legislation. The “Blue Water Veterans” are dying daily without resolution and most certainly deserve a quick responsible resolution. This situation has gone on far too long because of the irresponsible rhetoric in Congress. Our sailors and marines have immediately responded to their orders and performed their responsibilities without any hesitation and with great valor. Every Senator must do the same.

Very respectfully,

YNC C.E. McCall, USN (Ret.)

L.S.T.

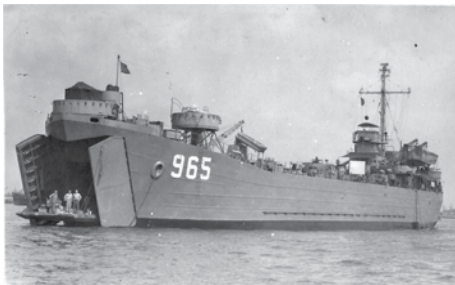
Why don't you put something in *FRAtoday* about L.S.T.s? I served seven years on them, very seldom are they mentioned.

Thanks,

Louis G. Banks, Branch 166, Virginia Beach

FRAtoday: Hello Shipmate Banks. Landing Ship,

Tank (LST), or tank landing ship, is the naval designation for ships built during World War II to support amphibious operations by carrying tanks, vehicles, cargo, and landing troops directly onto shore with no docks or piers. This provided amphibious assaults to almost any beach. The bow of the LST had a large door



that would open with a ramp for unloading the vehicles. The LST had a special flat keel that allowed the ship to be beached and stay upright. The twin propellers and rudders had protection from grounding. The LSTs served across the globe during World War II including: Pacific War and European theatre. But you already know this!

Veteran Status for Reservist

The 2016 Congress amended Title 38 of the United States code, pertaining to Veterans benefits. Reservists with 20 years of service and retired were awarded “Veteran” status, “with no added cost to the government” – great news. However we reservists

will not receive “medical” benefits or documentation of our new veteran status. Without funding provisions what did we receive? Nothing. This update was secured in spite of the agency's reluctance to be of service.

Forest Case, USN (Ret.)

Withdraw Slip-I Don't Think So!

Tricare overseas now wants know where you get the money to pay the copay. I pay in cash but they want a withdraw slip from the bank. This is just not possible since I withdraw from my account only once each month and pay every bill with cash. I think something needs to be done about this

Del Grommon, Branch 47, San Diego

Midway

It seems you have covered every important (Naval) date except one—The Battle of Midway. That date should never be forgotten. We defeated the Japanese Navy and turned the war around. Better make note of that for next year.

FRAtoday: Thanks for your hand-written note! We usually get emails, so it is refreshing to see cursive handwriting! The 2018 editorial topics are already published in our media kit online, on the FRAtoday landing page. Unfortunately Midway was not part of the topics, but the following year I agree, this would be a great topic.

Shame On You Washington

First you want to change the retirement system. Now it's the health care—more fees, less benefits. Also, the BAH. Next time you are face to face with your troops, tell them what you are really doing to them. Remember these are the men and women you order to war. What a slap in the face to the troops.

PO1 Alexander Smith USAF, USN (Ret.)

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

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ON & OFF *capitol hill*

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

2017 Legislative Session Not Over



John Davis DLP

As you receive FRAtoday, Congress should be wrapping up its first session of the 115th Congress. Hopefully Congress passed and the President approved a spending plan to replace the Continuing Resolution (CR) before it expires December 8th. In addition there is uncertainty about passage of the FY2018 Defense Authorization bill and whether it will saddle retirees younger than 65 with TRICARE fee increases.

The first Congressional session (January 2017-December 2017) provided a number of threats to Shipmate's pay and benefits. FRA members responded with significant grassroots involvement via the FRA Action Center to weigh in on legislative issues that impact them, their fellow Shipmates and their families. Timely grassroots involvement can and will impact the content of legislation. The Action Center makes it easy to get

involved in the legislative process. If we want to help stop huge health care costs shifting to beneficiaries we will need a strong grassroots effort from you. All members are strongly urged to use the Action Center and to subscribe to FRA Newsbytes, the weekly electronic newsletter providing critical information on legislation.

DHA's Interim Final Rule

The TRICARE article on page 16 explains the Interim Final Rule (IRF), which implements major changes to TRICARE, mandated by last year's National Defense Authorization Act. There is a link to an 89-page PDF published in the story. FRA is adamantly opposed to cost sharing language that seeks to impose a fee increase on currently serving and retired service members and their families. FRA and other TMC members have requested in writing that Congress enforces its commitment it made last year, and prohibit the DHA from moving forward with the IFR cost increase plan.

Modest COLA Increase

The Bureau of Labor Statistics (BLS) recently announced a two percent increase in the Cost of Living Adjustment (COLA) for calendar year 2018 for military and federal civilian retirees, survivor benefit annuitants, disabled veterans and Social Security recipients. The new COLA rate is effective December 1, 2017. The adjustment will appear in the December 30, 2017 payment.

By law, COLA is based on the Consumer Price Index

for Urban Wage Earners and Clerical Workers (CPI-W), a broad measure of consumer prices generated by the BLS from the third quarter of the previous year to the third quarter of the current year. It measures price changes for food, housing, clothing, transportation, energy, medical care, recreation and education. Since 2008, the annual COLA has been above two percent only once and has been zero three times.

USMC General Dunford Approved for Second Term

The Senate recently confirmed Marine Corps General Joseph Dunford to a second two-year term as Chairman of the Joint Chiefs of Staff. The general was the Commandant of the Marine Corps when President Obama nominated him to become chairman in May 2015. He officially took office October 1, 2015, upon the retirement of his predecessor, Army General Dempsey. President Trump nominated him for a second term in May. As chairman, he serves as the principal military advisor to the President.

Oppose TRICARE Regulation That Increases Fees

The Department of Defense (DoD) continually tries to shift health care costs to beneficiaries. DoD wants to implement a regulation with higher cost shares and a new fee structure for retirees younger than 65. These increases were inserted into a draft regulation without any discussion or input from beneficiary groups. Last year's Defense Authorization had a grandfather clause that excludes retirees who retired before January 1, 2018 from fee increases. This clause was meant to shield retirees from fee increases. With the changes made through the DoD's draft regulation, current retirees will be charged more in co-pays. This recently proposed regulation actually allows lower co-pays for new retirees. Members are strongly urged to use the FRA Action Center (www.fra.org) to ask legislators to oppose this proposed regulation intended to only implement changes required by last year's NDAA.

Are You Ready for TRICARE Payment Changes?

Effective January 1, 2018, TRICARE will implement new regions and new contractors. Beneficiaries may need to update their payment options to guarantee continued payment of their TRICARE enrollment fees and monthly premiums. Also, beneficiaries will no longer be able to make payments by paper check. Acceptable methods of payment will continue to be allotment, electronic funds transfer and debit or credit cards. Another acceptable method is to sign into your regional contractor's website to make online payments.

Beneficiaries who currently pay enrollment fees or premiums by allotment through a Defense Financing and Accounting Service (DFAS) or other Uniformed Services Pay Center, will NOT need to update their payment information. Payments will automatically transfer to the new contractor on January 1, 2018. Unless a beneficiary cancels their allotment, TRICARE will continue to deduct enrollment fees and premiums.

If beneficiaries reside in an area where a NEW region-

FRA Shipmate Awarded for Community Service

Shipmate Jim Marshall of Wyoming Branch 59 received the Department of Defense, "The Spirit of Hope" Award given at the Pentagon by GEN Paul J. Selva, Vice Chairman of the Joint Chiefs of Staff on behalf of the Secretary of Defense. This award recognizes outstanding service to the USA. It is awarded to the men and women of the US Armed Forces, entertainers and other distinguished Americans or organizations whose patriotism and service reflect that of Mr. Bob Hope. Hope was designated as the first honorary veteran by the United States Armed Forces for his decades of entertaining the troops, both in peacetime and in combat zones.

Shipmate Marshall's many accomplishments of service within his community gained him praise for his dedication to service members. FRA is extremely proud at such honorable accomplishment. Congratulations Shipmate Marshall!



al contractor is delivering services, they need to update their payment information so it goes to the new contractor. This applies if a beneficiary currently pays enrollment fees or premiums by electronic funds transfer from their checking or savings account, debit card or credit card. The new contractor will contact beneficiaries with instructions on how to update their payment information.

TRICARE has notified beneficiaries they must proactively update their payment information to make sure payments start going to the new regional contractor, NOT to the old contractor. This action will help avoid TRICARE disenrollment. The best way to prepare is to update your information in DEERS, sign up for TRICARE benefit updates and visit, <https://tricare.mil/changes>.



NDAA Update

The Chairmen and Ranking members of the House and Senate Armed Services Committees, known as the "Big Four," recently met to discuss moving forward on the FY2018 Defense Authorization bill (H.R.2810). The Senate passed its bill in September and the House approved its bill in July.

FRA has dispatched a letter to the "Big Four" and Chairmen and Ranking members of each committees Personnel Subcommittees expressing opposition and support for provisions in the both bills. A copy of the letter is available on the FRA website (www.fra.org). A major priority for FRA is opposition to Senate provisions that mandate substantial TRICARE fee increases by repealing the so-called grandfather clause that excludes retirees who retired before January 1, 2018

from scheduled TRICARE fee increases. FRA also opposes provisions in the Senate bill that increases pharmacy co-pays, providing for a smaller active duty pay increase (2.1% vice 2.4%) and makes cuts to Basic Allowance for Housing (BAH).

In addition FRA is urging Congress to exclude Defense from sequestration. Cuts mandated by the Budget Control Act of 2011 pose a threat to national security and will substantially impact member's pay and benefits. These automatic "Sequestration" cuts require 50 percent to come from Defense even though Defense spending makes up only 16 percent of the federal budget. Members are strongly urged to use the FRA Action Center (www.fra.org) to urge legislators to exclude Defense from Sequestration and to oppose onerous Senate provisions before it's too late!

DoD Interim Rule for TRICARE Select

The Department of Defense (DoD) released an interim rule implementing TRICARE Select, changes mandated by last year's (FY2017) National Defense Authorization Act (NDAA-S. 2943, Public Law 114-328). These changes impact 9.4 million beneficiaries. TRICARE Select, incorporates TRICARE Standard and TRICARE Extra. "The rule also sets up an automatic enrollment process, so on January 1 beneficiaries in

Prime will automatically be enrolled in Prime or automatically be enrolled in Select if they are enrolled in Standard or Extra," said Navy Vice Admiral Raquel Bono, Director of the Defense Health Agency (DHA).

DHA will establish an annual open-season enrollment period so beneficiaries can choose their health care plans each year. The open season will run much like the Federal Employee Health Benefit program held at the same time.

The interim rule also outlines guidelines for qualifying life events that would allow beneficiaries to make necessary changes outside the open season. Qualifying life events trigger a 90-day opportunity to enroll in or change TRICARE purchased coverage for the rest of the calendar year. These changes include marital status, births, adoptions, changes in service status and so on.

Bono said 2018 will be a transition year, "During that time, enrollment changes will be available throughout the year as beneficiaries adjust to the new process. We will also be broadening access for beneficiaries by setting out the requirements that at least 85 percent of our beneficiaries have access to network providers in TRICARE Select."

The agency will switch administration of the program from fiscal to calendar year to streamline the combined changes. Included in the rule for TRICARE Prime beneficiaries are new requirements for timely appointments and new access to care. Bono said, "For Select beneficiaries seeking care within our broader network, it offers access to no cost preventive services now available to Prime enrollees. The rule also means a conversion from the current cost share from a percentage to a fixed dollar amount."



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Agent Orange Bill Stalls in Committee

The House Veterans Affairs Committee (HVAC) scheduled a Committee vote on the "Blue Water Navy Vietnam Veterans Act" (H.R.299) this week. It did not occur when HVAC members could not agree if the bill should be paid for by rounding down veteran's benefit checks to the nearest dollar. First reported in the July 28 Newsbytes, HVAC Chairman Roe (Tenn.) offered to have a committee vote if the bill could be amended to round down veteran's monthly benefits to pay for the bill. Roe said, "We owe it to our brave veterans who served off the coast of Vietnam, to pass this bill. I have close friends who died in Vietnam. I can't go to another Veteran's Day ceremony without at least trying to get this bill approved." Roe continued "I have spoken to many veterans who said they would be willing to give up less than a dollar a month to do right by Blue Water Navy veterans, and I imagine many veterans around the country feel the same way."

HVAC Ranking Member Tim Walz (Minn.), one of the five original co-sponsors of the bill, argued that a round-down bill is bad policy. "Asking one group of veterans to pay for another group of veterans' benefits is not only bad policy, it is the wrong answer for all veterans. That is why finding the funds to pay for this bill outside the VA budget in is absolutely critical. I will continue to call

on Chairman Roe to make that happen." Walz claimed HVAC passed and the House approved veteran's legislation without spending offsets. He claimed the 2014 VA Choice program and the 2008 Post 911 GI Bill passed without spending offsets. He further argued we should not cut veterans benefits while we enact tax cuts for the rich. Due to the partisan split the Chairman did not call the bill for a vote.

The committee did approve the following bills:

- H.R.1900 to designate a museum in Columbus, Ohio, as the National Veterans Memorial and Museum
- H.R.2123 to improve treatment of veterans through telemedicine
- H.R.1133 and H.R. 2601 to improve organ transplants at the VA
- H.R.3634 to ensure veterans using the Post 911 GI Bill can access documentation verifying monthly housing stipend
- H.R.3705 requires VA to use certified mail and plain language in debt collection activities
- H.R.4173 requires VA to do a study of the Veterans Crisis Line

FRA wants to thank Shipmates for calling committee members and using the Action Center to contact elected officials. FRA will continue to work for passage of "Blue Water Navy Vietnam Veterans Act."

VSO's Meet to Strategize on Agent Orange Blue Water Navy

FRA staff Tom Snee, Chris Slawinski and Brian Condon along with other Veteran Service Organizations (VSO's) met at the American Legion, Washington, DC office to discuss efforts to enact the "Blue Water Navy Vietnam Veterans Act." Staff from the House Veterans Affairs Committee (HVAC) also attended. The legislation was introduced in both the House and Senate (H.R.299 & S.422 respectively). HVAC Chairman Phil Roe (Tenn.), during meetings with FRA, expressed an interest in moving the House bill out of committee and onto the floor for consideration by the full House. The proposals clarify service members serving off the coast of Vietnam during the conflict have a presumption for filing disability claims with the VA, for ailments associated with exposure to Agent Orange. FRA believes Congress should recognize that these "blue water" veterans were exposed and authorize presumptive status for VA disability claims.

Members are strongly urged to use the FRA Action Center to ask legislators to support the "Blue Water Navy Vietnam Veterans Act" (H.R.299 & S.422).



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HVAC Reviews Improvements to Choice Program

The House Veterans Affairs Committee (HVAC) began reviewing, debating and approving a draft proposal that makes it easier for veterans who seek medical care outside the VA health system. The HVAC hearing provided a forum to review nine bills, including legislation related to the VA's community care programs. The legislation included bills affecting how veterans access life-saving transplant and mental health care and ways the VA can use tele-medicine in rural areas.

HVAC Chairman Phil Roe (Tenn.) thanked the FRA for providing feedback. A statement was provided by FRA for the record, on many of the issues.

SVAC Holds Hearing on Suicide Prevention

VA Secretary Dr. Robert Shulkin recently testified before the Senate Veterans Affairs Committee about suicide prevention and the VA's "#BeThere" campaign. The new campaign encourages veterans and their families to reach out and offer support to someone who may be struggling with mental health conditions. Shulkin declared the VA wants to hire 1,000 additional mental health professionals to ensure veterans have timely access to mental health care. Shulkin identified the VA's long hiring process and bureaucratic human resources requirements as barriers to hiring more high-quality mental health care professionals.

VA Will Oppose Individual Unemployability Cuts

The Secretary of the Department of Veterans Affairs Dr. J. Shulkin dispatched a letter to FRA and other Veteran Service Organizations (VSO) stating the VA does not support termination of Individual Unemployability (IU) benefits. The letter states the VA is committed to finding ways that empower disabled veterans through vocational rehabilitation and employment opportunities, when available.

The Trump Administration's proposed budget, released in May 2017, proposed eliminating the IU benefit payments to disabled veterans age 62 or older. Under current policies, the IU 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 proposed stopping payouts once veterans are eligible for Social Security retirement benefits. This cut would impact more than 225,000 veterans.

NED Talks to Student Veterans at Memphis University

NED Snee traveled to the University of Memphis for a Town Hall style forum. The dean of students, Director of Veteran Services Marcallinas James (a retired Navy veteran) and Snee met with more than 65 student veterans.

Some topics covered were the Post-9/11 GI Bill, CHOICE Card, VETs card, online shopping, VA Medical access and the TAPs Program. Snee explained what the FRA is and what services we provide.

Some of the veteran concerns were about tuition, housing, book fees and other mandatory fees not always covered by the GI Bill.

Congress Votes to Tables Forced Arbitration Rule

The Senate recently voted to table the Consumer Financial Protection Bureau's (CFPB) final rule on arbitration agreements and class-action lawsuits. The Vice President's vote broke the tie (50-50). Senators Lindsey Graham (S.C.) and John Kennedy (La.) broke from their party to vote against the repeal. The House had voted in July to table the regulation. The motion to table the rule was supported by the U.S. Chamber of Commerce, the American Bankers Association and was opposed by consumer groups, FRA and other veteran/military associations. In July, FRA signed onto The Military Coalition (TMC) letter of support for CFPB's final rule. This proposed rule addresses the harm of forced arbitration by preserving the ability of service members and other consumers to band together to seek relief through the civil justice system.

Forced arbitration is a system where claims against a corporation are funneled into a rigged, secretive system where all the rules, including choosing the arbitrator, favor the corporation. Forced arbitration clauses also do NOT allow consumers to band together in a class-action lawsuit.

Our service members protect our nation and the sacrifices they and their families make are compelling reasons to ensure they are not only shielded from predatory financial practices and unscrupulous lenders, but are also able to use our civil justice system to its fullest.

FRA will continue to ensure the Servicemembers Civil Relief Act (SCRA) is enforced by the Consumer Financial Protection Bureau and the Office of Military Affairs. FRA will work to make mandatory arbitration agreements unenforceable and will continue to protect active duty personnel from predatory lenders.



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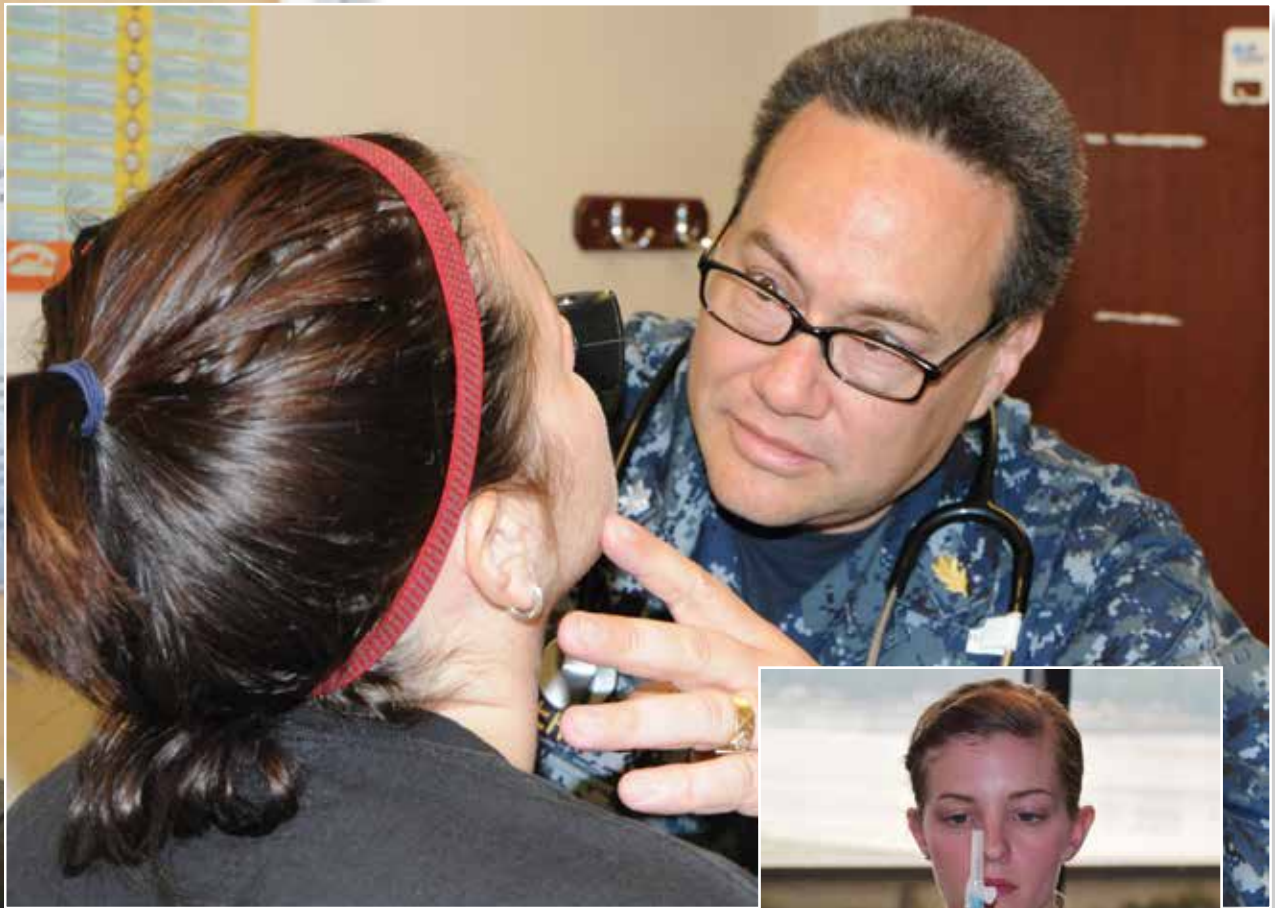
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Take Command of Your Health: Milestone Changes Coming to TRICARE

Key changes will provide greater access for beneficiaries in 2018

By: Military Health System Communications Team



Left: Hospitalman Thomas Osborne fills a prescription at Naval Hospital Pensacola's Main Pharmacy. The pharmacy has recently implemented new options for TRICARE beneficiaries to improve customer satisfaction and help reduce wait times. Photo by Jason Bortz.



Top: Commander Anthony Beers, with Naval Hospital Pensacola's Family Medicine Blue Team, checks a patient's throat. NHP clinics utilize a team approach so patients will be familiar with the staff providing their health care. Photo by Petty Officer 1st Class James Stenberg
Inset: Naval Hospital Bremerton's Corpsman 2nd Class Tristen Mullen readies an influenza inoculation dose as part of NHB's Preventive Medicine mock pandemic exercise. Photo by Douglas Stutz

TRICARE beneficiaries will soon have increased access to health care through key changes that are set to take place in January 2018. With the benefit set to undergo some of the biggest improvements in more than two decades, beneficiaries will be able to take command of their health care through expanded choices. These improvements include wider access to network providers, updated enrollment to reduce disruptions in care and simplified co-payments.

The Defense Health Agency recently met a key requirement for implementing these changes, with the publication of a formal document called an interim final rule (IFR). It establishes the legal "rules of the road" for putting in place changes mandated

by Congress. [The complete IFR is available as a PDF: <https://s3.amazonaws.com/public-inspection.federalregister.gov/2017-20392.pdf>]

"We are working hard to use the opportunity Congress gave us to continue building a health plan that does even better for our beneficiaries, the warfighter and the taxpayers who support us," said Vice Admiral Raquel Bono, director of the Defense Health Agency.

The goal of this change is to keep beneficiaries healthy by providing better health care options. This includes allowing doctors to make the decisions on whether beneficiaries need a referral for specialty care instead of the regional contractors. Urgent care will be available without a referral through either



Wanda Ward, a pharmacy tech at Naval Hospital Pensacola, fills a prescription for TRICARE beneficiaries June 11. The hospital's pharmacy fills approximately 3,000 prescriptions a day, which makes it one of the busiest pharmacies in the Navy. Photo by Jason Bortz.

the military hospital or clinic or at a civilian urgent care center in areas where the military health facility is not an option.

TRICARE Is Changing

Here is what you need to know: Some of the key changes that will become effective on January 1, 2018, will affect region consolidation, TRICARE plans, enrollment and costs. There are currently three TRICARE regions in the United States: TRICARE North, South and West. In 2018, these regions will become TRICARE East and West and will be administered by Humana Military and Health Net Federal Services, respectively. This change will allow for better coordination between the military hospitals and clinics as well as the civil-

ian health care providers in each region.

Introducing TRICARE Select

Several changes will also occur in coverage plans on January 1, 2018. TRICARE Select will replace TRICARE Standard and TRICARE Extra. In the U.S., TRICARE Select will be a self-managed, preferred provider network option. Beneficiaries will not be required to have a primary care manager and can visit any TRICARE-authorized provider for covered services without a referral. Overseas, TRICARE Overseas Select will provide access to both network and non-network TRICARE authorized providers for medically necessary covered services. TRICARE Select, both stateside and overseas, includes additional preventive care services previously



only offered to TRICARE Prime beneficiaries. Beneficiaries can review all available plans at www.tricare.mil/changes, under the plan finder.

New Enrollment Requirements

As of January 1, 2018, all current beneficiaries will also be automatically transitioned into their respective plan as long as they are eligible. TRICARE Prime enrollees will remain in this plan. TRICARE Standard and Extra beneficiaries will be converted to TRICARE Select.

In 2018, enrollment will be required to receive coverage from a civilian provider. Beneficiaries will be able to choose to enroll in or change coverage plans, between TRICARE Prime or Select, throughout the year-long grace period in 2018.

There will be special rules that will apply during the grace period. These include:

- If beneficiaries are not enrolled in a TRICARE plan, only the first episode of care from a civilian network provider will be covered by TRICARE.
- Beneficiaries will have an opportunity to enroll or re-enroll.
- If beneficiaries do not enroll following their first episode of care with a civilian provider, they will only be able to receive care at a military hospital or clinic on a space-available basis and must use military pharmacies to fill prescriptions.

The grace-period rules will only apply to TRICARE Prime and Select plans, and will not include premium-based plans. Beneficiaries will also need to disenroll from their plan if they no longer wish to maintain coverage. Unlike TRICARE Standard, if beneficiaries do not wish use TRICARE Select, they need to actively disenroll.

As of January 1, 2018, children must be registered in Defense Enrollment Eligibility Reporting System (DEERS) in order to receive TRICARE coverage. Once in DEERS, children will automatically be enrolled in TRICARE Prime for those beneficiaries who reside in a stateside Prime Service

Use TRICARE Online Patient Portal for a wide range of online service like making appointments, refilling prescriptions, and viewing medical records. Visit www.tricareonline.com. Photo by Petty Officer 1st Class Jacob Sippel.

**Current Regions****New Regions**

Top: Vice Admiral
Bono. Photo by
MilitaryTimes.com

Area (PSA). For those beneficiaries who reside outside a PSA, children will be automatically enrolled in TRICARE Select.

Starting in fall 2018, enrollment will move to a calendar year open-enrollment season similar to the federal employee plan, during which beneficiaries will be able to change plans for the following year. Those who are retiring will have to choose their plan and enroll to retain coverage. The open-enrollment season begins on the Monday of the second full week in November and runs through the Monday of the second full week in December of each calendar year, starting in 2018. All beneficiaries should make sure their information is current in DEERS now so they are converted to the plan of their choice in January. Outside of the open-enrollment period, beneficiaries will only be able to enroll in or change their TRICARE plan during a 90-day period following a qualifying life event (QLE), such as the birth of child, moving or marriage, starting on January 1, 2019. After this

period, beneficiaries must wait for another QLE or until the open-enrollment period to make changes. Learn more about enrollment changes [https://tricare.mil/CoveredServices/BenefitUpdates/Archives/09_19_17_Take_Command_Transition] at www.tricare.mil/changes].

Cost Changes

Beginning January 1, 2018, TRICARE Select enrollees whose sponsor joined the military before January 1, 2018, will shift from the current cost-share structure to a copayment structure for

network providers. With fixed costs for specific services, beneficiaries will be able to better predict their health care costs. Out-of-network-provider visits will remain with a cost-share structure. Plans with enrollment fees, such as the premium-based plans, will be billed by calendar year instead of fiscal year, with the exception of the Continued Health Care Benefit Program. These and other updated out-of-pocket costs for

2018 are available at www.tricare.mil/changes.

While the upcoming changes are significant, the goal of the Military Health System is to continuously improve health care for all its beneficiaries. Beneficiaries can prepare for the upcoming changes by visiting the TRICARE Changes page [<https://tricare.mil/changes>], where they can sign up for email alerts, complete a beneficiary checklist and see available plans and updated costs for 2018.

“These new TRICARE changes mark a major milestone in our effort to modernize the Military Health System,” said Bono. “It highlights the opportunity for our beneficiaries to take command of their health plan, and our responsibility to ensure that these historic changes to TRICARE are a success for beneficiaries and the department.” **FRA**

Tricare

<https://militaryadvantage.military.com/2017/05/new-tricare-contracts-shake-up-fees-for-some-startled-docs/>

<http://www.military.com/daily-news/2016/11/30/tricare-changes-coming-to-those-who-join-after-next-year.html>

One of America's Best Charities and 2017 CFC Underway

Before I address the Fleet Reserve Association (FRA) Education Foundation's most recent achievement, I want to thank all FRA Branches, Shipmates and Auxiliary members for their strong and continuing support of the Fleet Reserve Association Education Foundation. This includes the generous contributions presented to the foundation by delegates who attended the FRA 90th National Convention in Hunt Valley, Md.

A long-time goal of the foundation has been to become a member of the Military Support Groups of America (MSGA). I'm proud to say that earlier this year, it was accepted into this federation of non-profit organization. This is a significant accomplishment because member organizations must pass a comprehensive review of its operations, IRS Form 990 filings, administrative costs and awards history.

The "Best in America" seal signifies this achievement and we are now authorized to display it on the foundation letter head, web page and promotional material. This seal of excellence is awarded to charitable or educational organizations that meet the highest standards of public accountability, program efficiency and cost effectiveness.

Selection as a member of MSGA is significant to FRA's stature among the country's top military and veterans organizations. Additionally, it is highly important to the foundation's participation in the 2017 Combined Federal Campaign (CFC), which launched in October and runs through mid-January 2018.

The foundation has been authorized to participate in the CFC since 2012 and our CFC number is again 80236 for 2017. This number is important to reference while making contributions in support of the foundation to help fund future scholarship awards to deserving FRA Shipmates and other Navy, Marine Corps and Coast Guard personnel and their families.



This year's CFC campaign has expanded from previous campaigns. Military, federal and postal service retirees are now authorized to participate in the program, along with current military personnel and civilian federal and postal employees.

The CFC is administered by the federal Office of Personnel Management (OPM) and is the world's largest and most successful annual workplace charity campaign. According to the CFC web site, just last year, military and civilian federal employees contributed more than \$167 million to almost 20,000 charitable organizations. Military and Department of Defense civilian contribution were responsible

for \$67 million of that total.

Contributions are tax deductible and can be made via individual pay allotments. Particularly significant to current and retired military personnel is that OPM has contracted with the Give Back Foundation to develop and deploy a new online national CFC donor pledging system. According to the Defense Finance Accounting Service (DFAS), the new online system is replacing the electronic CFC module in myPay.

A reminder that the 2018 FRA Education Foundation scholarship application cycle commenced on September 1, 2017 and continues until April 15, 2018. Scholarship applications with detailed application instructions and requirements are posted on the foundation section of FRA's web site at fra.org/foundation.

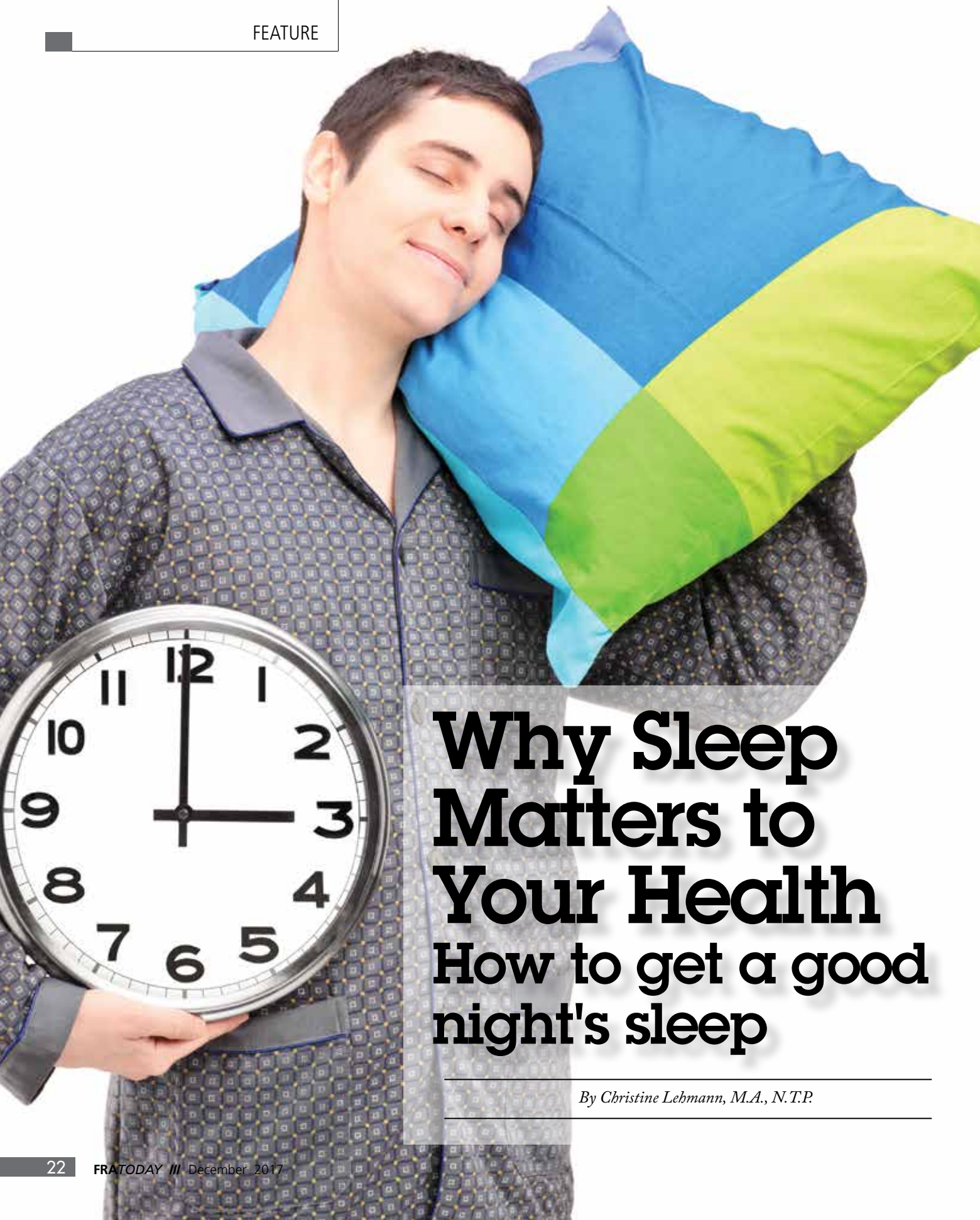
Please help spread the word to Shipmates, their spouses, children and grandchildren about the foundation scholarships—particularly for anyone planning to attend college during the 2018-2019 academic year.

Again, thanks for your strong and continuing support. **FRA**

By NEDE Joe Barnes



Joe Barnes



Why Sleep Matters to Your Health

How to get a good night's sleep

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

You may have heard the expression: you can sleep when you die. Sleep scientists say that's the worst advice you can give someone. Sleep deprivation can shorten your life span and increase your risk of heart disease, diabetes, stroke and suicide.

The recommended amount of nightly sleep is still between seven to eight hours. However, only 59 percent of Americans get that amount of sleep and 40 percent get less than seven hours. Although those figures have not changed since the 1990s, Americans slept more in the 1940s. The most recent Gallup poll on sleep showed people were sleeping 6.8 hours in 2013 when compared to 7.9 hours in the 1940s.

Stages of Sleep and the Brain

There are three stages of sleep: wakefulness, rapid eye movement (REM) sleep, and non-REM sleep characterized by slow-wave or deep sleep. It's common to cycle in and out of REM and non-REM sleep throughout the night. Dreaming occurs only during REM sleep, which is why people don't recall their dreams if they wake up during non-REM sleep.

While we sleep, our brain is busy consolidating and pruning information acquired throughout the day. "The brain is replaying the information that is stored in the hippocampus, which strengthens memories. Our brains are also making decisions about what's important to keep or eliminate. Emotionally encoded memories are better remembered than neutral memories," says Daniel Pardi. M.S. Pardi is currently a Ph.D. in neuroscience candidate at Leiden University. He studies the influence of sleep loss on cognition, decision-making and hormones.

Different stages of sleep appear to play different roles in the learning and memory process. For example, the non-REM sleep cycle plays a significant role in helping people learn new information by processing and consolidating it. REM sleep, on the other hand, seems to play a critical role in consolidating procedural information such as remembering how to ride a bike or play a musical instrument. Visual learning seems to depend on the amount and timing of both REM and non-REM sleep.

However, when you're sleep deprived, your ability to learn and remember new information is impaired. You have trouble focusing, paying attention and lose your ability to access previously learned information.

In addition, sleep deprivation may affect your interpretation of events. You may lose the ability to assess a situation accurately and make a sound decision. Research shows people will take frequent and larger risks when they are sleep deprived. "The ability to weigh the pros and cons of decisions is compromised. People are more likely to discount the negative consequences and less likely to follow their personal standards. This can lead to poor financial choices such as gambling or lifestyle choices such as eating doughnuts or not going to the gym," says Pardi. The reward system (limbic) of the brain is over-stimulated compared to the amygdala that controls emotional impulses.

Disruptions to Circadian Rhythms

Your circadian rhythm is basically a 24-hour internal clock that runs in the background of your brain. It cycles between sleepiness and alertness at regular intervals. It's also known as your sleep/wake cycle. A part of your brain called the hypothalamus controls your circadian rhythm. However, lightness and darkness can also affect the cycle. When the sun sets and it becomes dark, your eyes send a signal to the hypothalamus that it's time to feel tired. Your brain, in turn, sends a signal to your body to release melatonin, which makes your body tired. As a result, your circadian rhythm tends to coincide with the cycle of daytime and nighttime. Additionally, individuals who work night shifts or change time zones tend to have trouble adjusting to new time schedule and are often sleep deprived. This can lead to long-term health consequences.

Shift workers, including emergency responders, nurses and hotel workers, are particularly vulnerable. A long-term study of nurses performing night shifts showed they had a significantly higher risk of diabetes, cancer and cardiovascular disease, according to Pardi. The World Health Organization even classified shift work as a "probable carcinogen."

He pointed out that you don't have to travel to a foreign country or do a night shift to have your circadian rhythm disrupted. "In our 24/7 digital

environment, we are constantly exposed to artificial light from TV screens, computers, tablets and cell phones. The constant adjustment to artificial light results in impaired physiology, behavior and cognition,” says Pardi.

Aging and Sleep

Baby boomers need just as much, if not more, sleep as they age but their brains are incapable of generating the proper amount of sleep. According to sleep scientist Matthew Walker and author of *Why We Sleep*, people lose total sleep as well as the deepest stage of sleep—the non-REM sleep—as they age. “By the time you’re in your 50s, you’ve perhaps lost almost 40 to 50 percent of the deep sleep you had when you were younger. By age 70, you may have lost almost 90 percent of that deep sleep.” Walker directs the Center for Human Sleep Science at the University of California, Berkeley, where he’s a professor of neuroscience and psychology. He recently discussed his new book on *National Public Radio*.

The quality of sleep also suffers as people age. Sleep is more fragmented with more frequent awakenings. People wake up more often during the night for a variety of reasons ranging from pain to making a trip to the bathroom.

Older adults also experience a shift in circadian rhythms. They tend to wake up earlier and go to bed earlier. They also tend to nap more during the day, which can be beneficial if they limit the nap to about 20 minutes—a power nap. Healthy older adults also tend to be better sleepers when compared with unhealthy adults.

What to Avoid

Unfortunately, the sleeping pills currently available are a broad set of chemicals called sedative hypnotics that do not produce naturalistic sleep, according to Walker. “Sedation is not sleep. It’s very different. It doesn’t give you the restorative natural benefits of sleep.” Once you stop taking sleeping pills, your bad sleep habits tend to return. “But worse, you tend to have what’s called rebound insomnia, where your sleep is even worse,” says Walker. Another concern with sleeping pills is they have been linked to a higher risk of death and cancer.

Walker also discourages consuming caffeine after 2pm and having a nightcap. Alcohol is a sedative and contributes to fragmented sleep and less dream (REM) sleep. He also advises against going to bed too full, too hungry or leaving the TV on at night.

What to Do

- Go to bed and wake-up at the same time each day.
- Set digital devices to “night-time” to avoid blue light and limit screen time before bedtime.
- Set the thermostat between 65 and 67 degrees so the body can drop its temperature for a good night’s sleep.
- If you can’t get to sleep within an hour, leave the bedroom and read, meditate or take a warm bath.

Natural Sleep Treatments

- Both Walker and Pardi recommend cognitive behavioral treatment for insomnia (CBTI), which can take only a few weeks. It can be as effective as sleeping pills without the rebound insomnia effects.
- Choose natural sleep aids from reputable supplement companies. Melatonin only helps with the timing of sleep. It can be useful when you’re traveling across time zones and need to adjust your sleep schedule.
- See your doctor if you have sleep apnea, which can increase your risk of several health conditions. **FRA**

Resources:

<http://news.gallup.com/poll/166553/less-recommended-amount-sleep.aspx>

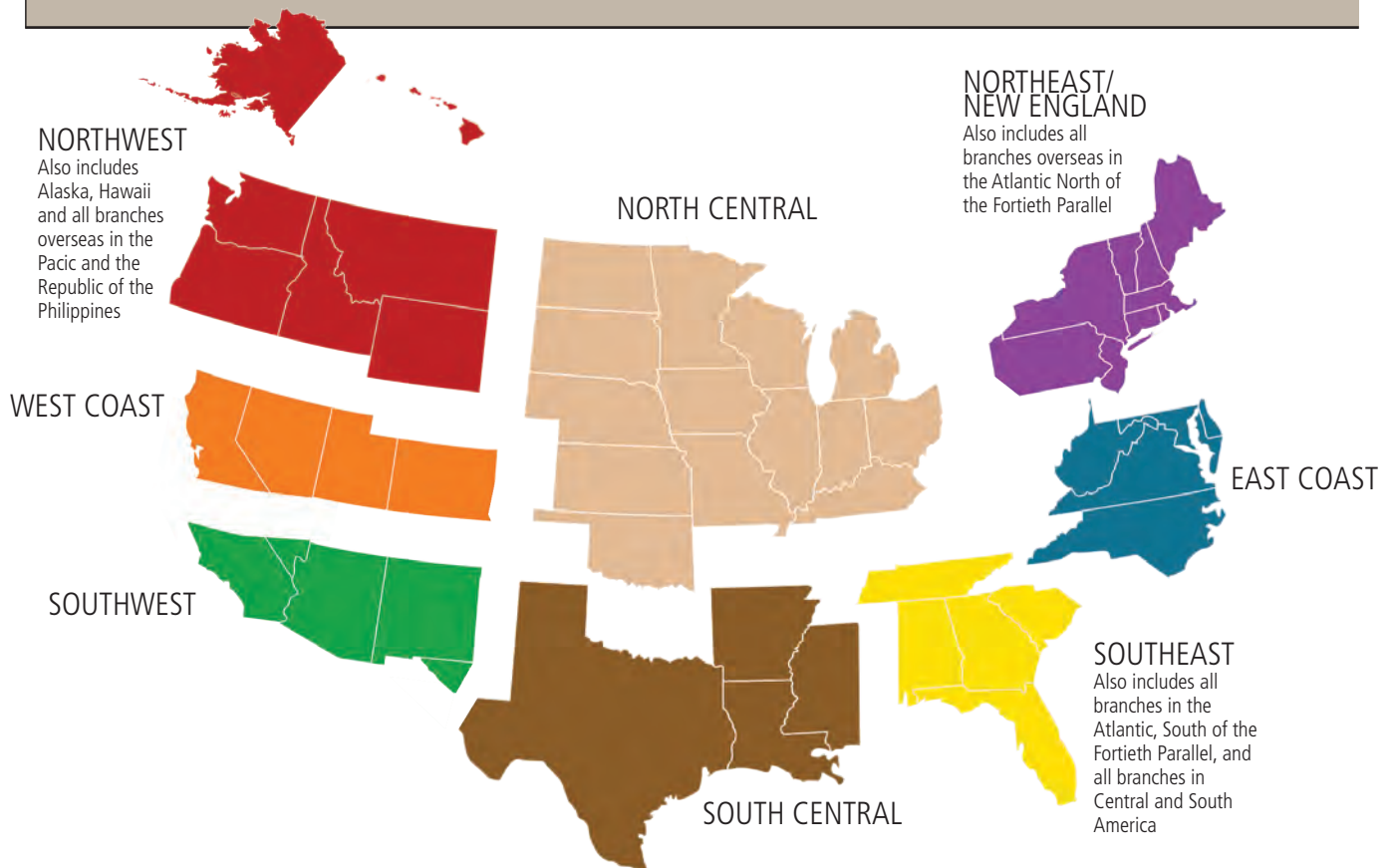
<http://healthysleep.med.harvard.edu/healthy/matters/benefits-of-sleep/learning-memory>

https://www.nigms.nih.gov/education/pages/Factsheet_CircadianRhythms.aspx

NPR Fresh Air interview with Matthew Walker: <http://www.npr.org/sections/health-shots/2017/10/16/558058812/sleep-scientist-warns-against-walking-through-life-in-an-underslept-state>

<https://www.ncbi.nlm.nih.gov/pubmed/21300732>

2018 BRANCH LISTING



Branch Listing For 2018

FRA is proud to provide a listing of all FRA branches for the coming year. Arranged by region, the directory also includes branch meeting times and locations, as well as contact information for each regional president and vice president. Branches are the heart of FRA—and we encourage every shipmate to be involved in his or her branch and community!

Keeping in touch with other branches in your region and beyond can be very beneficial. Whether planning a new community service project, supporting an outreach event, or just looking for ideas to strengthen your branch and the Association as a whole, your shipmates can be a great source of support and assistance. Attending regional and national conventions is a great way to connect with shipmates outside your branch, but there are numerous other ways to connect with your fellow shipmates without ever leaving home.

Want to be more involved in your FRA? Call your branch secretary or FRA's director of Membership today and express your interest in volunteering to help with:

- Recruiting new members
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- Calling or visiting lapsed members
- Mentoring other shipmates
- Calling new members to welcome them
- Public speaking and outreach
- Community service opportunities
- Working on the branch newsletter

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EAST COAST

2018 BRANCH LISTING • East Coast Region

Regional President: Paul A Phelps, 2300 Locks Lndg, Chesapeake, VA 23323-3000, H: (757)-633-5994, paulphelps@cox.net
Regional Vice President: Randy L Phillipp, 17070 Downing St Apt 101, Gaithersburg, MD 20877-3643, H: (301) 977-2927, rlphillipp@yahoo.com

No.	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time & Date
004	Arthur L. Caliguian	Gregory David Mathis	(301) 292-5357	gdmathis39@aol.com	PO Box 371, Oxon Hill, MD 20750-0371	Veteran's Ctr, 7500 Livingston Rd, Oxon Hill, MD	1300, 2nd Sat.
006	Clarence W Logan, Sr.	Anthony Jackson	(443) 463-1242	atjacks666@yahoo.com	2806 Belmont Ave, Baltimore, MD 21216-4017	War Memorial Building, 101 N. Gay St, Baltimore, MD	1930, 1st Fri.
024	John H. Bocchicchio	Valerie Toulotte	(667) 803-0838	FRAbranch24@gmail.com	100 Compromise St, Annapolis, MD 21401-1808	100 Compromise St, Annapolis, MD	1900, 2nd Tues.
037	William D Hense	Joseph E Cobb	(757) 397-2354	cobbj66@yahoo.com	PO Box 7215, Portsmouth, VA 23707-0215	Alabama Extension, Portsmouth, VA	1400, 3rd Sun.
040	Paul A Phelps	Richard Dehaven, Jr.	(757) 575-0816	dehaven.rick@yahoo.com	213 River Inlet Rd, Suffolk, VA 23434-9287	Four-O Club, 4060 S. Military Hwy, Chesapeake, VA 1	900, 3rd Tues.
041	Joe Black	George J Kelly	(540) 586-0766	blackjsja@aol.com	1526 Virginia Ridge Dr, Hardy, VA 24101-3777	Sr. Citizens' Ctr, 804 E. Washington, Vinton, VA	1830, 3rd Tues.
060	Julie A Stieber	John J Willis	(757) 583-6174	gmndss@aol.com	2240 Tarralton Dr, Norfolk, VA 23518-3016	Branch Home, 9611 1st View St, Norfolk, VA	1900, 2nd Wed.
067	William A. Speight, Sr.	Bevelyn R. Whitfield	(301) 324-9322	msjazzieb@yahoo.com	6710 Pepper St, Capitol Hgts, MD 20743-2654	Branch Home, 5006 Suitland Rd, Suitland, MD	1900, 1st Thurs.
093	Johnny Mark Hogg	Larry W. Elliott, II	(301) 481-2468	lwelliott2nd@yahoo.com	PO Box 93, Patuxent Rvr, MD 20670-0093	Branch Home, 21707 Three Notch Rd, Lexington Park, MD	1800, 2nd Mon.
099	Daniel F Kenney	Paula D Falu	(757) 471-3361	fra99sec@gmail.com	1925 Rip Rap Ct, Virginia Bch, VA 23456-6120	Branch Home, 357 Edwin Dr, Virginia Beach, VA	1900, 2nd Wed.
123	Timothy B Propst	Richard T Moore	(828) 397-7282	r_charger@yahoo.com	8004 Shamrock Village Ave, Connelly Spg, NC 28612-7621	Contact President: (828) 312-0439	1800, 3rd Tues.
141	C. Charles Boehnke	Kelly J. Bowman	(252) 241-7079	kjb Bowman85@gmail.com	158 Pine Grove Rd, Newport, NC 28570-6716	508 E. Main St, Havelock, NC	1900, 2nd Tues.
166	Sha'ron D Martin	Ray E Santee	(757) 431-0262	rsantee@cox.net	3212 Lakecrest Rd, Virginia Bch, VA 23452-4910	VFW Post 392, 2408 Bowland Pkwy, Virginia Beach, VA	1900, 3rd Mon.
172	Gerald M Chappazzi	Paul Kelley	(804) 932-4882	fra172va@gmail.com	10311 Tunstall Rd, New Kent, VA 23124-2920	400 Old York-Hampton Hwy, Yorktown, VA	1800, 2nd Mon.
181	Brian Condon	Chris Slawinski	(703) 354-3988	cslawinski@toast.net	4608 John Hancock Ct Apt 202, Annandale, VA 22003-4998	FOE 871, 1015 Cameron St, Alexandria, VA	1800, 1st Thurs.
182	Thomas M. Rauch	Paul R Gunther	(240) 338-0929	PaulG48104@aol.com	12867 Sage Ter, Germantown, MD 20874-2050	Contact President (240) 338-0929	1930, 3rd Weds.
204	Steven H Shafer, Jr.	Contact President	(919) 734-8600				1900, 3rd Tues.
207	William H. Whitt	Bill Benedict-Ashton	(540) 455-9343	wbashton@cox.net	7 Indian Wood Ln, Fredericksbg, VA 22405-1834	Golden Corral, 10320 Spotsylvania Ave., Fredericksburg, VA	0930, 2nd Sat.
208	Raymond L Applewhite	Paul H. Miethker	(910) 388-0986	pmiethker@ecr.com	113 Carolina Dr, Jacksonville, NC 28546-9720	461 Western Blvd, Ste 106, Jacksonville, NC	1830, 2nd Tues.
212	Danny R. Fischio	Paul E. Taylor	(410) 768-6288	mdmgysgt@aol.com	7944 Oakwood Rd, Glen Burnie, MD 21061-6274	VFW Post 160, 2597 Dorsey Rd, Glen Burnie, MD	1000, 2nd Sat.
217	Clarence E. West, Jr.	Roberta C Blue	(336) 595-6092	rlblue@trid.rr.com	4796 Ola Ln, Walkertown, NC 27051-9621	AnLeg Post 55, 111 Miller St, Winston-Salem, NC	1900, 3rd Tues.
219	John D Herber		(804) 561-4122		11221 Pridesville Rd, Amelia Ct Hse, VA 23002-5002	Central Baptist Church, 1500 Courthouse Rd., Richmond, VA	1300, 3rd Wed.
257	Anthony G. Doss	Arthur L Manley	(757) 403-1299	arthurmanley@gmail.com	908 Sir Lancelot Dr, Chesapeake, VA 23323-2528	AnLeg Post 190, 2711 Peach St, Portsmouth, VA	1400, 4th Sat.
259	Joseph H Palmer, Jr.	Richard L Stancel	(919) 268-9076	richard.stancel@gmail.com	120 Circle G Ln, Willow Spring, NC 27592-9671	RMA Bldg., 120 Elizabethtown Rd, Fayetteville, NC	1900, 4th Tues.
293	Richard J. Thomas	Robert Oliveira	(252) 338-3431	branch293@embarqmail.com	PO Box 1753, Elizabeth City, NC 27906-1753	CPOA Bldg., 514 Cardwell St., Elizabeth City, NC	1900, 1st Wed.
299	Ronald D. Meyer	Joy Hicks	(910) 442-9803	walkerskc@gmail.com	729 Silver Lake Rd, Wilmington, NC 28412-7713	VFW Post #2573, 2722 Carolina Beach Rd, Wilmington, NC	0900, 3rd Sat.
301	Aubrey Harrison	Jerry R. Leatherwood	(252) 933-2790	jerrywood1038@gmail.com	5977 Creek Rd, Grifton, NC 28530-8302	AnLeg Bldg, 403 Saint Andrews St, Greenville, NC	1830, 1st Mon.
309	Philip Louis Puschel	Ronald B Littlejohn	(302) 798-8481	rb1197@aol.com	200 Commonwealth Ave, Claymont, DE 19703-2016	Del. Military Academy, 112 Middleboro Rd., Wilmington, DE	1400, 2nd Thurs.
369	Charles J Pennington	James F. Combs	(301) 759-1205	jimcombs@atlanticcb.net	6 Commander Ct, Cumberland, MD 21502-3776	6 Commander Ct., Cumberland, MD	1900, 3rd Tues.



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NORTH CENTRAL

2018 BRANCH LISTING • North Central Region

Regional President: Rosemary Posekany, 10930 Wildlife Dr, Greenville, MI 48838-8182, H: (616) 225-9264, rosemary.posekany@charter.net
Regional Vice President: Barry M White, 2128 S 11th St, Saint Joseph, MO 64503-2720, H: (816) 646-2304, barrywhite688@gmail.com

No.	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time & Date
012	Dennis J Kotarba	Eugene L. Gillette	(708) 343-3366	brooklynltd@aatt.net	101 N 23rd Ave, Melrose Park, IL 60160-3655	JC George's Rest., 181 Countryside Plaza, Countryside, IL	1400, 3rd Sat.
014	Marcia L. Cunningham	Pasquale P. Migliaccio	(414) 273-3293	pmigliaccio@wi.rr.com	PO Box 370575, Milwaukee, WI 53237-1675	Brass Key Rst., 4952 W. Forest Home Ave., Milwaukee, WI	0930, Last Sat.
017	Shannon M. Blind	Dorothy M Burnison	(440) 845-4194	dotieMLB30@outlook.com	7407 Arden Ave, Parma, OH 44129-2501	AMPOL Club/Hall, 4737 Pearl Rd., Brooklyn, OH	1930, 4th Mon.
028	James E Lipnickey	William 'Bill' Funck	(513) 891-2259	funkybill55@hotmail.com	6223 Plainfield Rd. Cincinnati, OH 45213-2338	Contact Bill	1900, 3rd Tues.
053	Robert E Campbell	Wayne Carle, Sr.	(224) 788-8054	wcarles@yahoo.com	PO Box 7859, Gurnee, IL 60031-7005	6340 Grand Ave., Gurnee, IL	1130, 1st Wed.
054	William R. Engelsen	William R Sallis	(918) 470-0850	wrsallis41@yahoo.com	12332 W US Hwy 270, McAlester, OK 74501-5560	Contact William Sallis (918) 470-0850	1300, 1st Sun.
105	Steven D. Taylor	Louis F Dravdy	(270) 684-7501	ldravdy@roadrunner.com	4100 Kipling Dr, Owensboro, KY 42303-7220	Anleg Post 9, 736 Frederica St, Owensboro, KY	1800, 2nd Wed.
130	Grieg Puckett	James F. Hayes	(317) 258-0000	gmhayes@gmail.com	113 N Wallace Ave., Indianapolis, IN 46201-3721	VFW Post 5864, 333 S Washington Street, Greenwood, IN	1800, 1st Mon.
136	Thomas J. Dooley	Gary P. Miller	(651) 230-0214	fral36@outlook.com	15077 8TH ST N, STILLWATER, MN 55082-1801	VFW Post 454, 5222 56th Ave N, Crystal, MN	1000, 2nd Thurs.
161	Raymond L Schilly	Edward E DeLaFuente	(913) 383-3964	edjen4258@yahoo.com	10120 Craig Dr, Overland Park, KS 66212-3427	DAV Chapter 2, 14605 E. 40 Hwy, Kansas City, MO	1930, 1st Wed.
177	Rayburn Jarred, Jr.	Richard W. Oller	(502) 937-3329	ro3804@hvc.com	3804 Sedalia Trl, Louisville, KY 40272-2938	Navy Operations Sup. Ctr., 5401 Southside Dr, Louisville, KY	1030, 2nd Sat.
216	Marvin Schlichte	Shirley M. Niedermann	(319) 899-9131	sniedermam@mtcs.com	601 Maplewood Dr, Center Point, IA 52213-9439	Veterans Memorial Col., Cedar Rapids, IA	1800, 4th Thurs.
221	Lawrence H Zillon	Jerry L. Peterson	(309) 359-9460	marepette606@gmail.com	606 Golden Ct, Macdonaw, IL 61755-7645	Navy/Marine Club, 1310 E. Seiberling Ave, Peoria Hghts, IL	1800, 2nd Wed.
223	Timothy A King	Danny G Poole	(270) 876-7259	djpoole@brtc.net	2129 Hinkville Rd, La Center, KY 42056-9744	Anleg Post 31, Legion Dr, Paducah, KY	1800, 3rd Tues.
238	Michael E Pohl	Larry Redepenning	(608) 239-0501	lkredepenning@gmail.com	1120 13th St S, Wisc Rapids, WI 54494-5346	Plover Municipal Bldg, 2400 Post Rd, Plover, WI	1300, 2nd Sat.
242	Donald C Devore	William T Craig, Jr.	(563) 322-7808	wiscraig@aol.com	2317 E Pleasant St, Davenport, IA 52803-2325	Denny's Restaurant, 2601 52nd Ave., Moline, IL	1000, 1st Sat.
268	Jessie L Whitney	Susan Frederid	(405) 210-1405	s.hammond@sbcglobal.net	1700 N Fordson Ave, Bethany, OK 73008-5618	8635 SE 15th St., Midwest City, OK	1900, 3rd Tues.
276	Francis A. Schrotberger	Donald A. Watkins, Jr.	(402) 661-4527	usnfrabz76@cox.net	4042 Newport Ave, Omaha, NE 68112-2959	40 & 8 Club, 3113 South 70th St, Omaha, NE	1930, 1st Thurs.
280	Cher Lee Ann Garrett	Jack A Rice	(918) 852-9023	jinavyl@hotmail.com	5766 E 27th Pl, Tulsa, OK 74114-5112	Anleg Post 308, 11328 E. Admiral Pl, Tulsa, OK	1100, 3rd Sat.
298	Earl A Tefft	Matty Posekany	(616) 225-9264	posekany@charterni.net	10930 Wildlife Dr, Greenville, MI 48838-8182	Anleg Post 154, 2327 Byron Center Ave SW, Wyoming, MI	1900, 4th Fri.
315	Charles M. Head	Paul H Holtmann	(870) 741-6995	chlefft63@aol.com	124 N Maple St, Harrison, AR 72601-3424	Golden Corral, 2415 S Range Line Rd, Joplin, MO	1400, 3rd Thurs.
316	William A Turpin	Charles B. Ewy	(417) 887-3115	cnewy@sbcglobal.net	4028 S Kentwood Ave, Springfield, MO 65804-6517	Anleg Post 639, 2660 S. Scenic Ave., Springfield, MO	1800, 4th Thurs.
324	Joseph A Prusack	Carl Baker	(330) 499-2437	c.baker60@neo.rr.com	7420 Carmen Dr, NW, N Canton, OH 44720-6224	VFW Post 3747, 1935 Avalon Ave NE, Canton, OH	1000, 3rd Tues.
358	William B Kubik	Gregory E Hauser	(989) 362-5809	gregory_hauser@yahoo.com	293 Oates Rd, Tawas City, MI 48763-9516	VFW Post 5678, 1213 S. US-23, Tawas City, MI 48764	1430, 3rd Sat.
364	David E Hemdon	Robert E. Simpson	(417) 967-3535	gfjkaa@gmail.com	PO Box 74 Houston, MO 65483	Anleg Post #41, Hwy 63, Houston, MO 65483	1430, 4th Sun.
377	Leonard J Rostek	Donald C Smock	(812) 232-4971	bobbydowell3@gmail.com	931 Maple Ave, Terre Haute, IN 47804-2836	Various Vigo/Clay County Restaurants	0800, 1st Thurs.



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NORTHEAST/NEW ENGLAND

2018 BRANCH LISTING • Northeast/New England Region

Regional President: Albert Davenport, 30 Pennington Ave, Mays Landing, NJ 08330-1738, H: (609) 625-2169, adavenport2@comcast.net
Regional Vice President: Joyce M Harris, 16 Crestview Dr, Gales Ferry, CT 06335-1505, H: (860) 464-2980, joymh1@aol.com

No.	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time & Date
001	Raymond Suarez	Randy L. Brown	(215) 702-0890	Handtruckx@aol.com	4674 Sunrise Ave, Bensalem, PA 19020-1112	USCG Sta. Sector 1 Delaware Bay, 1 Washington Ave, PA	1300, 1st Mon.
013	Albert Davenport	Kimberly Yoder-Notaro	(609) 204-0188	kyoder24@gmail.com	4009 Cottonwood Ave, Egg Hbr Twp, NJ 08234-9747	Shore Diner Northfield, NJ Jan-Sep-Dec	0900, 3rd Sat.
020	John A. Sullivan	Joyce M Harris	(860) 464-2980	joymh1@aol.com	16 Crestview Dr, Gales Ferry, CT 06335-1505	Branch Home, 242 Thames St, Groton, CT	1800, 3rd Thurs
023	Wayne P Sorrentino	David R LaGraves	(716) 684-8950	dlaagrades@juno.com	40 Goeing Ave, Cheektowaga, NY 14225-4702	AnLeg Post 735, 35 Legion Dr, West Seneca, NY	1930, 4th Mon.
031	Alfred R Prudhomme	Donna M Jansky	(978) 531-9286	jansky@comcast.net	9 Basford Ct, Peabody, MA 01960-5301	VFW Post 1011, 20 Stevens St, Peabody, MA	1930, 3rd Wed.
042	Kenneth A Senker	Philip A Justin	(401) 475-6028	pajustin@me.com	4 Preserved Arnold Ct, Lincoln, RI 02865-2505	Seabee Museum and Memorial Park, 21 Iafate Way, RI	1030, 3rd Sat.
057	Charles R Baltozer	Mary M Rauch	(856) 468-6569	mmrauch@comcast.net	842 Saint Regis Ct, West Deptford, NJ 08051-2049	Marine Corps League, 334 Harvey Ave., Wenonah, NJ	1300, 3rd Wed.
072	Edward T.W. Bailey, Sr.	Allen R Given	(508) 646-7130	argiven39@aol.com	128 McGowan St, Fall River, MA 02723-2928	755 Phe St, Fall River, MA	1400, 1st Wed.
087	Harry A Smith	Gary W Simmons	(814) 224-5571	gjsimmons1@attol.com	2009 Frosty Hollow Rd, Roaring Spg, PA 16673-9318	Contact Secretary (814) 224-5571	1930, 3rd Thurs
106	Albert K Engle	George J. McDonnell	(717) 856-0139	gmcdonnell@comcast.net	3926 Brookridge Dr, Mechanicsburg, PA 17050-2103	Contact George McDonnell (717) 856-0139	1900, 2nd Mon.
115	David W. Sharp	Donald G Bear	(610) 443-0291	usnbea@me.com	315 Peach St, Catsaqua, PA 18032-1843	City View Diner, 1831 MacArthur Rd, Whitehall, PA	0900, 2nd Tues.
124	William R. Anthony	Sharon A. Munday	(732) 350-6403	samnj124@comcast.net	43A Molly Pitcher Blvd, Whiting, NJ 08759-1561	Branch Home, 204 Union Ave, Lakehurst, NJ	1830, 1st Wed.
132	Robert L. Balhazard	James F. Hollis	(401) 333-2928	jhollis9usmc@gmail.com	18 Lepieux Ave, Cumberland, RI 02864-5514	VFW Post 306, 171 Fountain St, Pawtucket, RI	1300, 1st Mon.
146	David E Carver	Joseph M Millman	(215) 855-3020	joemillman@aol.com	1541 Moyer Rd, Hatfield, PA 19440-3325	VFW Post 6493, 645 Louis Dr, Warminster, PA	1430, 2nd Tues.
156	Paul F Loveless, Jr.	Larry R. Berberich	(207) 725-8436	larryberberich@comcast.net	25 Palmer St, Brunswick, ME 04011-2943	VFW Post 20, 1 Columbus Ave, Brunswick, ME	1330, 2nd Wed.
214	Bernard D. Smith	Floyd G Hunt	(518) 956-0816	fnhunt876@gmail.com	29 Sherwood Ave, Rensselaer, NY 12144-3318	Elks Lodge #2157, 1152 Curry Rd, Rotterdam, NY	1900, 2nd Tues.
226	James E Brown	Edmund M. Squire	(718) 720-7062	santarasgrace@verizon.net	49 Oswego St, Staten Island, NY 10301-4323	Marine Corps League, 46 Ontario Ave., Staten Island, NY	1930, 2nd Wed.
229	Robert M. Ibe	Norman M. Sverisen, Jr.	(845) 778-5181	werun1@comcast.net	6 Johnson Rd, Montgomery, NY 12549-2200	AnLeg Post 1796, 29 Walnut St., New Windsor, NY	1330, 1st Thurs.
232	Thomas Dougherty	Steve Harrell	(609) 898-8765	lusnet@roadrunner.com	215 Apple Blossom Dr, Cape May, NJ 08204-3403	Contact Steve Harrell (609) 898-8765	1500, 4th Thurs
258	George J. Greenawalt	John E. Harriger	(814) 825-9336	johnret@roadrunner.com	1225 Bellevue Dr, Erie, PA 16504-2713	VA Med Center, 2nd Fl. 135 East 38th St, Erie, PA	1900, 2nd Tues.
285	Robert W Denning		(315) 638-4644	chiefbob46@gmail.com	119 Christopher Dr, Baldwinsville, NY 13027-3107	Pastimes Athletic Club, 1314 N. Salina St, Syracuse, NY	1900, 3rd Thurs



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NORTHWEST

2018 BRANCH LISTING • Northwest Region

Regional President: Roger L. Christopher, 13321 W Bluebonnet Dr, Boise, ID 83713-1311, H: (208) 794-6637, rwchristopher@gmail.com
Regional Vice President: Stephen E. Talkington, 730 NE Valley Oak Dr, Bremerton, WA 98311-9239, H: (360) 649- 2044, talk110@comcast.net

No.	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time & Date
018	Daniel L. Brossard	Pete Lazzaretti	(253) 444-7516	pr@fabbranch18.org	PO Box 146, Mountlake Ter, WA 98043-0146	Br. Home, 23003 56th Ave., W., Mountlake Terrace, WA	1300, 2nd Sat.
029	Stephen E. Talkington	John J. Casper	(360) 871-9617	fabbranch29@comcast.net	521 S. National Ave, Bremerton, WA 98312	521 S. National Ave, Bremerton, WA	1800, 2nd Tues.
038	Robert S. Bean, Sr.	Margaret A. Burke	(509) 385-7275	FRABranch38@gmail.com	14707 N Farragut Ln, Mead, WA 99021-9286	VFW Post 51, 300 W. Mission, Spokane, WA	1000 on 3rd Sat
046	Glenn Shaw	Scott L. Bryan	(619) 921-4993	dieselmarine.sb@gmail.com	2121 Aluka Loop, Pearl City, HI 96782-1318	Branch Home, 891 Valkenburgh St, Honolulu, HI	1900, 2nd Wed.
055	Roger R. Harr	L.P. Kelley	(503) 667-7835	lckelley@comcast.net	1761 SW 20th Ct, Gresham, OR 97080-9655	AnLeg Post 150, 8329 SE 89th Ave, Portland, OR	1900, 2nd Fri.
059	James Henderson	Bobby A. Snipes	(307) 638-4094	bashear830@bresnan.net	4716 Fineridge Ave, Cheyenne, WY 82009-5215	VFW Post 1881, 2816 E. 7th St., Cheyenne, WY	1830, 1st Thurs.
063	Charles E. Whitman	Barry R. Pemberton	(509) 751-8791	bjpemberton@cableone.net	PO Box 634, Lewiston, ID 83501-0634	VFW Hall, 1104 Warner Ave, Lewiston, ID	1900, 1st Mon.
064	Agustin Ngalongalay	Eduardo G. Montecarlo	63-033-3158844	rac_lolilo@yahoo.com	PSC 517 Box 6201R, FPO, AP 96517	RAO-Iloilo, PSC 517, Box 6201R, FPO AP 96517	1000, 1st Fri.
068	Kenneth A. Ishmael, Jr.	Nicholas E. Peters	(541) 660-6842	nickbel@charter.net	2210 SW Webster Rd, Grants Pass, OR 97526-5946	1870 Redwood Ave., Grants Pass, OR	1800, 3rd Wed.
073	Daniel Cruz	Scott D. Duenas	(671) 637-5103	mayorduenas@yahoo.com	176W Santa Barbara Ave, Dedeto, GU 96929-5309	Naval Hosp., Old Chapel Classroom, Agaña Heights, GU	1400, 4th Sun.
074	Azzie J. Poteat	Francisco L. Escudero			PSC 517 Box R-5, FPO, AP 96517-1000	TBR Hall, 21 Arthur St, Olongapo, Philippines	1500, 2nd Sat.
097	Donny Rebmam	Jackie Towell	(330) 635-7768	FRA97Secretary@gmail.com	PO Box 797, Oak Harbor, WA 98277	311 SE 8th Ave, Oak Harbor, WA	1900, 3rd Thurs.
103	Ron Lee Delaney	Phillip N. Walk	619-752-7861	fia103secretary@gmail.com	8-109 Psc-473, FPO, AP 96349-9998	VFW/FRA 1-5-10 Honcho, Yokosuka, Kanagawa, JAPAN	@1800, 1st Wed.
104	Marvin W. Johnson	Rex L. Faubion	(253) 770-1067	refaubion@yahoo.com	818 23rd St NW, Puyallup, WA 98371-3988	VFW Post 2224, 120 2nd St. N.E., Puyallup, WA	1900, 2nd Mon.
127	Felipe Lazzarte, Jr.	Ely P. Barachina	063-094-733-6994	branch127bcolegion@yahoo.com	PO Box 9276, Naga City, 4400	Br. Home, San Francisco Nabua, Camarines Sur, PI	0930, Last Sat.
154	Glenn D. Lacaman	Eduardo L. Narvaez	074- 422-5635	eduardo_narvaez51@yahoo.com	6669R Psc 517 BOX 6669R, FPO, AP 96517-0067	Golden Pine Hotel Carino & Yandoc St, Baguio City, PI	1030, First Thurs.
170	Iring J. Salisbury	Timothy D. Peebler	(425) 626-0684	timothy.d.peebler@gmail.com	1322 E Casino Rd, Everett, WA 98203-6542	6802 Beverly Boulevard, Everett, WA	1700, 2nd Wed.
171	Chon A. Quevedo	Oscar C. Avenido	(049) 308-0094	ocasar81630@yahoo.com	1 Banyan Dr, Verdana Homes Mamplasan Loma, Bhan, Laguna 4024	Ricardo's Forest Hill, Alaminos, Laguna, PI	1000, 3rd Wed.
174	Michael R. Sieg	Martin Arnold	(360) 460-7940	martinarnold2001@yahoo.com	PO Box 3631, Sequim, WA 98382-5044	Mariner's Cafe, 609 W. Washington, Sequim, WA	1100, 1st Sat.
245	Michael B. Cole	Theodore O. Olson	(360) 592-2337	nrted@hotmail.com	5443 Mosquito Lake Rd, Denning, WA 98244-9304	Contact Secretary (360) 592-2337	1100, 3rd Tues.
247	Roberto G. Macaraeg	Rudolf P. Lomibao	(075) 653-2063	rudlomibao@yahoo.com	17-A Maramba Bankers Village Bonuan Gueset, Dagupan City, Pangasinan 2400	Tanguigui St., Blue Beach Subdivision, Dagupan City, PI	1000, 2nd Sun.
310	E. Paul Austin	Tracy J. Loper	(360) 440-2639	soonerfan08@hotmail.com	4435 NW Shelley Dr, Silverdale, WA 98383-9235	Branch Home, 11281 Old Frontier Rd. NW, Silverdale, WA	1830, 1st Thurs.
328	George H. Loughy	Dale Nelson	(541) 863-3144	seaweed@frontiernet.net	1201 N Old Pacific Hwy, Myrtle Creek, OR 97457-7467	Dianne's Restaurant, Dimond Lake Blvd, Roseburg OR	1300, 2nd Thurs.
342	Joseph R. Wright	Frances Lopinsky	(907) 277-3188	peerfran@hotmail.com	245W 22nd Ave, Anchorage, AK 99503-2007	Twin Dragon Bar-B-Q, 612 E. 15th Ave, Anchorage, AK	1130, 3rd Tues.
367	William Lee Vatter	Scott M. Simms	+63-939-506-8898	swmms@hotmail.com	PSC 517 Box 5274, FPO, AP 96517	Branch Home, E. Diritia, San Antonio, Zambales, PI	1100, 1st Fri.
382	William H. Hall	Roger L. Christopher	(208) 794-6637	rwchristopher@gmail.com	13321 W Bluebonnet Dr, Boise, ID 83713-1311	Branch Home, 1012 Eleventh Ave. N., Nampa, ID	1000, 2nd Sat.



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SOUTH CENTRAL

2018 BRANCH LISTING • South Central Region

Regional President: Bruce R Talbot, Jr., 2800 Broadway St Ste C137, Pearland, TX 77581-9502, H: (808) 781-6542, brucetalbotfra@outlook.com
Regional Vice President: Emmett H Smith, 191 Downs Dr, Benton, LA 71006-9392, H: (318) 965-4571, Emmettsmith191@gmail.com

No.	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time & Date
011	Randal W Smith	Clark R. Whitley, Jr.	(817) 731-8857	buttoncivw@sbcglobal.net	5801 Straley Ave, Westworth Vlg, TX 76114-4137	VFW Post 8235, 5533 White Settlement Rd., Ft. Worth, TX	1000, 3rd Sat.
092	James L Fuentes	Bernard R Cleary	(504) 835-6347	raonola@hotmail.com	2030 N Turnbull Dr, Metairie, LA 70001-2653	2030 North Turnbull Dr., Metairie, LA	1900, 3rd Thurs.
094	Ricardo Hankerson	Donald E. Larson	(361) 548-8919	dl9397195@aol.com	2187 Capeheart St, Ingleside, TX 78362-6222	1651 Flour Bluff Dr, Corpus Christi, TX	1330, 2nd Sun.
098	Rodney K Longstratt	Lee A. Jeter, Sr.	(318) 230-5678	ljeter0511@yahoo.com	400 Columbia Cir, Bossier City, LA 71112-4268	VFW Post 5951, 1315 Northgate Rd, Bossier City, LA	1900, 1st Thurs.
159	Bruce R Talbot, Jr.	Nicole L Talbot	(832) 236-0182	branch159sec@outlook.com	2800 Broadway St Ste C137, Pearland, TX 77581-9502	4810 Pine Ave, Pasadena, TX	1400, 2nd Sun.
162	David W Campobasso	Tracey Lynette Morton	(504) 236-6872	tracymorton125@gmail.com	5000 Woodland Dr Apt 66, New Orleans, LA 70131-7606	Branch Home, 703 Kepler St, Gretna, LA	1800, 3rd Fri.
201	Richard A Waltman	Charley Randall, II	(361) 865-2832	charleyrandall@yahoo.com	PO Box 1094, Flatonia, TX 78941-1094	Hills Cafe, 4700 S Congress Ave, Austin, TX	1430, 2nd Sat.
222	Larry L Cole	Mark Demovsek	(985) 788-0928	mark.fra222@gmail.com	2336 Sunset Blvd, Slidell, LA 70461-5606	AnLeg Post 374, 2233 Carey St., Slidell, LA	1900, 3rd Wed.
227	Victor L Walker	Raymond E Hamaker	(479) 409-6060	reandkmh@cox.net	4942 W Homespun Dr, Fayetteville, AR 72704-7666	Western Sizzlin, 3492 W. Sunset Ave., Springdale, AR	1430, 3rd Sun.
251	David E. Butts	Joycelyn A Larimore	(870) 424-2861	jlairmore@centurytel.net	295 County Road 97, Clarkridge, AR 72623-9459	Contact Joyce Larimore (870) 424-2861	1300, 3rd Sun.
264	Jimmy E Harvey	Daniel G. Kalvaitis	(904) 229-6658	d_kal29@yahoo.com	8874 Highway 39, Meridian, MS 39305-9145	Contact Richard L. Nelson (601) 917-1007	1400, Last Sun.
282	Windel M Crawley	William Lee Ridgeway, Jr.	(501) 286-8006	surfacewainfor1984@yahoo.com	2813 Southfork Dr, Cabot, AR 72023-7869	MacArthur Museum, 503 E. 9th St., Little Rock, AR	1330, 3rd Sun.
295	James H. Stansbury	Terry D Cook	(325) 942-8036	TNIVC99@Suddenlink.net	3002 Canyon Creek Dr, San Angelo, TX 76904-6912	1880 Elks Lodge, 2121 South Chadbourne St, San Angelo, TX	1900, 2nd Mon.
307	Frederick J Petersen	Robert Rutherford	(228) 563-8143	bobafn3107@yahoo.com	1800 Beach Dr Unit 198, Gulfport, MS 39507-1559	AFRH-Gulfport, 1800 Beach Dr, Gulfport, MS	1400, 2nd Thurs.
311	James D Zugg	Judith A Zugg	(228) 865-9908	zuggjudith@yahoo.com	220 Clover Ave, Long Beach, MS 39560-3304	VFW Post 3937, 213 Klondyke Ave, Long Beach, MS	1900, 2nd Tues.
334	Gerald Long	Charles Robinson	(870) 577-2826	thegrouch@alltel.net	9910 Highway 206W Harrison, AR 72601-5087	1318 Highway 62N Harrison, AZ 72601	1000, 1st Sat
371	Sean Reddick	Leon R. Perkins	(225) 273-3654	leperkins@cox.net	17582 Martin Lake Dr, Baton Rouge, LA 70816-3621	VFW Post 3784, 1321 S. Choctaw Dr, Baton Rouge, LA	1300, 4th Thurs.



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SOUTHEAST

2018 BRANCH LISTING • Southeast Region

Regional President: James J Thomas, 2929 Bobcat Ct, Green Cv Spgs, FL 32043-7014, H: (904) 291-1575, aquaspaceventure@aol.com
Regional Vice President: James P. Richmond, 8572 Westview Ln, Pensacola, FL 32514-5920, H: (850) 418-1328, elephanthouse@cox.net

No.	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time & Date
015	Clyde W Albertson	Harvey E Spencer	(864) 638-7553	spencer.carol@att.net	245 Quail Hollow Ln, Walhalla, SC 29691-4429	Chicopee UMC, 403 S Catherine St, Walhalla, SC	0900, 3rd Sat.
022	James P. Richmond	Carl G Kirtley	(850) 748-8254	carl.kirtley@att.net	PO Box 3144, Pensacola, FL 32516-3144	Branch Home, 885 North 70th Ave., Pensacola, FL	1430, 3rd Sat.
025	Fredrick R DuPont	Timothy C Griffing	(904) 315-9736	TimBSA@aol.com	2050 Deer Run Rd Lot A, St Augustine, FL 32084-1173	VFW Post #2391, 6184 US-1 South, St Augustine, FL	1200, 3rd Mon.
034	Earnest Reed, Sr.	Alexander C. Topcz	(727) 741-1860	topcz@bellsouth.net	PO Box 430, Crawfordville, FL 32326-0430	NOSCC Tallahassee, 2910 Roberts Ave, Tallahassee, FL	1430, 2nd Thurs.
044	James F McVeigh	John W. Davis	(931) 309-0676	jwdavis@usit.net	116 Richland Dr, Pulaski, TN 38478-2616	Sen Citizen, 1020 Maury Cnty Pk Dr, Columbia, TN	1300, 1st Thurs.
051	Ben White	William J O'Boyle	(954) 748-7596	billob324@att.net	8601 NW 34th Pl Apt A205, Sunrise, FL 33351-6698	657 Fisherman Street, Opa Locka, FL	1200, 3rd Sun.
086	Kenneth E O'Connor	Leonard W Simpson	(901) 873-1278	macwayne@aol.com	4681 Cuba Millington Rd, Millington, TN 38053	Contact Leonard Simpson (901) 488-3485	1830, 3rd Thurs.
089	Ernest R Rose	Howard S. Hayes	(770) 712-9707	howardshayes@gmail.com	1091 Neva Dr SW, Marietta, GA 30060-6179	Delta Comm. Credit Union, 3250 Riverwood Pkwy SE, Atlanta, GA	1000, 2nd Sat.
091	Lawrence E Odum	Todd A. Richter	(904) 838-0210	fdf@bellsouth.net	35-48 Barrel Springs Dr, Orange Park, FL 32073-2231	Branch Home, 5391 Collins Road, Jacksonville, FL	1900, 2nd Tues.
102	Robert J Powers	Charles Curtice	(727) 344-1217	Charles.curtice@outlook.com	9945 47th Ave N Apt 110, St Petersburg, FL 33708-3201	Woodlawn Presbyterian Church, 2612 12th St N, St Petersburg, FL	1400, 3rd Sun.
109	Michael J Disalvo	Ronald C Shane	(727) 392-0420	lonmike2@hotmail.com	8671 Rose Way, Seminole, FL 33772-3622	Police & Military Museum, 500 Douglas Ave, Dunedin, FL	1800, 2nd Thurs.
112	Garland W Odell	Juan A. Bowden	(256) 626-0880	objuan13@gmail.com	PO Box 280, Sycamore, AL 35149-0280	Anleg Post 171, 8325 1st Ave. N., Birmingham, AL	1330, 3rd Sat.
117	James L Middlekauff	Stephen J. Miglionico, Sr.	(407) 348-8466	fia117br@aol.com	335 Plumwood Cir, Kissimmee, FL 34743-8815	Anleg Post 112, 4490 N. Goldenrod Rd., Winter Park, FL	0930, 3rd Sat.
118	Thomas Olden, Jr.	Hans F Seebo	(239) 541-1154	hans.seebo@gmail.com	2209 Cape Coral Pkwy W, Cape Coral, FL 33914-6766	1502 Cape Coral Pkwy, Cape Coral, FL	1230, 2nd Thurs.
126	James J Thomas	Martha A. Klinikowski	(904) 342-5032	mklinikowski64@gmail.com	1396 Nochaway Dr, St Augustine, FL 32092-1868	Branch Home, 7673 Blanding Blvd, Jacksonville, FL	2000, 3rd Thurs.
147	William P. Randall	Robert H Powell, Jr.	(407) 968-3880	seedingsbob@yahoo.com	2015 S Holly Ave, Sanford, FL 32771-3349	Branch Home, 3040 W. State Road 46, Sanford, FL	1830, 2nd Tues.
183	Joseph F Maline	Selma E. Carrow	(386) 972-1321	s_carrow@yahoo.com	PO Box 183, Hollister, FL 32147-0183	Contact Joe Maline (386) 684-6460	1700, 3rd Wed.
184	James R White	Billy J Lasester	(478) 396-2804	blasete@cox.net	702 Meadowridge Dr, Warner Robins, GA 31093-1317	Lanford Library, 6504 Houston Rd., Macon, GA	1330, 2nd Tues.
186	Jack L. Townsend	Robert W Huscher	(352) 344-0727	bojo1@tampabay.rr.com	310 Yassar St, Inverness, FL 34452-6830	DAV Bldg., 1039 N. Paul, Inverness, FL	1500, 3rd Thurs.
187	Gerald Thomas Brice	Kent Walker	(423) 886-4516	htcwalker@yahoo.com	901 Kentucky Ave, Signal Mtn, TN 37377-2413	Wally's Restaurant 6521 Ringgold Rd., East Ridge, TN	1400, 3rd Thurs.
188	John Stroncheck	Kathleen D. Cooper	(813) 468-5764	FRA188secretary@gmail.com	10128 Majestic Palm Cir Apt 204, Riverview, FL 33578-9437	Golden Corral Rest., 815 Providence Rd, Brandon, FL	1830, 3rd Thurs.
194	Bobby L Smith	Bobby G Northcutt	(865) 789 6811	bohenorthcutt@tds.net	PO Box 24380, Knoxville, TN 37933-2380	Cokesbury Center, 9915 Kingston Pike, Knoxville, TN	1400, 1st Sun.
210	Marlan K Truelsen	Robert W Hayes	(850) 463-8740	rocketrob8300@yahoo.com	6237 Glendale Dr, Milton, FL 32570-5420	6409 Fleet Avenue, Milton, FL	1830, 1st Wed.
215	John R Welford	Terry J Ellis	(912) 236-1941	tjellis51@comcast.net	2127 McLeod St, Savannah, GA 31405-2873	320 E Highway 80, Pooler, GA	1400, 2nd Weds.
234	Franklin W Collins	Raymond O Phillips	(803) 351-2140	skccollins@hotmail.com	520 Holland Ford Rd, Pelzer, SC 29669-9264	4605 Belton Hwy, Anderson, SC	1500, 2nd Mon.
248	William S Huebner	Richard Rogala	(904) 583-0240	wishhuebner@netscape.net	76205 Dove Rd, Yulee, FL 32097-3755	VFW Post 8385, 150 N. Camden Woods Pkwy, Kingsland, GA	1800, 2nd Tues.
250	Ernest C Robinson	George R Kaye	(224) 475-6185	willowlinks@aol.com	5263 Visionary CT, Sarasota, FL 34233-3956	Sahib Shriners, 600 N. Beneva Rd., Sarasota, FL	1200, Last Fri.
254	Thomas F Feddon, Jr.	George R Kaye	(843) 504-9120	gkaye@twc.com	1913 Heritage Loop, Myrtle Beach, SC 29577-1586	Vets Cafe, 1144 Shine Ave., Myrtle Beach, SC	1245, 3rd Wed.
256	Terry Shumway	Dennis M. Hering	(954) 571-7958	hbopen6@aol.com	1324 SE 1st Ave, Deerfield Bch, FL 33441-6764	Anleg Post 142, 171 SW 2nd St, Pompano Beach, FL	1900, 4th Fri.
263	Douglas E. Douget	John E. Tharp	(321) 693-7209	dmhering7602@bcgbl.net	5693 Chicony Dr, Titusville, FL 32780-7955	Vets Memorial Ctr., 400 S. Sykes Creek Pkwy, Merritt Island, FL	1800, 1st Wed.
269	Laurie A. Bailey	John E. Tharp	(843) 709-8520	tharpj@sc.rr.com	202 Towhee Dr, Summerville, SC 29485-7431	Branch Home, 99 Wisteria Road, Goose Creek, SC	1900, 3rd Thurs.
278	Aniel R Lewallen	Michael McClure	904-472-1817	mclure1238@gmail.com	390 Mayport Rd, Atlantic Beach, FL 32233	Greenbrier Restaurant, 27028 Old Hwy 20, Madison, AL	1200, 4th Sat.
290	William R. Welch	Edward R White	(727) 376-4126	ball79@verizon.net	3345 Van Nuys Loop, New Pt Rchy, FL 34655-3118	Branch Home, 390 Mayport Rd, Atlantic Beach, FL	1930, 1st Thurs.
291	Phillip A Smereczniak	Fred G Monson	(239) 940-2297	caprifred57@gmail.com	1171 Cherokee Ave, Lehigh Acres, FL 33936-6804	Contact Edward White (727) 376-4126	1330, 3rd Wed.
292	Paul R Smith	Sarah Tinch	(931) 863-4155	sarahgreene@hotmail.com	627 Robs Rd, Grimsley, TN 38565-5203	Golden Corral, 4690 Colonial Blvd, Fort Myers, FL	1330, 1st Wed.
294	William H Rhoads	Robert G Beece	(386) 763-9963	gdyfjsw@aol.com	105 Underbrush Trl, Port Orange, FL 32128-6891	848 Livingston Rd, Ste 101, PMB 31, Crossville, TN	0900, 2nd Sat.
335	Robert W Mandt	Frank O. Richardson	(229) 888-5628	richardsonfo89@gmail.com	2400 Radium Springs Rd, Albany, GA 31705-4572	Hannah's Restaurant, 968 Reed Canal Rd, South Daytona Beach, FL	1300, 4th Thurs.
339	Sandra L. Richardson	Harry E. Revis	(850) 588-5467	harryrevis@comcast.net	189 Treasure Palm Dr, P C Beach, FL 32408-7700	Contact Secretary (229) 888-5628	1430, 2nd Sun.
346	Robert Zipperer					Br. Home, 2117 Wilkinson Avenue, Panama City Beach, FL	1800, 1st Wed.

SOUTHWEST

2018 BRANCH LISTING • Southwest Region

Regional President: Bruce H. Davis, II, 13350 Neddick Ave, Poway, CA 92064-5109, H: (858) 486-3386, bsnj@cox.net
Regional Vice President: John F. Quesnel, Jr., 951 Thermal Ave, San Diego, CA 92154-1924, H: (619) 399-9423, jques619@aol.com

No.	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time & Date
026	Leonard S Culotta		(661) 834-7066	lenotta@hotmail.com	3513 Wrenwood St, Bakersfield, CA 93309-6430	VFW Post 97, 5350 S Union Ave, Bakersfield, CA	1900, 4th Thurs.
047	Michael K Frontz	Charles F Tompkins	(619) 264-0829	cft1851@pacbell.net	4432 Locelyn St, San Diego, CA 92105-5227	136 N. Chambers St, El Cajon, CA	1900, 1st Wed.
061	Jayne Lachner	Stanley J Jasek	(619) 691-1423	stanjasek@yahoo.com	312 E James St, Chula Vista, CA 91910-6303	288 Third Ave, Chula Vista, CA	1800, 2nd Wed.
062	John E Jones	Ernest L. Tyler	(619) 470-7051	elytyle@pacbell.net	3036 Plato Dr, San Diego, CA 92139-3837	3638 Ocean View Blvd, San Diego, CA	1500, 3rd Sat.
070	Charles V. Cross, Jr.	Gerald N. Miranda	(858) 484-2615	grrn9135@yahoo.com	9135 Ellingham St, San Diego, CA 92129-2130	14231 Garden Rd, Poway, CA	1900, 1st Wed.
077	Lenny M Viccaro	Peter M. Firos	(520) 988-0103	n7pf@arrl.net	PO Box 128, Sonoma, AZ 85637-0128	The Cow Palace Restaurant, Amado, AZ	1130, 2nd Tues.
084	Epifanio T Leano	Emmanuel Q Cabildo	(619) 791-6502	ecabildo@gmail.com	11985 Calle Naranja, El Cajon, CA 92019-4070	FAVA Bldg, 2926 Market St, San Diego, CA	1300, 2nd Sat.
085	John L. Campbell	Rogelio A Bacud	(909) 598-3736	Bregor4559@sbcglobal.net	867 Pinefalls Ave, Walnut, CA 91789-3132	209 E. Garvey Ave, Monterey Park, CA	1400, 3rd Sun.
090	Steve Smith	Jon K. Way	(702) 600-7289	wayjonk@msn.com	7052 Solana Ridge Dr, N Las Vegas, NV 89084-2536	Elks Lodge No. 1468, 4100 West Charleston, Las Vegas, NV	1400, 3rd Sat.
120	Nelson Echevarria	David A Duske	(805) 483-4587	nelsonedrevaria44@gmail.com	2615 S N St, Oxnard, CA 93033-4933	VFW Post 3539, 300 S Surfside Dr, Port Hueneme, CA	1400, 3rd Sun.
163	Ronald W Curtis	Bryan D. Ginter	(602) 896-9699	securav@juno.com	FRA Branch 163 C/O AmLeg Post 107, Phoenix, AZ 85024	AmLeg Post 107, 20001 N Cave Creek Rd., Phoenix, AZ	1100, 2nd Sat.
175	Gerald L Bayless	Gordon R Olson	(714) 971-7074	gordonolson9@sbcglobal.net	12242 Cliffwood Ave, Garden Grove, CA 92840-2613	12242 Cliffwood Ave, Garden Grove, CA	1330 BOD/
260	Edward J. Halligan	Michael A. Reed	(928) 565-5811	mreedsr@frontiernet.net	916 S Emery Park Rd, Golden Valley, AZ 86413-6840	Contact: Secretary Michael Reed; (928) 565-5811	1400 Bus, 2nd Sun.
289	Sergio M Frost	William W Weatherford, II	(619) 227-3179	w4266@aol.com	1271 Zurich Dr, San Diego, CA 92154-2954	Branch Home, 659 Silver Strand Blvd, Imperial Beach, CA	1300, 2nd Sat.
302	Edgardo M Labao	Romeo Galson	(310) 549-8482	romeogaleon@yahoo.com	23028 Archibald Ave, Carson, CA 90745-4717	Carson Vets Park, 22400 Moneta Ave., Carson, CA	1900, 2nd Wed.



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WEST COAST

2018 West Coast Region

Regional President: Maria A. Behm, 3011 Dunn Rd, Valley Spgs, CA 95252-9558, H: (209) 772-0543, mbehm77@comcast.net
Regional Vice President: Rick W. Athenour, 911 Stoen Ct, Gardnerville, NV 89410-5548, H: (775) 901-2684, rick.athenour@gmail.com

No.	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time & Date
008	Charles E Graham	Gary C Blackburn	(707) 554-4333	npfra@earthlink.net	443 Diana Dr, Vallejo, CA 94589-1644	VVMB, 420 Admiral Callaghan Ln, Vallejo, CA	1830, 2nd Wed.
049	William L Hanzel	Jeffrey K. Hatcliff	(303) 339-0760	jeff@fra49.org	PO Box 740633, Anvada, CO 80006-0633	TREA #39, 15821 E. Centretch Circle, Aurora, CO	1200, 2nd Sat.
101	Richard A Ruiz, Sr.	Richard J Fetro	(510) 673-6343	secretarybr101@live.com	2829 Langhorn Dr, Fremont, CA 94555-1418	AnLeg Post 564, 2120 Walsh Ave, Santa Clara, CA	1900, 1st Tues.
113	Graig Moffatt	Jose A. Vizcarra	(209) 292-9284	msgtvizarra@gmail.com	637 Pio Pica Ave, Stockton, CA 95210-1158	AnLeg Post 632, 1642 Northrop Street, Stockton, CA	1400, 3rd Sat.
137	Verne R. Horton	Ronald J. Lee, Jr.	(760) 401-7315	fleetreserve137@gmail.com	PO Box 1342, Minden, NV 89423	Veteran's Hall, 198W 2nd St., Carson City, NV	1830, 2nd Wed.
178	Larry A Scheierman, Jr.	Michael N LeVine	(831) 375-4356	mlevine@redshift.com	679 Demmett St, Pacific Grove, CA 93950-3802	AnLeg Post 591, 1000 Playa Ave., Seaside, CA	1900, 3rd Tues.
185	Robert L. Porter	James D. Towery	(801) 791-4783	jtowery551@msn.com	2653 N 950 E, North Ogden, UT 84414-2464	VFW Post 1481 907 W 12th St. Ogden UT 84404	1900, 1st Wed.
192	Larry S Briggs, Jr.	Joe Nash	(775) 427-5498	jnash.fra@gmail.com	4180 Alcorn Rd, Fallon, NV 89406-6283	AnLeg Post, 90 N. Ada Street, Fallon, NV	1830, 3rd Wed.
197	Dale Wild	William S. Matthews	(209) 239-5174	w._matthews@hotmail.com	2332 Shadow Berry Dr, Manteca, CA 95336-5131	Contact W.S. Matthews (209) 239-5174	1400, 2nd Sun.
230	Donald W. Chapman	Robert G McColley	(916) 782-1193	jrdmcl@surewest.net	7808 Rosestone Ln, Roseville, CA 95747-8362	Veterans Memorial Hall, 110 Park Drive, Roseville, CA	1900, 1st Mon.
244	Richard Reno	Charles M. Watkins	(970) 434-0868	cwatkins@acsol.net	3010 Vin Rose Way, Grand Jct, CO 81504-5532	VFW Post 3981, 503 1/2 Florence Road, Grand Junction, CO	1900, 2nd Wed.
261	Stephen D Taylor	Donald L. Johnson	(559) 732-4440	70524.1023@compuserve.com	PO Box 669, Lemoore, CA 93245-0669	Club 261, 788 East D St, Lemoore, CA	1800, 2nd Weds.
274	Peter J. McNamara	Virgil P. Courneya	(775) 882-9201	virgil_courneya@att.net	PO Box 20512, Carson City, NV 89721-0512	Girl Scout Bldg, 605 Washington St., Reno, NV	1900, Last Thurs. of Month
275	Ashley K. Young, Jr.	Lawrence J. Boudreaux	(530) 677-3925	larryboo@pacbell.net	PO Box 1509, El Dorado, CA 95623-1509	Veterans Memorial Bldg, 130 Placerville Dr, Placerville, CA	1900, 4th Wed.
281	Lacy W Stalnaker	Billy R. Bail	530-275-4632	bcard9@charter.net	3904 Los Gatos Ave, Shasta Lake, CA 96019-9205	Veterans Memorial Bldg., 1605 Yuba Street, Redding, CA	1400, 4th Sun.
287	George C Mancuso	Roy D Warner	(925) 980-6938	rwarnr323@yahoo.com	10620 Flynn Rd S, Livermore, CA 94550-9741	Veterans Memorial Bldg, 522 South L St., Livermore, CA	1830, 1st Fri.



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Other important numbers

DFAS Retired Pay Customer Service (USN/USMC): 1-800-321-1080

DFAS Active Duty/Reserve (USN/USMC): 1-888-332-7411

Coast Guard (Personnel Service Center): 1-866-772-8724

Department of Veterans Affairs: 1-800-827-1000

TRICARE Regional Offices: North: 1-866-307-9749

South: 1-800-554-2397

West: 1-800-558-1746

TRICARE for Life (claims): 1-866-773-0404

1. BRANCH 269, GOOSE CREEK, S.C.

During a Branch meeting this past summer, John Paul Pardo received his 50-year continuous membership pin, awarded by Branch President Laurie Bailey.

**2. BRANCH 275, PLACERVILLE, CALIF.**

(L to R) Branch Essay Co-Chairman T. Gary Saich, 3rd Place Eighth Grade National Winner Hannah Frost, 1st Place Tenth Grade National Winner Macey Deruelle and Branch Essay Chairman Charles "Bud" Sweet.

**3. BRANCH 23, BUFFALO, N.Y.**

(L to R) Jean and Bill Olson USMC (Ret.) are joined by Branch President Wayne Sorrentino who presented Bill his 50-year continuous membership certificate. Photo by Abe Zino.

**4. BRANCH 166, VIRGINIA BEACH, VA.**

Shipmate SD Martin presented a \$5000 check from Branch 166 to National President Donald Larson during the 2017 Annual Convention in Hunt Valley Maryland on September 22. The donation was made toward the Fleet Reserve Association's Disaster Relief Fund.

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

Southeast Regional and Branch President James J. Thomas (L) presented a letter of Commendation to Shipmate Ralph E. Wilson for achieving 50 years of continuous FRA membership in August.

**6. BRANCH 113, STOCKTON, CALIF.**

Shipmate Maria Behm was sworn in as the first female West Coast Regional President, shown with (L to R) Branch 101 Rick Fetro and Richard Ruiz.

**7. BRANCH 104, PUYALLUP, WASH.**

(L to R) Shipmates Rex Faubion, Russ Peters and John Johnson set up an FRA booth at the Washington State Fair for three days, allowing them to interact with veterans and spread the word about the Association.

**8. BRANCH 1, PHILADELPHIA, PENN.**

(L to R) Branch Treasurer Thomas Groeber, PRPNE Charles Rainey, Branch President Raymond Suarez and Branch Vice President Frank Dillon attended the Northeast/New England Regional Convention. Photo by Pat La Rose.





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

(L to R) National President and past RVPNE/ NENG William Starkey gathered with PRPNE Paul Puskar and Terry Puskar. Photo by Pat La Rose.

10. BRANCH 276, OMAHA, NEB.

(L) Branch Secretary/Treasurer Don Watkins and Branch President Francis Schrotberger (R) presented a check for \$100 to Director of Communication & Voluntary Services, VA Nebraska-W. Iowa Health Care System Will Ackerman for the upcoming VA Veterans Stand Down event for homeless veterans.

11. BRANCH 175, ORANGE COUNTY, CALIF.

(L to R) Shipmate Jerry Stewart, LT. Richard Crowley and Shipmate Gordon Ole Olson attended the commissioning of the USS RAFAEL PERALTA (DDG115) in San Diego on July 29, 2017.

12. BRANCH 89, ATLANTA, GA.

Shipmate Lewis Boyer (L) received his 40-years continuous membership pin and certificate, presented by Shipmate and Membership Chairman Wayne Barron during a recent branch meeting.

13. BRANCH 181, ALEXANDRIA, VA.

Shipmates Ian Michael and Gino Greganti (Human Hug Project) laid a FRA wreath at The Wall That Heals to honor our fallen heroes at the Landing Zone Michigan event in Comstock Michigan. FRA was a strategic partner with the LZ Michigan event.

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

Greetings from the National President!



Jean Smith

I expect this year to be productive as we work cohesively together for the betterment of the LA FRA and the Fleet Reserve Association (FRA). The LA FRA was founded on the preamble to band together to aid, assist and promote in all matters pertaining to welfare, social and patriotic work for the benefit of the FRA, its members, and their families. To achieve the goals set forth, we must come together collectively as an organization working together as one Unit. Bounded by love and honesty, we must find ways to accomplish this important work for the betterment of the Auxiliary and Association.

My President's project this year is the Alzheimer's Association.

As some of you may already know, my sister has been affected with this horrible disease. An estimated 5.5 million Americans of all ages have Alzheimer's. It is the sixth-

leading cause of death in the United States, and fifth among those 65 years and older. It is debilitating and results in disability and poor health. Alzheimer's disease is the only top-10 cause of death that cannot be prevented, cured or even decelerated. In 2016, 15.9 million family and friends provided

18.2 billion hours of unpaid assistance to those with the disease and other dementias—a contribution valued at \$230.1 billion. Approximately one quarter of dementia caregivers are referred to as the

“sandwich generation” referencing caregivers that care not only for an aging parent, but also for children younger than 18. The cost of health care and long-term care for individuals with Alzheimer's or other related diseases is substantial and one of the most expensive today, with total payments in 2017 estimated at \$259 billion. Medicare and Medicaid are expected to cover \$175 billion, or 67 percent,

of the total health care and long-term care payments.

Another aspect to consider is the out-of-pocket spending, which is projected to be \$56 billion and expected to rise considerably in the future. I'm certain that at one time or another, our lives have been impacted by Alzheimer's, from a family member, to possibly a dear friend, and I thank you in advance for supporting this worthy cause.

On a lighter note, I wanted to mention about the LA FRA's monthly newsletter: The Triangle. It will include a new article each month

An estimated 5.5 million Americans of all ages have Alzheimer's. It is the sixth-leading cause of death in the United States, and fifth among those 65 years and older.

for our readers. The title of the article is “Did You Know”. We hope to cover topics that are very helpful to all Unit Presidents and Secretaries. Possible future subjects are EIN #s, report forms, and donation information just to name a few. I hope the articles in our newsletter are beneficial to all LA FRA members.

I love my LA FRA family, and if I can help any of you in any way possible, please do not hesitate to reach out. Thank you all for being my extended family. **FRA**

In Loyalty, Protection, and Service,
Jean Smith

Jean Smith is the LA FRA National President



Happy Birthday Chief Wester

The FRA Derby Branch 177 in Louisville, Ky., gathered with family and friends to celebrate Shipmate William Wester's 101st birthday on March 11, 2017. Everyone met at his abode with cake, party hats and a joyous attitude to bring a smile to his face. Branch President Rayburn Jarred and Auxiliary member Mary Kay Chambers presented Chief Wester with his birthday cake.

CPO William E. Wester was born on the 16th day of March 1916. Born and raised in the small town of Huntsville, Ky., where he attended school through the seventh grade. At that time however, the United States was experiencing a tough economic period, which resulted in Wester quitting school and entering the work force. He worked various jobs, and thought "this country boy couldn't stay in the hills" and so in 1939, at the age of twenty-three, decided to join the Navy. After recruit training he was assigned to the USS SALT LAKE CITY (CA 25). Aboard ship he was a self-starter and motivated. Regardless of the duties that needed to be done, he did not hesitate and would carry out the task at hand. This initiative and demeanor would prove to carry him far in his naval career.

Throughout the years, Shipmate Wester has enjoyed shin-dig's (dancing) held on Saturday night's in his home town—which he still enjoys today. As the young female sailors will attest when attending the Navy Ball, Wester is still a fancy stepper. Wester and his wife have belonged to many dance clubs in the Louisville area. He enjoys being the oldest sailor at this event, along with the privilege of cutting the cake and having the opportunity to partake in the first dance with the youngest female shipmate.

Last year, for Shipmate Wester's 100th celebration, the Naval Operations Support Center (NOSC) of Louisville held his birthday party at the American Legion Post. Among the attendees were, the Governor of the Commonwealth, and the Commissioner of Veteran Affairs. While his 101st birthday celebration was in a much smaller scale, it



ABOVE: (L to R) Governor Matt Bevin, Karl Darr CWO (Ret.), Robert DeVore CPO (Ret.), William Wester CPO (Ret.), Kentucky Commissioner, Department Of Veteran Affairs Heather French Henry, Rayburn Jarred MCPO (Ret.), Richard Oller PO1 (Ret.).
LEFT: (L to R) Shipmate Wester, Branch President Rayburn Jarred and Mary Kay Chambers.

was well attended and received.

Wester joined the FRA in the mid 1990's to be with his shipmates. He missed the camaraderie and as long as he was able, was one of the first at the monthly meetings. Bill currently resides at the newest Veterans Center in Radcliff, Ky., and is very pleased at the treatment he has received thus far.

FRA

REUNIONS

USS Castor AKS-1 & 291st Engineer Combat Battalion

04/10/2018-04/13/2018, Memphis, Tenn.
Contact: Ray & Susan Kelley, 2205 Deermouse Way
Hendersonville, NC 28792
Telephone: 828-595-9711
Email: castorreunion@gmail.com

USS Sailfish (SS/SSR-572)

04/13/2018-04/15/2018, Branson, Mo.
Contact: Ron Bowlin
Telephone: 406-600-0953
Email: rsbowlin@3rivers.net

Navy Postal Clerks

04/29/2018-05/03/2018, San Antonio, Texas
Contact: Patrick Huston, 455 Wimpole LN, SW.,
Palm Bay, FL 32908-3374
Telephone: 321-984-2293
Email: phuston001@cfl.rr.com

USS Kearsarge (CV/CVA/CVS-33/LHD-3)

04/30/2018-05/04/2018, Jacksonville, Fla.
Contact: C.V. Lindley
Telephone: 850-712-4664
Email: cvjan78@gmail.com
www.kearsargeassociation.com

USS Rasher Reunion (SS/SSR/AGSS-269)

06/06/2018-06/10/2018, Manitowoc, Wis.
Contact: Richard Moore, 9177 Davenport Road
Gloucester, VA 23061
Telephone: 804-815-0730
Email: drifterpilot@cox.net

USS Jouett (DLG-CG 29)

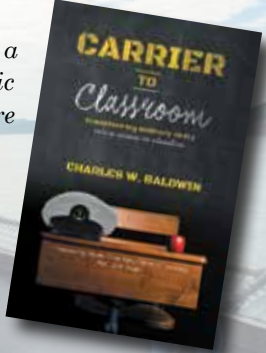
10/03/2018-10/07/2018, Oakland, Calif.
Contact: LCDR Chuck Scanlon, 1259 Hawthorn St.,
Alameda, CA 94501
Telephone: 510-325-5804 or 510-523-6456
Email: coachyell@aol.com

LOOKING FOR...

LookingFor...three cruise books: 1. U.S.S. KEARSARGE (CVA-33) 1955 cruise (VF-112 embarked) 2. U.S.S. ESSEX (CV-9) 1956 cruise (VF-112) 3. U.S.S. HORNET (CV-12) 1957 cruise (VF-154 embarked). Cruises included time in Japan, Hong Kong and Philippines. Contact AMHC (Ret.) Roy LaBarrer at 406-726-4284 or by email: labarrer@blackfoot.net

All Reunions/Looking For... must be submitted in writing to FRA Reunions/LookingFor... 125 N. West St. Alexandria, VA 22314 or at victoriad@fra.org. Please include your FRA member ID and a daytime phone number. Reunions can also be submitted online at <http://www.fra.org>. For questions regarding submissions contact Victoria at 1-800-FRA-1924, ext. 124.

A Navy veteran's journey from a military career to a successful career in public education, founding the Delaware Military Academy, an all Navy JROTC Charter High School. *"Carrier To Classroom"* is available online at LuLu.com, Amazon, and Barnes & Nobles.



Author by FRA Life member Chuck Baldwin

100% of the proceeds support the Delaware Veterans Trust Fund to assist veterans in need.

In Memoriam

Name	Rating	Branch	Hamilton, Marcus C.	ADJ1, USN	MAL	Sablan, Benjamin	TDC, USN	MAL
Abbott, Charles W.	CS1, USN	89	Haugen, Gerald O.	MSCM, USN	MAL	Sandoval, Emiliano	MS1, USN	70
Anthony, Gordon W.	USN	245	Hodge, James B.	BT1, USN	MAL	Santiago, Jose M.	HMC, USN	4
Arthur, James E.	USN	183	Howard, Vaughn	LCDR, USN	61	Scott, George G.	RMCS, USN	263
						Seefried, Kenneth J.	AVCM, USN	126
Baust, Carroll E.	WO1, USMC	166	Jones, Calvin	AVCM, USN	MAL	Sides, Elvin E.	ADRC, USN	18
Belbin, Edward L.	AGC, USNR	42				Sivits, Daniel W.	HTC, USN	87
Berry, Paul J.	RMC, USN	MAL	King, Rayford L.	NCC, USNR	298	Steinman, Freddie R.	AO1, USN	244
Beshears, Charles M.	SNS, USCG	316	Koehler, Leslie W.	TMC, USN	230			
Blessing, Dick E.	HMC, USN	328	Konopka, Andrew S.	ATC, USN	MAL	Thayer, Arthur R.	LCDR, USNR	358
Boucher, Ronald S.	CTI1, USN	201	Kramer, Frank M.	RMCS(SS), USN	MAL	Tucker, Larry B.	POC, USN	183
Briscoe, Jerrold C.	FTM1, USN	MAL	Kuebler, Curtis M.	FCCM, USN	MAL	Turner, Virgil A.	AMSC, USN	70
Burghart, Karl L.	AOC, USN	91						
			McClure, Mason B.	LCDR, USN	234	Van Druff, Robert H.	USN	182
Camerino, Simon G.	PO1, USN	MAL	McClure, Jeff	MR2, USN	28			
Castro, Felipe	POCS, USN	20	Michener, Russell D.	CTC, USN	24	White, Roy	BTCS, USN	MAL
Chaudoin, Robert L.	YNC, USN	109	Miller, Henry L.	SSGT, USMC	217	Whitfield, James S.	QM2C, USN	161
Clenney, Thomas M.	BMC, USN	70	Montgomery, Thomas T.	RMC, USN	109	Whitlow, Donald E.	AVCM, USN	261
Clites, Richard V.	GYSGT, USMC	369	Morris, William W.	SHC, USN	106	Williams, Edward R.	CW03, USN	MAL
Couch, Jack	EA1R, USNR	MAL				Williams, John M.	EOC, USN	MAL
			Nash, Robert E.	EMCS, USN	161	Williams, Robert S.	BMCS, USN	126
Davis, Cecil	ENCM, USN	MAL				Wilson, James L.	CTTCS, USN	106
Dodd, Raymond E.	HMC, USN	60	Peeler, Willis L.	SHC, USN	62	Winkler, Douglas S.	SK1, USN	MAL
Dorman, Grady M.	BMC, USCG	46	Peloza, Stanley J.	SGTMAJ, USMC	130			
Duball, Harold W.	AVCM, USN	156	Phillips, George W.	DPC, USN	22	Zingaro, Nicholas A.	SGTMAJ, USMC	285
			Pulse, Duane H.	GYSGT, USMC	MAL			
Foster, Duane	FTC, USNR	MAL						
Freeman, Gary L.	YNCM, USN	276	Rochester, Lionel Dee	GMTCS, USN	MAL			
			Rogers, Frederick L.	AS1, USN	60			
Garcia, Joaquin	DK1, USN	120	Rolli, Robert E.	YNI, USN	70			

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

To report the death of a Shipmate, please contact us via email at mserfra@fra.org or by telephone at 703-683-1400 ext 1.

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Your involvement in the Fleet Reserve Association demonstrates extraordinary commitment to improving the quality of life for your shipmates and their families. Please consider joining other shipmates who've chosen to leave a legacy of Loyalty, Protection and Service by remembering FRA or the FRA Education Foundation in your will, living trust or estate plan.

Create a lasting tribute and perpetuate your commitment to the guiding principles of our organization.



To learn more, contact FRA National Headquarters at 1-800-672-1924 or 703-683-1400, or via email at Williams@fra.org

Focus on year-end tax planning

Our company is committed to helping you succeed across all areas of your financial life. Here are five considerations to think about when it comes to tax planning.

Five areas to consider at year-end:

1. Analyze your investment portfolio.

- Review your portfolio to help ensure your allocation still aligns with your goals.
- Assess tax consequences if you have sold assets earlier in the year.
- Review tax-loss selling strategies if you have capital gains but wish to keep exposure to a depreciated sector or security.

2. Manage your taxes.

- Evaluate the pros and cons of deferring taxable income, if you expect to be in the same or a lower tax bracket next year.
- Talk to your CPA about increasing your tax deductions.

3. Maximize your tax-saving opportunities.

- Consider increasing your retirement savings for the year.
- Find the right type of IRA for you.
- If suitable for your circumstances, consider consolidating your assets.
- Take advantage of an FSA or HSA for health care expenses.

4. Protect what matters.

- Review your insurance coverage to help make

sure it is adequate for your needs.

- Review your beneficiary designations and make any necessary adjustments due to life changes (i.e., marriage, divorce, birth of child/grandchild, death, etc.).

5. Leave a legacy.

- Review your estate plan to help ensure it is aligned with your wishes.
- Think about creating or adding to a tax-advantaged college savings plan.
- Consider developing a plan to complete charitable and family member gifts by year-end.

Taking the time to create, review, or update your investment plan can help you reach your short-term and long-term financial goals. Contact us to schedule a review of your financial situation.

Wells Fargo Advisors is not a legal or tax advisor. However, we will be glad to work with you, your accountant, tax advisor, and/or attorney to help you meet your financial goals. **FRA**



Carl M. Trevisan, CFP®



Stephen M. Bearce

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National Executive Secretary Robert W. Nolan received the second Gold Medal in just over a week, for the FRA film, “The Fleet Will Listen To Its Own” judged as the best in its class—this honor by the Virgin Islands International Film Festival. Picture was originally published in the *FRAtoday* January 1977 issue, then known as *Naval Affairs*. **FRA**

King Solomon's Secret Treasure: FOUND

Ancient beauty trapped in mines for centuries is finally released and available to the public!

King Solomon was one of the wealthiest rulers of the ancient world. His vast empire included hoards of gold, priceless gemstones and rare works of art. For centuries, fortune hunters and historians dedicated their lives to the search for his fabled mines and lost treasure. But as it turns out, those mines hid a prize more beautiful and exotic than any precious metal: chrysocolla.

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