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FRA *today*

The magazine of the Fleet Reserve Association

MARCH 2017



THE NEW BLENDED RETIREMENT SYSTEM

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Sgt. Jessica Swaim, a drill instructor for Platoon 4017, November Company, 4th Recruit Training Battalion, shouts cadence to her platoon during an initial drill evaluation on March 31, 2014, on Parris Island, S.C. Parris Island has been the site of Marine Corps recruit training since Nov. 1, 1915 and is home to entry-level enlisted training for 50 percent of males and 100 percent of females in the Marine Corps. (Photo by Cpl. Octavia Davis)

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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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The Recruiter of the Year (ROY) Celebration

The Fleet Reserve Association continued its long-standing tradition of supporting the recognition of the outstanding performance of the sea services personnel who excelled above and beyond in their respective fields.

FRA's National President Donald J. Larson, National Executive Director Tom Snee, as well as National President Helen Courneya and National Parliamentarian Cindy Rodham Tuck from the Auxiliary of the FRA, participated in several events honoring the Navy's 2016 Recruiters of the Year. There were more Rear and Vice Admirals in attendance than you might have imagined. During the presentation, Chief of Naval Personnel Vice Admiral Robert Burke said to the ROY winners, "You were chosen for these awards not just because of your recruiting achievements, but because you represent the total sailor concept. You represent everything we want in our Navy today."



The special awards ceremony was held February 1 at the U.S. Navy Memorial located in Washington, DC. Did you know the Navy Memorial is home to the Memorial Plaza that features American sculptor Stanley Bleifeld's famous statue *The Lone Sailor*? The statue is a tribute to all personnel of the sea services. It overlooks the Granite Sea, which is an exact replica of the world's oceans. Surrounding the Granite Sea are two fountain pools that honor the personnel of the U.S. Navy and the other navies of the world.

ROY week concluded Friday, February 3, with the FRA-hosted luncheon on Capitol Hill. NP Larson, NED Snee and Legislative staffer Brian Condon attended the event. The recruiters all were able to take a tour of the Capitol Building and Visitor's Center. The U.S. Capitol serves as an office building and is one of the most recognized national monuments in the world that stands for democracy.

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FRA Active-Duty Shipmates Achieve an "A" in Benefits!



Donald E. Larson
National President

All-Hands, my objective with this month's column is to utilize the words "I, me and my" as seldom as possible and still get my message across to our members and readers. I (that's one) belong to FRA Branch 94, Corpus Christi, Texas. Our branch members had the honor of hosting a breakfast buffet onboard the local Naval Air Station where the Navy and Coast Guard have participated in their advancement examinations for the past several years. On the buffet table were breakfast tacos, fresh fruit, energy bars and most importantly, fresh hot coffee. Coffee, you know, the substance of both young and old veterans alike, is something that these Sailors and Coasties probably would not get unless they had brought in their own.

During the recent exam and after everyone had settled in for their testing (no, we do not interfere with anyone involved in the testing process), one of the active duty Chief Petty Officers approached me (that's two) to inquire about the FRA and the importance of veterans' associations to himself and others. My (that's three) response was to parallel veterans' associations with the importance of studying prior to the advancement examination. For advancement, our enlisted personnel study required training manuals as prescribed by the U.S. Navy Personnel command and the U.S. Coast Guard Enlisted Advancement Manual. Additionally, they engage in a variety of hands-on training as well as real-world endeavors during their ladder of advancement from E-1 throughout their enlistment/retirement. Competition is fierce as they must compete among each other for very few advancement billets within their ratings. They study

to be able to increase their rate and to achieve increased responsibility, authority, pay, benefits and entitlements. They not only do this for themselves and their families, but also so they may better serve their fellow sea service members!

What singles out the FRA from other military veterans' associations is our rich history. The FRA was founded in 1924 to safeguard enlisted sailors' pay, benefits and entitlements while in uniform to make military retirement much more attractive and beneficial for themselves and their families while attracting the next generation. Hence, we are named for the completion of 20 years of honorable service by our enlisted personnel and their subsequent transfer into the "Fleet Reserve."

Today, as we continue on our mission toward our 100th anniversary in 2024, the FRA now represents our past and present enlisted active-duty, reserve, retired, veteran and family members of the sea services on Capitol Hill. Competition for funding



on the Hill, just like the examination advancement billets, is fierce since there is limited tax dollar revenue to go around. Additionally, since less than one-in-four of our elected officials has ever served in our Armed Forces, we must educate them about what it's like to leave our families and serve our country, including the hardships we endure, (physical, mental, economic, etc....).

In summary, similar to choosing to study for an advancement examination, you greatly increase your opportunity for more generous benefits and entitlement by joining a military veterans' association, especially the Fleet Reserve Association! **FRA**

Question:
How many of
your elected
officials can
you name?

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New Look and Feel

Hello FRA, the new issue is looking good. I think though you might be getting a flood of notes about the word used in the Seabee article. I think the author meant imminent, not eminent in the first sentence.

Yours in LPS, Lou Richards

I am a 22-year Navy veteran and a former mid-sized printing company owner. I am so glad that you have upgraded the magazine. The UV coating on the cover is outstanding and the font change is very welcome. I also believe that the interior printing has improved greatly. I am guessing that you changed your printing company. Change is good!

Thanks, Phil Minor AMH1 (Ret.)

I am so happy you took the advice of the members and made changes. When the magazine arrived in the mail, it immediately stood out as something a person would like to read. I love the new format. You now have a QUALITY magazine and I will look forward to receiving it and will encourage others to subscribe. Thanks again keep up the good work.

Virginia Ginter, Widow of John E-7

WOW! Bravo ZULU!! Great new look! Good stories and articles & an eye catching cover!!

YNC Kathleen Melville-Hall, USNR (Ret.)

Seabees Article in January

Frank IAFRATE designed the Seabee logo sometime in 1942 while he was a clerk at NAS Quonset Point. He also served in the Seabees as a Chief Carpenters Mate during the war in a CBMU. Aside from this are the many lives that logo on equipment, they realized the men were working on projects that would be left behind such as schools, medical clinics or buildings that could be converted to anything. I served in NMCB-71 from '71-'75 at Diego Garcia, two tours in Antarctica and Bermuda. Thank you.

Very respectfully, Leonard H. Paine CSC USN (Ret.)

Thank you for the Seabee article in our great magazine. I want to make a comment on one error

that I found on page 20 concerning my date of rank to Master Chief. The year was 1973 not 1965. Those dates are important in all of our lives and factual information is in need of a correction. Thanks again for recognizing our Seabees in all periods of our long and outstanding history.

Respectfully, Jerry Landcastle

I appreciated the coverage on the Seabees in your January 2017 *FRAtoday*. It was very informative and as a retired Seabee CPO, thank you very much.

CMC Robert J. (Chuck) Riley USN (Ret.)

Why Russian Ships?

First I would like to say how much I like the new look and feel of *FRAtoday* magazine—the same great content in a cool package. As I was reading, I came to the reunions page (page 37) and was struck by the picture at the top of the page. The ships immediately looked familiar from my Navy days, except they are not American. They are Russian warships from the Black Sea Fleet! You might imagine my surprise. Noting the arrays on the tops of the ships' superstructures, the hull numbers on a couple of the smaller ships and the St. Andrew's cross flags on the fantails of the ships, brought on a flood of great memories. While I certainly have no problem with the picture, I just wanted to point out these are not vessels in the U.S. Navy.

Very respectfully, Stephen Corbett, CT11 USN

I assume someone probably has gotten to you about this but just in case please find another picture for the header of the "Reunions" page besides a collection of Russian DDs.

Thank You, Jack Higgins

Dear readers, thanks for the two Shipmates' comments above, as well as the telephone calls and emails regarding the use of Russian ships on the Reunions/Looking For page of the January issue of FRAtoday. The photo was a stock image from a non-Navy photo resource and it was changed for February. FRA

Send your letter to fratoday@fra.org. Include "Shipmate Forum" as the subject. FRA reserves the right to edit the letters. Letters published reflect opinions of FRA members. They do not reflect the official position of FRA.



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

New Players for Defense Personnel and Veterans' Issues

With the start of the 115th Congress, there are several new people in key positions. Starting at the top, we have President Donald J. Trump, who has announced his intention to repeal sequestration. FRA has sought to exclude the Defense Budget from these "mindless cuts." (See story below for further details.) In addition, the President's selection for Secretary of Defense, James Mattis, was recently confirmed by the Senate, (98-1). Dr. David J. Shulkin, the current Under Secretary of Health



John Davis DLP

for the Department of Veterans Affairs, was selected by President Trump to run the Department of Veterans Affairs. Dr. Shulkin has served as Under Secretary since June 23, 2015. (See story below for further details.)

On the legislative side, both the Chairman and the ranking member of the House Committee on Veterans' Affairs are new: Reps. Phil Roe (Tenn.) and Tim Walz (Minn.) respectively. The Senate Committee on Veterans' Affairs will keep its Chairman from the last session of Congress, Sen. Johnny Isakson (Ga.) but will have a new Ranking Member Sen. Jon Tester (Mont.), The House Committee on Armed Services, Military Personnel Sub-

committee will have a new Chairman, Rep. Mike Coffman (Colo.) and will keep Rep. Susan Davis (Calif.) as ranking member. The Senate Armed Services, Personnel Subcommittee will have a new Chairman, Sen. Thom Tillis (N.C.) and will keep Ranking Member, Sen. Kristin Gillibrand (N.Y.).

FRA's Legislative Team is looking forward to working with these key elected officials, agency chiefs and others to preserve and enhance benefits and quality-of-life programs for active, reserve, retired and veterans of the Navy, Marine Corps and Coast Guard, as well as their families and survivors.

Retired Marine Corps General Selected for SecDef

President Donald Trump's selection for Secretary of Defense (SecDef) has been confirmed by the Senate (98-1). The biggest hurdle to Mattis' confirmation was cleared when the House passed the waiver he needed to serve since he's not been out of uniform the required seven years. The waiver was signed into law.

James Mattis was born in Pullman, Washington in 1950 and initially enlisted in the United States Marine Corps in 1969. He later earned a Bachelor of



Arts degree in history from Central Washington University and was commissioned a second lieutenant through the Reserve Officer Training Corps on January 1, 1972. Before retirement, he last served as the 11th Commander of the United States Central Command, the unified command responsible for American military operations in the Middle East, Northeast Africa and Central Asia from August 11, 2010 to March 22, 2013. Earlier

in his career he commanded I Marine Expeditionary Force, U.S. Marine Corps Forces Central Command and the First Marine Division during the Iraq War.

President Trump Pledges to Repeal Sequestration

Soon after President Donald Trump took the oath of office to “preserve, protect and defend the Constitution,” the White House posted two documents declaring it would boost the size of the Navy and Air Force, increase our offensive and defensive cyber capabilities and end sequestration. FRA has expressed growing concern over the long-term impact of sequestration. These mindless budget cuts mandated by the Budget Control Act of 2011, known as “Sequestration,” require 50 percent



come from the Defense budget, even though Defense makes up only 17 percent of the federal budget. These automatic cuts pose a threat to national security and will substantially impact member pay and benefits.

More sequestration cuts are scheduled for FY 2018 thru 2021. Now is the time for Congress to repeal sequestration. Members are asked to share their voice using the FRA Action Center (action.fra.org/action-center).

BAH Rate Increased



The Basic Allowance for Housing (BAH) rate increased an average of \$41 per month on January 1, 2017, despite the fact that the calculation used to determine it shrinks the percentage of housing costs it covers. BAH is recalculated every year using housing costs from each geographical region. For 2017, the rate is designed to cover only 97 percent of troops’ housing costs — a 1 percent drop from last year and the third step in a congressional plan to reduce rates by 5 percent over five years.

The Senate version of the National Defense Authorization Act for FY 2017 (NDAA-S. 2943) proposed major changes in the calculation of and drastic cuts to BAH, but these provisions were eliminated in the final version of the National Defense Authorization Act.

Former Army Reserve Officer Selected for Secretary of the Navy

President Donald Trump recently nominated former Army Reserve officer Philip Bilden to be the next Secretary of the Navy, indicating his business experience would aid him in rebuilding the Navy. Bilden recently retired as co-founding member and senior advisor of HarbourVest Partners (Asia) Limited, a private equity investment management firm. It had been rumored on Capitol Hill recently that Bilden was the President’s selection, a surprise to many who expected former Congressman Randy Forbes (Va.) to receive the nomination. Forbes served as Chairman of the House Committee on Armed Services, Sea Power and Projection Forces Subcommittee during the most recent session of Congress.

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Calendar of Events

March 19, 2017

South Central Mid-Year Meeting
 Wyndham Garden Hotel
 Contact RPSC Bruce Talbot 281-489-9322
 1419 East 70th Street, Shreveport, La.
 email: brucetalbotfra@outlook.com

March 23-25, 2017

West Coast Mid-Year Convention
 Boomtown Casino Hotel
 Hotel: 800-648-3790 (code: SFRA17)
 2100 Garson Road, Reno, Nev.
 Room rates Thursday \$52, Friday-Saturday \$64.49
 Contact Virgil & Helen Courneya 775-882-9201
 email: virgil_courneya@att.net

March 24-25, 2017

Northeast/New England Spring Meeting
 Lakehurst, N.J.

April 20, 2017

Pinnacle Award & Storming the Hill
 Washington, DC
 Contact National Headquarters 703-683-1400,
 ext. 110
 email: John Davis at john@fra.org

April 21, 2017

FRA Mid-Year Meeting, Alexandria, Va.
 Contact National Executive Director,
 Thomas J. Snee
 703-683-1400 ext. 101
 email: nedfra@fra.org

April 22, 2017

LAFRA Mid-Year Pilgrimage
 Westin Hotel: 703-893-1340 Room rate: \$131
 Arlington, Va.
 Contact Ladies Auxiliary Fleet Reserve Association
 Cutoff date: 3/28/2017

April 22, 2017

Northeast/New England
 Lakehurst, N.J.
 Regional Mid-Year Meeting

May 29, 2017

2017 Memorial Day Program
 Puyallup, Wash.
 Two-bell ceremony conducted by Branch 104

Relief for Camp Lejeune Veterans

The Department of Veterans Affairs (VA) agreed to pay more than \$2.2 billion throughout the next five years to the nearly 900,000 Marine Corps veterans and their families who were stationed at Camp Lejeune, N.C. between August 1, 1953 and December 31, 1987.

Those who suffer with one of the following medical conditions may qualify: adult leukemia, aplastic anemia, bladder cancer, kidney cancer, liver cancer, multiple my-

eloma, non-Hodgkin's lymphoma and Parkinson's disease. Veterans and family members who lived or worked at Camp Lejeune from 1957 to 1987 can apply for paid benefits by enrolling with the VA online or at a local VA health facility. To learn more about the VA's Camp Lejeune Program, including eligibility, visit <http://www.publichealth.va.gov/exposures/camp-lejeune>.



New VA Secretary Nominated by President-elect Trump

Dr. David J. Shulkin, the current Under Secretary of Health for the Department of Veterans Affairs, was selected by President-elect Trump to run the Department of Veterans Affairs (VA). Dr. Shulkin has served as Under Secretary since June 23, 2015. As Under Secretary for Health for the VA, Shulkin lead the nation's largest integrated health care delivery system with more than 1700 locations and serving 9 million American Veterans. Dr. Shulkin, FACP is board certified in Internal Medicine and is a Fellow of the American College of Physicians. Prior to serving as Under Secretary of Health for the VA, he was President of Morristown Medical Center and President/CEO of Beth Israel Medical Center in New York City.



In related news, the new House of Representatives recently passed its first two pieces of legislation. The "Ensuring VA Employee Accountability Act" (H.R. 27) is sponsored by Rep. Ryan Costello (Pa.). The bill requires a copy of reprimands or admonishments to be retained in a VA employee's permanent record. Secondly, the House passed the "Biological Implant Tracking and Veteran Safety Act of 2017" (H.R. 28), sponsored by House Committee on Veterans' Affairs Chairman Phil Roe (Tenn.). It directs the VA to adopt and implement a standard identification protocol for use in the tracking and procurement of biological implants. Both bills have been received by the Senate and referred to the Committee on Veterans' Affairs.

In addition, the House passed (H.J. Res. 3), which approves the selection of a location in Washington, DC for a memorial to commemorate and honor the members of the Armed Forces who served on active duty in support of Operation Desert Storm or support of Operation Desert Shield. The Senate has received the bill and has referred it to the Committee on Energy & Natural Resources.



FRA Education Foundation Filing Deadline

FRA believes that educating our service members, veterans and their families is important for their future, as well as the future of our country. The FRA Education Foundation was established to support the needs of individuals pursuing higher education.

The foundation sponsors a generous scholarship program that helps deserving students reach their educational and professional goals by presenting awards of up to \$5,000 to individuals pursuing college and graduate degrees. The Foundation presents more than \$100,000 each year to recipients, based on financial need, academic standing, character and leadership qualities.

You may apply for these scholarships if you are affiliated with the USN, USMC or USCG through your own service or that of your spouse, parent, grandparent or great-grandparent. FRA members in good standing, their spouses, children, grandchildren and great-grandchildren are eligible for a wider range of FRA Member Scholarships. Please keep in mind that recipients must be U.S. citizens and be full-time students at an accredited college or university in the United States.

For a thorough list and eligibility criteria, as well as other scholarships offered by the Auxiliary of the FRA and other affiliated entities, go online to: FRA Scholarships www.fra.org/foundation. All applications and supporting documents, must be postmarked no later than April 15th.

More Veterans Get Access to Online Exchange Shopping

The Department of Defense will expand access to more than 16 million eligible veterans to shop online at military exchanges at reduced prices. "Eligible" veterans will include those honorably discharged from service. In addition to those who already have access, such as active or reserve component retirees 100 percent disabled from service-connected injuries or ailments and Medal of Honor recipients.

Peter K. Levine, acting Under Secretary of Defense for Personnel and Readiness, signed a memorandum announcing the benefit expansion. The increased access will become effective Veterans' Day, November 11, 2017. This will allow Congress ample time to implement the plan, including provision for the increase of web portals to sustain the anticipated increased traffic and the creation of software to verify the status of veterans wanting to access the exchange online.



Agent Orange Blue Water Vietnam Veterans Bill Introduced

Rep. David Valadao (Calif.) has introduced the "Blue Water Navy Vietnam Veterans Act of 2017" (H.R. 299) that would clarify that service members that served off the coast of the Republic of Vietnam during the Vietnam conflict have a presumption for filing disability claims with the Department of Veterans Affairs (VA) for ailments associated with exposure to the Agent Orange herbicide. The VA currently presumes any service member who had boots on the ground or served on Vietnam's inland waterways was exposed to Agent Orange. FRA believes Congress should recognize that so-called "Blue Water Veterans" veterans were exposed to Agent Orange herbicide and authorize presumptive status for VA disability claims associated with this exposure.

Please visit the FRA Action Center to ask your Representative to support this important legislation.





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Getting 5 carats of top-quality jewels like amethyst and blue topaz could cost hundreds or even thousands of dollars. But now for a limited time only, you can partake in 5 carats of Mother Nature's most beautiful creations for **only \$875^{0!}**

SATISFACTION GUARANTEED OR YOUR MONEY BACK. Indulge her with *Ear Candy* for two months. If they're not sweet enough, simply send them back within 60 days for a complete refund of the item price. But we have a feeling she's really going to eat them up.

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Offer Code Price Only **\$875⁰** + S&P **Save \$407^{50!}**

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Front view of amethyst studs
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VA Drug Co-payment Changes Coming

Effective February 27, 2017, the Department of Veterans Affairs (VA) will change the federal regulations concerning co-payments charged to veterans for medications to treat

non service connected conditions required on an outpatient basis. According to the VA, the new tiered co-payment structure, which is similar to that of TRICARE, will decrease the cost of outpatient medications for most veterans. This aligns with the VA's goals to reduce out-of-pocket costs, encourage greater adherence to prescribed outpatient medications and reduce the risk of fragmented

care that results when multiple pharmacies are used to fill veteran prescriptions. Visit (<http://www.blogs.va.gov/VAntage/34421/new-regulation-changes-copayment-cost-outpatient-medication/>) for more information.



New Congress Provides Legislative Restart

When Congress ends its session at the end of an even numbered year, all bills not enacted by either the House or Senate die. Legislation does not carry over to the next session, so all previously introduced legislation during the 115th Congress, becomes null and void. FRA is working with several of our House and Senate champions to reintroduce legislation that matches our goals. Keep in mind, any legislation will be considered new bills, so their numbers (such as H.R. or S.) may differ from those of previous congressional sessions.

Concurrent Receipt Legislation Introduced

Senators Dean Heller (Nev.) and Jon Tester (Mont.) have introduced comprehensive concurrent receipt legislation, the "Retired Pay Restoration Act" (S. 66). This legislation would authorize the immediate payment of concurrent receipt of full military retired pay and veterans' disability compensation for all disabled retirees.

Rep. Gus Bilirakis (Fla.) also introduced the "Retired Pay Restoration Act" (H.R. 303), to expand the eligibility of retirees with less than a 50 percent disability rating, to receive service-connected disability from the VA and full retirement

pay for retirees eligible for Concurrent Retirement and Disability Pay (CRDP). Currently, under CRDP retirees with a rating of 50 percent or more are eligible for concurrent receipt. Rep. Sanford Bishop Jr. (Ga.) has also introduced comprehensive concurrent receipt reform (H.R. 333) that includes disabled retirees with CRDP with less than a 50 percent rating and CRDP (Chapter 61) to medically retired, with less than 20 years of service. Rep. Sanford's House bill is similar to the Senate bill and would have the same impact.

Members are urged to use the FRA Action Center (action.fra.org/action-center) to contact their legislators to ask for their support of these proposals.

President Obama Signs NDAA

President Obama signed the Defense Authorization Act of FY 2017 (S. 2943) into law. The final bill adds a new requirement for retired members and families (except TRICARE For Life beneficiaries) to register in either TRICARE Prime or TRICARE Select (formerly Standard), starting in 2018. This will require TRICARE beneficiaries to sign a document in order to keep their current TRICARE benefits.

The final bill makes far-reaching changes to TRICARE and other provisions impacting FRA members that include:

- Preventing new TRICARE fee or pharmacy co-pay increase for current retirees and those who join the service before January 1, 2018. Future retirees will have TRICARE fee increases;
- Removing proposed drastic cuts to Basic Allowance of Housing (BAH) for active duty;
- Authorizing a larger than requested annual pay increase (2.1% vice 1.6%) for active duty;
- Extending Special Survivors Indemnity Allowance (SSIA) for widows/widowers until May 31, 2018;
- Eliminating proposed end strength cuts for FY 2017;
- Prohibits Base Relocation and Closure (BRAC) for FY 2017; and
- Reforming the Uniform Services Former Spouse Protection Act (USFSPA) by basing the award to former spouses, based upon the grade and years of service of the member at the time of divorce (not retirement).

FRA wants to thank members who used the FRA Action Center (<http://action.fra.org/action-center/>) to weigh in issues of importance. Last year was a banner year for Action Center usage.

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Discover this spectacular 6½-carat green treasure from Mount St. Helens!

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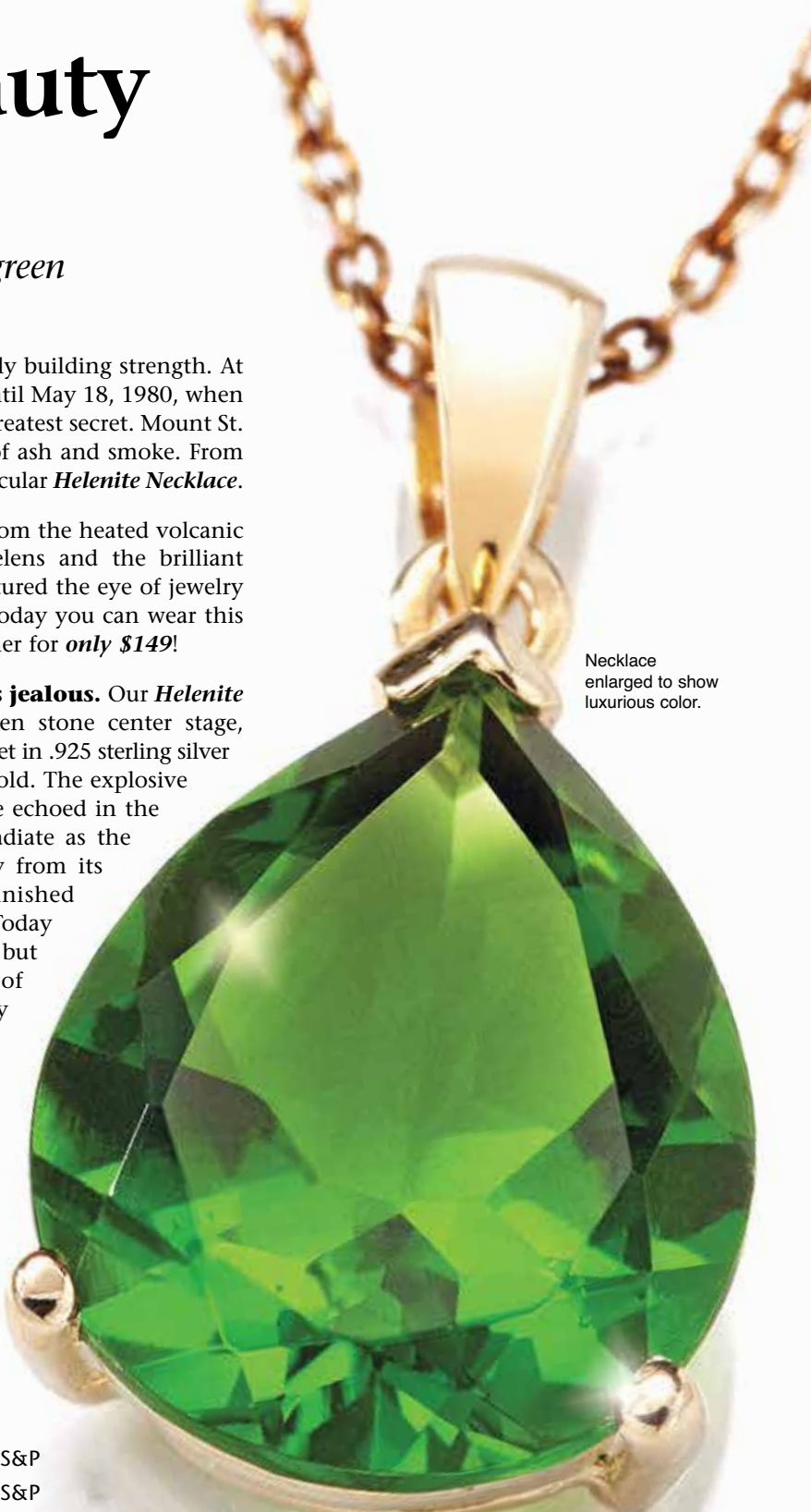
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In-Depth Look at the New Blended Retirement System

By John R. Davis, MPP

The new military retirement system will take effect January 1, 2018. All who join the military after that date will be automatically enrolled into the new system and the old system will be phased out. Service members who joined between January 1, 2006 and December 31, 2017 will have the option to choose between the current 20-year retirement benefit or the new blended retirement system (BRS).

Currently, uniformed personnel are entitled to retirement payments (defined benefit plan) after 20 years of military service. Payments start immediately after separation and are calculated via a formula equating to 2.5 percent of base pay multiplied by the total number of years in uniform up to 40 years. The new retirement system replaces the current 20-year vesting with a BRS that includes:

- Reducing the defined benefit plan (40% rather than 50% with 20 years of service);
- Creating a Thrift Savings Plan (TSP) that is a defined contribution plan with a matching employer contribution that relies primarily on investment income to grow in value and is “portable” (the service member can take it with them if they leave);
- Providing a continuation pay (bonus) after 12 years of service if the service member signs up for four more years of service; and
- Providing an optional lump sum payment when leaving the service.

This “blended” benefit allows service members who serve as little as two years to leave with a personal retirement account (401k), but it creates more uncertainty over retirement benefits for those who

serve 20 or more years.

FRA supports a “portable” TSP or 401 K-type investment with an employer contribution component and a voluntary employee contribution component, as long as it is not funded by reducing the retainer/retirement pay of those who serve 20 years or more. Unfortunately the BRS reduces benefits for future career service members to pay for benefits for those who serve only a short-time.

Career Benefit

Under the new system, service members who serve at least 20 years, will earn a smaller benefit than under the current system, which allows service members to collect immediately upon separation. The Military Officers Association of America analysis of the new system predicted that an E-7 retiring with 20 years of service under the new blended retirement plan and dying at age 85 could lose \$262,000 in lifetime retirement value. The analysis assumed a 5 percent government match and a 5 percent rate of return with the TSP. The new retired pay (defined benefit plan) will be calculated at 2 percent instead of 2.5 percent of base pay per year. Service members who retire at 20 years will receive a pension of 40 percent instead of 50 percent and those who retire at 30 will receive 60 percent instead of 75 percent of base pay.

Modified TSP/401K

The Department of Defense (DoD) will create an individual investment account—a modified TSP—for all recruits who show up at boot camp. These service members will automatically receive monthly deposits equal to 1 percent of their basic pay and



they will be fully vested after two years of service, which means they will have full ownership of their TSP accounts. Please note the DoD is already considering changing the time period to be fully vested from two to five years of service. The DoD will offer a dollar-for-dollar match to individual contributions up to an additional 3 percent of pre-tax basic pay. The DoD will also match at 50 cents on the dollar of service member contributions beyond 3 percent, up to 5 percent.

Continuation Pay

Under the new plan, service members will receive “continuation pay” upon reaching 12 years of service if they agree to a new four-year service agreement. Continuation pay will vary by career field but at a minimum will equal to 2.5 months of basic pay. These funds will be paid as cash, so the

service member has the choice of spending or investing the money. Please note the Pentagon asked Congress to eliminate the minimum amount of the continuation pay.

Lump Sum

The BRS provides a new option for those leaving after 20 years of service to receive part of their re-tainer pay in the form of a “lump sum” cash payout. This is similar to today’s “Redux” plan that gives service members the option of taking \$30,000 at 15 years in exchange for reduced lifetime pensions and ends up costing the service member more than \$250,000 throughout their lifetime. Under the new retirement plan, service members will have the option of receiving 25 percent or 50 percent of their retirement pension benefit in a cash payout upon separation in exchange for future years of reduced

Automatic and Matching Contribution

Your Contribution	DoD Auto Contribution	DoD Matches	Total
0%	1%	0%	1%
1%	1%	1%	3%
2%	1%	2%	5%
3%	1%	3%	7%
4%	1%	3.5%	8.5%
5%	1%	4%	10%

The benefit is available when the beneficiary reaches age 59 ½.

pension payments. The lump-sum payout after taxes is expected to be worth less than \$100,000. This lump-sum option also reduces monthly retainer paychecks but, unlike Redux, it remains in effect only through the traditional retirement age (currently age 67). After that, all retirees will receive the full monthly pension benefit.

In 1986 Congress passed, over the objection of then Secretary of Defense Casper Wienberger, major retirement changes known as “Redux” that significantly reduced retirement benefits for those joining the military after 1986. Congress repealed the act in 1999 after the military experienced retention and recruitment problems.

The American Academy of Actuaries went on record this past year in a letter to the DoD about the lump-sum settlements under the new BRS. The Academy pointed out that “the personal discount rates this legislative provision was based upon are substantially higher than would be typical for the lump-sum settlement of a pension benefit.

For those in the early stages of their careers, especially the several hundred thousand who are first-term enlistees or junior officers, this may be a difficult choice. The question really is, do I plan on staying in for 20 years or not?

Such discount rates would result in lower lump-sum amounts under the Act than would be paid, for example, by private pension plans.” The actuary association’s criticism of the plan verifies FRA’s opposition to this smoke and mirrors scheme to cut benefits for career military and was cloaked in the guise of retirement “reform.”

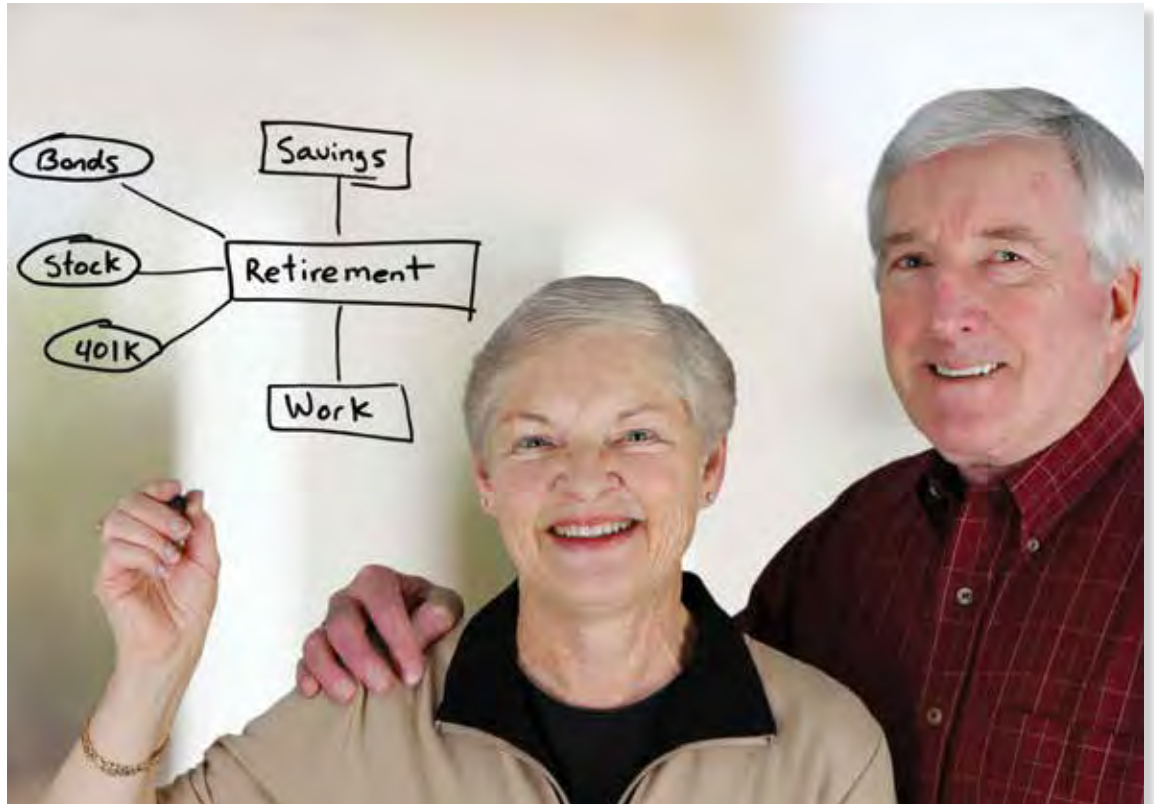
Deadlines

Beginning January 1, 2018, the new system becomes the only option for those arriving at boot camp. Those who joined before that day and are still eligible to opt-in to the new plan will have one year to file the proper paperwork and give up their current retirement plan. For service members with the option to stay with old plan or switch to BRS, the last chance to sign up is expected to be late December 2018.

Which Plan Should New Service Members Choose?

Service members who opt-in to the new retirement system will face an array of constantly shifting variables. What are the best investment options for a TSP/401K plan? How are the financial markets going to impact the growth of my retirement accounts? How much will the 12-year continuation pay be if I sign up for four more years of service? Is the lump-sum option worth considering? How long do I intend to stay in the service?

The new system hinges on major variables, such as future stock market returns and the extent to which individual service members contribute their own pretax money to their retirement account and are in turn able to draw on the matching government contributions. For those in the early stages of their careers, especially the several hundred thousand who are first-term enlistees or junior officers, this may be a difficult choice. The question really is, do I plan on staying in for 20 years or not? Studies have shown that the current system is better for those who make a career out of the service, but



those who are unlikely to stay through 20 years of service would clearly be better off under the BRS.

Career Military Force Needed for National Defense

The current retirement program has been an effective tool in maintaining a career force through the stresses of the nearly 16-year-long War on Terror. Never before has an All-Volunteer Force been given the task of conducting such a long, ongoing military operation, with multiple deployments. This force made up of less than 1 percent of the population is shouldering 100 percent of the burden of maintaining our national security.

The most important function of the federal gov-

Career senior non-commissioned officers (NCOs) are the backbone of our military and their leadership and guidance are invaluable—a result of many years of training and experience.

ernment is to provide an adequate defense for the nation. To provide that critical function, Congress must provide a dedicated military career force. To secure that all-volunteer career military force requires an adequate pay and benefits package. FRA believes military service is unlike any other occupation and requires a unique retirement system with adequate compensation. Career senior non-commissioned officers (NCOs) are the backbone of our military and their leadership and guidance are invaluable—a result of many years of training and experience. FRA is concerned that BRS will reduce incentives for future service members to serve for 20 years or more and create too many incentives to leave the military before 20 years of service. This may end the career military as we know it. **FRA**

NOTE: Some data was referenced from The Military Advantage Blog by Tom Philpott at www.military.com, Guide to Military and Veterans' Benefits.

Opinions represented by FRA in this article are for general information purposes only and are not intended to offer financial advice for future performance of any individual investment strategies. The Fleet Reserve Association does not provide financial advice.

Women Veterans Alliance (WVA)

By Melissa Washington

March is Women's History Month and states such as California have a "Women's Military History Week," honoring the achievement and contributions of women who served. There are more than 2 million women who have served and this number is growing. These dedicated women go largely unrecognized. When you think of veterans, women don't come to mind. This oversight is so prevalent and statistics show some women veterans do not even identify themselves as veterans.

In 2014, I became more involved with veteran activities. One thing I could not find was a group for women veterans. I was not looking to join a good ol' boy's club. I called the local Department of Veterans Affairs, (VA) and was referred to the Women's Health Clinic. Since I couldn't find a womens veteran group, I started my own! In January 2015, I gathered active duty and veteran women (all branches, all eras, officer and enlisted) together to network. The synergy was amazing, even though most of them did not know each other. That began the Women Veterans Alliance, (WVA).

Pfc. Katherine Beatty is the U.S. military's first female 13B cannon crewmember. New high physical demands tests were implemented, designed to foster gender integration across all military occupational specialties.



(CLOCKWISE FROM ABOVE) Cpl. Rachele J. Fernandez, a Lioness with Combat Logistics Battalion 7, 2nd Marine Logistics Group, greets a local Iraqi girl outside of the city of Rutbah during a civil affairs mission. (Photo by: Cpl. Melissa Attlee)

Marines and Sailors attending the Lioness Program, receive training at Al Asad, Iraq, on various improvised explosive devices. This program is being used to ensure proper care is taken while searching female Iraqis. (Photo by: Sgt. James Richardson)

Sgt. Alice Dunne stages her bags before flying to Camp Korean Village, Iraq, to train with 3rd Light Armored Reconnaissance Battalion and begin her 30-day security cycle in the Lioness Program. (Photo by: Staff Sgt. Raymie Cruz)



The Mission

WVA's mission is to empower women who have served or are serving through networking, career/professional development and mentorship.

The goals of Women Veterans Alliance are:

- To **Equip** women with the tools to pursue a rewarding career
- To **Empower** those women who want to become entrepreneurs
- To **Encourage** women through mentorship to include young women who want to serve
- To **Strengthen** the sisterhood bond between women veterans
- To **Develop** and **Maintain** a strong community of women veteran supporters
- To **Educate** the community that women who have served are veterans

When I started WVA, it was meant to be a community group, but I soon realized the need for women veterans to connect with each other. The focus of WVA was to be a career and professional development networking group. Coming from "Corporate America" and having owned a small business, this is where I excel and how I could best

help women. Women who served have different experiences than male counterparts. I've gotten to know even more about their experiences by speaking with them on a daily basis. With a resilience that is not uncommon for veterans, I continue to use my personal knowledge, work experience and speaking skills to serve others. I choose to remain active and visible in my community.

One Stop

In January of 2016, I partnered with California Capital Women's Business Center (WBC) to start the California Capital Women Veterans ONE STOP. California Capital is also our non-profit business partner. The ONE STOP is a collaboration of community resources that provides quality support to women, all in one place. ONE STOP provides monthly workshops with topics such as: How to start a business, Mental Health, Managing Finances, Legal Assistance, Understanding VA Benefits, Filing a disability claim, Perfecting a resume, How to use LinkedIn and more. A women's clothing boutique, complete with a stylist who offers monthly classes, is also available. As of February

2017 we opened our workshops and resources to ALL military families.

Since 2015, WVA has grown to six chapters in the Northern California area. Chapter meetings take place regularly and are facilitated by a volunteer chapter director. Meetings are open to any women who have served or are currently serving. Each chapter meeting has a guest speaker and provides a chance to network. Veterans get to know the businesses, products and services offered by other women veterans. In addition to our chapters, I have started quarterly Mix & Mingles where guests are welcome. These are fun events and are sponsored.

Once women find out there are other women veterans living in their communities and these women “get them,” it becomes an incredibly empowering environment! We embrace the total woman veteran and ALL her needs. Having results that women can share with others gives us credibility as an organization. We are not the typical VSO.

Unconferences

This past year, WVA held our inaugural Women Veterans Unconference, which was the largest outreach to women veterans in California. We are holding two Unconferences this year: this March 24th through 26th at the Lions Gate Hotel in Sacramento, Calif., and October 13th to 15th at the Pacific Palms Resort, City of Industry. They are open to all women who have served or are currently serving.

These three-day events provide resources and an amazing experience. Our theme is “Nourish Your Soul” and that is exactly what we plan to do. You don’t need to live in California to attend. We offer discounted hotel rates and encourage all women veterans to attend. Sponsorship/Partnership opportunities are available.

It’s important to have consistent communication. We use a weekly update email, sent out to our roster. Women who are or have served can get on the roster for FREE. Our supporters receive a monthly update via our newsletter. You can sign up for either of these newsletters on the WVA website.

This February, we will be launching the Women Veterans Alliance App, which will be available in the

Why Women Don’t Self-Identify As Veterans

- Veterans are from the Vietnam era
- They did not serve in combat
- They never left CONUS (Continental United States)
- They served did two or three years
- Served during peacetime
- They were told they were not a veteran

Women that have served that do not identify as veterans then do not utilize the benefits that they’ve earned for serving our country. Some of these benefits include:

- VA health care
- VA disability benefits
- VA home loan
- No cost college education (including dependents)
- Business ownership advantages
- Store discounts
- Many more

Even those that do identify may not be aware of all the benefits for which they are eligible or how to access them.

App Store. We have a presence on most of the social media platforms where we send out daily communications.

Our easy-to-use website offers a wealth of information, events and services, as well as an online store where you can purchase hats, shirts, water bottles and more. I love wearing my WVA ball cap and shirt when I visit the VA.

I often get calls from people who want to do business with a woman-veteran business. This led me to create the Women Veterans Exchange (WX)—the first and only online directory for women-veteran-owned businesses. If you are a women-veteran-owned business, be sure to get your business listed at www.WomenVeteransExchange.com.

A Picture is Worth How Many Words?

Shortly after WVA was born, I was asked, “What do women veterans look like?” Well let’s see, they look like me, your neighbors, co-workers and no we don’t all look like GI Jane. This motivated me to share this thought with friends James (Navy Veteran) and Mara Morrison who own James R. Morrison Photography. We started a campaign to find 10 women who wanted to share their stories. James and Mara created portraits that reflect these beautiful



U.S. Marine Corps enlistee Chartre Deshong from Recruiting Substation Carlisle stands at attention in formation after a four-mile hike through the Appalachian Trail in Carlisle, Pa., on Saturday, June 18, 2016. (U.S. Marine Corps photo by Sgt. Anne K. Henry/Released)

women. These narratives and portraits are now in the book entitled, *“What Does A Woman Veteran Look Like? Ten Women Answer The Question.”* The stories and portraits are on the bottom of our homepage. The Morrisons are working on the next 10 women veterans. The first to be photographed was Catherine Cook, the only woman Captain at Delta Airlines who is an Air Force Veteran.

We have started to get these books into local city and school libraries. Since most service member images depict men, it is very exciting to be able to view a book of women who served our country and are mothers, daughters, sisters, wives, community leaders, educators, students, and business women.

Veteran Involvement

It’s important for women veterans to connect with young women who want to join the military. So many women, me included, did not speak to any women that had served or are serving, prior to joining the military. The impact this can have on young

woman is huge, not only to have a mentor, but also someone with whom they can stay connected throughout their career.

Having a woman veteran mentor can be a huge comfort. WVA offers the “Young Woman Mentor Program.”

I am also very involved in the community. I feel it’s important to strengthen my ties in the community, which will drive the success of WVA. Not only have boots on the ground involvement, but also in the boardroom. This is the best way to implement change, by community involvement, with groups such as: California Women Veterans Leadership Council, VA Community Veterans Engagement Board, Placer County Veterans Stand

Down and Veterans Affairs Voluntary Service.

WVA still has a lot of work to do! Some of the issues we continue to face are the suicide rates, which are higher for women veterans compared to nonveterans. The rate of women veteran homeless population is also rising. Preventing military sexual trauma and helping those that have experienced it is also an issue that needs to be addressed. Effectively treating PTSD, providing access to women-designated primary care providers and affordable family housing are all very important issues encountered by women veterans.

There are many in society who cannot understand or won’t acknowledge women have been serving since the American Revolution. Women are now and have always been an important part of securing our freedom. Do you know a woman that has served or currently serving? Please share this article with her. **FRA**



Melissa Washington, President and Founder of Women Veterans Alliance, is a service disabled veteran small business owner, speaker, author, and award winner who is passionate about connecting women veterans. She proudly served in the Navy and rather than shoulder the burden of a dual-service family, she pursued a career and education while her husband spent 21 years on active duty in the Marine Corps. She earned her bachelor’s degree in business management and transitioned into a successful career in recruiting and human resources for both boutique agencies and global Fortune 500 companies.

Connect with Women Veterans Alliance:

Website: www.WomenVeteransAlliance.org

Pinterest: www.pinterest.com/ladyvets

Twitter: www.twitter.com/LadyVets

Instagram: www.instagram.com/ladyveterans

LinkedIn: www.linkedin.com/company/women-veterans-alliance

Facebook: www.facebook.com/womenveteransalliance

Scholarship Applications Available via Website

The deadline for FRA Education Foundation 2017 scholarships applications is April 15. The forms are available via the Foundation website www.fra.org/foundation. The information on our website is useful in guiding eligible students through our program and for reference to prospective members of the FRA – the Foundation’s parent organization. Our scholarship program is a major membership benefit.

As noted on the scholarship form, applicants must be affiliated with the U.S. Navy, Marine Corps or Coast Guard through their own service or that of a spouse, parent, grandparent or great grandparent. FRA members in good standing, their spouses, children, grandchildren and great-grandchildren are eligible for a wider range of scholarships. Award recipients must be U.S. citizens and full-time students at an accredited U.S. college or university. Some scholarships have broad criteria for eligibility while others—including legacy awards based on estate contributions from deceased Shipmates—are more specific.

Our scholarships outline the following categories. The forms are online.

- **FRA Member Scholarships**
- **Col. Hazel Benn (USMC) Scholarships**
- **Angelo and Mildred Nunez Scholarships**
- **Non-FRA Member Scholarships**

In addition, links to LA FRA scholarship applications are also online and outline all requirements. Applicant entries must be complete, accurate, legible and printed in black ink. Applicants AND the head of their family must both sign the application. Of utmost importance is the submission of official or certified academic documents, (i.e., high school and/or college transcripts, test scores), the essay, a school and community activities sheet and two recommendations.

Unfortunately, we receive a significant number of incomplete applications each year and they cannot be considered by the review committee. Please keep in mind how important it is to review all requirements before submitting your application package.

Awards range from \$2,000 to \$5,000, with some defined by estate instructions associated with legacy contributions made to the Foundation to support the awards. Also the information is available via the FRA app. Go to <https://fra.mosaic-mobile.net/share-app.aspx>. The site will determine the type of device being used and will provide the proper download.

It’s also important to acknowledge contributions from Shipmates and FRA Affinity or other corporate partners that help fund our scholarships. FRA has established partnerships with one college and two universities. Each has unique degree and course offerings, and offer special benefits to FRA Shipmates and family members, including tuition discounts, transfer credits and military experience, grants and more.

Visit Excelsior College, Columbia Southern University and Capella University online and learn about each institution, their programs and how FRA members and family members can benefit. Links are on Foundation page www.fra.org/foundation.

Education is a priority for the FRA and the FRA Education Foundation. Members are urged to learn about our scholarships and our college and university partnerships.

I’ll close with information about the Combined Federal Campaign (CFC). The Foundation has participated in the CFC for many years. Organizations must apply each year. Significant changes will be implemented this year, including expanding participation to federal/military retirees and establishing annual participation and listing fees. We’ve applied to the CFC federation of Military Support Groups of America, which will result in reduced CFC fees. Look for more details in the coming months. **FRA**

By NEDE Joe Barnes

It’s also important to acknowledge contributions from Shipmates and FRA Affinity or other corporate partners that help fund our scholarships. FRA has established partnerships with one college and two universities.



From Parks to the Pentagon

Story by Petty Officer 3rd Class Jasmine Mieszala & Seaman Brandon Murray

Seaman Duane Ezedi is a proud Coast Guardsman. He's a member of the Coast Guard Ceremonial Honor Guard in Alexandria, Va., and helps represent this unique branch of the military to world leaders and dignitaries through ceremonial operations such as performing rifle routines, conducting military funeral honors, bearing caskets and folding flags. He has served in the smallest branch of the United States' armed forces for two years.

Ezedi has a stable job, a house, a car in good condition and a loving wife. While these things may seem normal to many people, these are true blessings for Ezedi. He hasn't always enjoyed a life as comfortable as he has now. Ezedi's current lifestyle

is a 180-degree turn from what it used to be. Born in the Bahamas, a young Ezedi faced a world of poverty and hunger. His family moved to the United States when he was only four years old, in search of a better life with more opportunities. Despite coming to America, his family still struggled throughout his childhood.

"My mom and I came to the U.S. in 1996 with nothing," said Ezedi. "My sisters stayed in the Bahamas with my grandparents. I was pretty little at the time, so my mom didn't want to leave me behind.

"We moved to Miami to live with my mom's cousin. It didn't work out and she kicked us out on the street. We went from shelter to shelter. Something happened to my mom at one of those shelters to make her not want to stay in one again. She



doesn't talk about it.

"We went to our first park when I was about six or seven. I thought it was great. I played all day long. I slept in slides. I thought it was the best thing ever, but it wasn't. We were homeless. When it rained, we had to sleep under bridges." Ezedi said, "I remember several occasions where people driving by would stop and give me food.

"My mom told me a woman once wanted to adopt me. We were living under a bridge when the woman approached my mother and offered her \$5,000 to adopt me. My mom said no. It was pretty tough looking back on everything that happened, not having enough to eat and not having a place to live," said Ezedi.

Signs a military career might be the right fit for Ezedi came early in his life. He was inspired by military history and a motivating tour of a naval vessel. "My mom and I took a free tour of a U.S. destroyer when I was little," said Ezedi. "I remember the sailors saying they got to travel the world and were fed every day. I was so hungry from not having enough to eat and I remember thinking, 'there's free food, a place

to sleep and I can travel the world beyond the few blocks I know in Miami. I want to be in the military.' Despite being enthralled by military history and his dream of joining the military, Ezedi lost focus during his adolescence.

"As I got older, my environment and living situations turned me away from my childhood dreams and down a path that was not the best," Ezedi said. He and his mother moved to California when his mother remarried. Ezedi was off the streets and his family was doing better, but he started getting involved in gang activity. "My mom kicked me out several times," said Ezedi. "She eventually let me back in the house. When she did, I remember coming home from school to my bedroom stripped of everything but my bed, my dresser and a bible on

the bed. I read the bible while I was grounded for two weeks. I thought it helped me change, but I still went back to hang out with old friends."

Ezedi's friends always came to him with questions because he always had the answers. He knew so much because of the time he had spent at the library reading while he was homeless. "One day, one of the older guys in the gang came to me and told me this lifestyle was not for me and that I did not belong. He said all of the other guys in the gang would end up dying there or thrown in jail. He told me he didn't want to see me there ever again, so I didn't go back to the gang life. The next year, I started playing football in high school. That's when things started getting better."

Though he never got in trouble for anything gang-related, Ezedi faced legal action after he was accused of stealing a bicycle. The charges were dropped after an investigation revealed he had been at a high school football fundraiser. Because of this documentation of the accusation, Ezedi was not allowed to enlist in the Army, Navy or Marine Corps.

One of Ezedi's friends told him he shouldn't give up on the military and to try enlisting in the Coast Guard. "When I approached the Coast Guard, I told them everything. My recruiter at the time, Petty Officer 2nd Class Adam Diaz, called his chief. I could hear the chief on the phone saying, 'Well, he obviously didn't do it. He's fine.'" "I was so happy. I sat in that chair and cried," Ezedi said. He went on to join the Coast Guard in 2014 and spent eight weeks in boot camp at Coast Guard Training Center Cape May, N.J.

While Ezedi is currently enjoying the life he's made for himself as a Coast Guardsman, it isn't the only thing he wants to do with his life. Ezedi hopes to take the knowledge and military experience he's gained and apply it to a bigger ambition after separating from the Coast Guard. "My plan is to serve 20 years in the Coast Guard as an operations specialist and then become a politician back in the Bahamas, maybe even a U.S. Ambassador or Prime Minister," said Ezedi. He hopes to make the Bahamas a better place through politics and give the people a better chance to have what he has today. Ezedi said, "I want to help the world a little bit—one place at a time." **FRA**



Duane Ezedi

Membership Year Finale



The membership year began April 1, 2016 and ends on March 31, 2017. Here are some suggestions for enhancing your branch membership during the final countdown of the recruiting year.

First, consider promoting membership by hosting a meet and greet (open house) event during your branch's monthly meeting. This would be a great opportunity for prospective members to mingle with current members. Create a flyer and post on your social media accounts. Distribute at locations where prospective members gather, such as military exchanges, commissaries or recreation centers. Promote the event in local base newspapers, or have them list it on their calendar or events page. Plan ahead and set the stage. Set up tables with outreach materials and light refreshments. Invite other veteran service organizations such as the Department of Veterans Affairs. They may be able to provide information about healthcare or disability claims to your guests. Locate an organization to provide health screenings, free of charge to the prospective members. Have leadership present so they can provide a presentation about FRA. A meet and greet can be helpful to Auxiliary Units also, if you have one at the Branch.

Another suggestion to consider membership recruiting is social media. PRPEC Jim Campbell used Facebook to search for prospective members. If you served in the sea services, there are bound to be Shipmates who are signed up on Facebook or are registered at Together We Served. If you have a social media account such as Facebook or Twitter, try posting the information about your open house or general meetings. Invite your friends to attend and even more importantly, ask your friends to "share" your meeting or event information. During or after the event, be sure to post pictures to capture interest.

Visit websites for ships or military commands where you were stationed. If available, search for Shipmates with whom you served with in the past. If so, try and reach out and send a message

about your event or information about the FRA. If possible, post a message on the website about your Branch or open house. Sending a message to former active duty members with whom you served enhances the ability to spread the word all over the country. This could even develop into an increase of national interest in joining the FRA. I call this the "Shipmate military service network."

Shipmate Campbell's approach has worked very well. He signed up former Shipmates to join branches in Whidbey Island, Wash., Orange County, Calif., and Corpus Christi, Texas. He also set up an open house at Branch 40 in Chesapeake, Va., which several prospective members attended. They were introduced to the FRA by using presentations and discussions led by the FRA leadership.

One of the most important aspects of this year-end membership effort is to familiarize yourself with key benefits of FRA membership, which are outlined on the opposite page, and can be used as a handout to any prospective member. You can request a copy by sending an email to penny@fra.org or calling (703) 683-1400 x123.

On April 1, 2017, a new membership year will begin. We will review our membership statistics for the previous year and determine which Shipmates and Branches will receive recruiting/retention awards to be presented during the 90th FRA National Convention in Hunt Valley, Md. The awards include the FRA 100% Awards, Retention Incentive Cash Awards, Charles E. Lofgren Membership Award for Branches and Individuals, Abraham M. Rosenberg Membership Award and the Frank J. McPherson Memorial Award.

Please use the month of March to recruit new and retain current members. Be competitive and be counted as the top Branch or individual in Groups I through V, who made the process work for membership. **FRA**

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

BENEFITS OF FRA MEMBERSHIP

In addition to effective lobbying and advocacy, FRA offers its members a host of benefits and information that enhance the value of membership. We've designed a menu of supplemental programs and assistance tailored to the needs to shipmates and their families throughout their lives.

Expert Information

Influence in Congress-Imagine a world where your Congressional representatives seek you out for your opinion, and where you are invited to testify before committees. That is the power you gain when you unite with FRA, the only organization devoted exclusively to the interests of Sea Services personnel

An Advocate on Capitol Hill

- Inform members of Congress--most of whom have no military experience--on issues important to you and other enlisted personnel
- Testifies before Congressional committees advocating improved health care, increased pay and adequate funding for programs that benefit you and other enlisted Sea Services personnel, retirees, veterans, their families and survivors
- Sponsors legislative briefings and offers updates to keep you informed about threats to your pay and benefits
- Intervenes on your behalf with government departments and agencies regarding career issues and veterans programs.

Quality Services

- **Affordable group insurance programs**-FRA uses the buying power of thousands of shipmates to negotiate group discounts on health, life, accident and other insurance programs. Your FRA members-only rates are often lower than what you could find on your own in the marketplace, and often with greater plan benefits.
- **Administering scholarship programs**-The FRA Education Foundation offers financial aid to FRA family members, awarding more than \$100,000 each year to deserving students.
- **Sponsoring an annual Americanism Essay Contest** to promote patriotism among youth.
- **A Disaster Relief Fund** to aid victims of natural disasters.
- **FRA Today magazine**-Stay current on issues affecting your pay, retired pay and entitlements. *FRAtoday* also includes news on your membership benefits, conventions, reunions and updates from Branches and Auxiliary Units.

Accomplishments (2016)

- Blocked efforts to abolish TRICARE (except for TRICARE for Life) and replace it with an entirely new health care system;
- Successfully opposed the Administration's call for a TRICARE for Life (TFL) enrollment fee for new TFL beneficiaries;
- Successfully blocked TRICARE Prime and Standard fee increases;

- Stopped proposed drastic pharmacy co-pay increases for retirees under age 65;
- Effectively supported the House passing the Agent Orange/Blue Water Navy presumption provision as an amendment to the House FY 2017 Military Construction, Veterans Affairs (MilCon/VA) appropriations bill;
- House Agent Orange/Blue Water Navy bill received more co-sponsors than any other bill in the House (335);
- Obtained larger than requested pay increase (2.1% versus 1.6%) in National Defense Authorization Act (NDAA);
- Successfully included reform provisions for the Uniform Services Former Spouse Protection Act (USFSPA) in the final Defense Authorization bill (S. 2943);
- Stopped authorization of pilot program for privatizing five stateside commissaries;
- Increased funding for VA programs;
- Provided additional impact aid in the House and Senate NDAA for school districts with large military populations;
- Extended Special Survivor Indemnity Allowance (SSIA) payments for military widows and widowers until May 31, 2018;
- Successfully obtained full veteran status for Reservists with 20 years or more of service, who do not otherwise qualify for full veterans' benefits under current law.
- Blocked drastic cuts to Basic Allowance for Housing (BAH).

Personal Connections

- **Access to assistance and information**-Know what you're entitled to for your military benefits and how to access them. FRA can help you with your retired pay and military benefit questions. We can help you get action to resolve your concerns.
- **Branch membership**-Meet shipmates, share experiences and support local community outreach programs.

Money-saving Discounts

- **Protection for your finances**-Take advantage of members-only card programs and other financial tools.
- **My advisors and Personal Insurance Website**-Please visit www.frainsure.com, you'll have access to several valuable insurance plans, articles, videos, checklists, calculators and a variety of other tools that can help you make smart financial decisions about your family and future. Take advantage of this convenient and no-cost benefit of your FRA membership.



Pearl Harbor's 75th Anniversary



Renee Shaw

Greetings! It is truly an honor to serve as the Regional President for the LAFRA's Northwest Region.

One of the benefits of residing in Hawaii is the fact that I have the privilege of attending the Pearl Harbor Day Ceremony. December 2016 marked the 75th anniversary of the attack. I have attended this ceremony for the past four years. This year, the Unit was joined by LAFRA NP Helen Courneya, PNP Gini Larson and Regional Chaplain for the South-Central Region Hilda Peters. Also joining us for the ceremony were, FRA NP Donald Larson, Jr. PNP Virgil Courneya, RPNW Mark Thompson and their guests.

The ceremony had nearly 30 Pearl Harbor survivors in attendance and families traveled from all across the world to honor these veterans. These last few survivors received a heroes' welcome. I talked with many of them and their stories were absolutely amazing to hear. To learn, first-hand, about their experiences on December 7, 1941 sure puts life into perspective. Survivor Ken Potts, who is 95 years old, told me "I don't know how I made it but I'm here." Survivor Donald Stratton, who is also 95 years old, said, "I was one of the lucky ones to get off [the ship]." Both of these men were on the USS Arizona. Unfortunately, 99-year old survivor, Herb Weatherwax, who greeted visitors as they entered Pacific Historic Parks, joined the staff of the Supreme Commander on December 12, 2016. He was an amazing man and will be missed by many of us who knew him.

Following the ceremony, the National Presidents, Mark Thompson and Secretary/Treasurer of Branch 46 Scott Bryan, traveled to the USS Arizona to present the wreaths from FRA, LAFRA National and LAFRA Branch/Unit 46. The wreaths were placed at the Memorial in honor of those who perished on that fateful day.

At the end of the day, survivor Delbert "Jake" Anderson was laid to rest with his twin brother, John Anderson, in the hulk of the USS Arizona. They were both aboard the USS Arizona when the battle-



TOP; (L to R) Peter Borucki (son of Pearl Harbor survivor Chief Edward Borucki), BP Glenn Shaw, RPNW Renee Shaw and RPNW Mark Thompson.

MIDDLE; (front L to R) RPNW Renee Shaw, NP Helen Courneya, RVPNW Marjorie Ippert, PRP Laura Hood (back L to R) BP Glenn Shaw, Jr. PNP Virgil Courneya and PNP John Ippert

BOTTOM; (front L) Branch 46 Secretary/Treasurer Scott Bryan signing up Pearl Harbor Survivor John Mathrusse for life membership paid by Branch 46. (back L) BP Glenn Shaw and RPNW Mark Thompson.

ship succumbed to heavy fire. John went down with the ship on that day. Delbert's son, Bob, attended the ceremony and said "there's no one in the world who is going to take care of my dad for eternity better than the Arizona Memorial. He's going to be safe, guarded over and looked after for eternity right here. And there's no place that I'd rather have him..."



This was an emotional day and one that will never be forgotten by those of us who had the privilege to experience it. **FRA**

Yours in Loyalty, Protection and Service,
RPNW Renee Shaw

Renee Shaw is the LA FRA Regional President, Northwest

United States Navy

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1. BRANCH 37, PORTSMOUTH, VA.

Regional President / East Coast Tom Vatter (R) and Branch 37 President Don Hansen present a 65 Year Continuous Membership pin to Shipmate Ed Kracker.



2. BRANCH 101, SANTA CLARA, CALIF.

Rena Estes, oldest female member of the FRA, joined the Staff of the Supreme Commander on December 20, 2016 at the age of 101 and 10 months. A Celebration of life was held January 14th with a Two-Bell Ceremony by Branch 101, Santa Clara, in conjunction with Post 564 American Legion. Rena was married to CPO Bill Estes until his death and dedicated most of her life to many military organizations. She won countless awards from The VA Hospital, Palo Alto and Menlo Park to name a few. She would have been 102 on February 24.



3. BRANCH 101, SANTA CLARA, CALIF.

Present at the Pearl Harbor Memorial (L to R) Shipmates R. Ruiz, J. Pava, S. Olave, K. Webster, and K. Blanton, , attending Services of Remembrance for December 7, 2016 at Oak Hill Cemetery in San Jose, Calif.



4. BRANCH 126, JACKSONVILLE, FLA.

On October 16, 2016, President of Branch 126 James J. Thomas (L), presented a Letter of Commendation to Shipmate Donald Walsh for achieving 50 Years of Continuous Membership in the FRA.



5. BRANCH 166, VIRGINIA BEACH, VA.

Regional President / East Coast Tom Vatter provided information regarding membership and retention at a branch meeting. Pictured (L to R) S.D. Martin, Tom Vatter and Past Regional President East Coast Ray Santee.



6. BRANCH 170, EVERETT, WASH.

Branch President Irving Salsbury presented a donation of \$2,000 to the NJROTC at Everett High School.





3



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7. BRANCH 226, STATEN ISLAND, N.Y.

During the Christmas Luncheon, Shipmate Peter Dolan (L to R) received his 20 Year Continuous Membership pin. Newest member Arthur Fair was presented with a FRA pin, and Bernard Eldridge was presented with a 10 Year Continuous Membership pin. They were congratulated by Branch President Jim Brown and Northeast/ New England Regional President Dave Sharp.

8. BRANCH 238, PLOVER, WIS.

(L to R) Shipmates Andy Suchon and Will Lehner, both from Stevens Point, Wis., along with John Dopp from Almond, Wis. Lehner might be the last know survivor of the USS Ward. Historians give credit to the Ward for firing the first shot of WWII, one hour before the bombing of Pearl Harbor.

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

Shipmate Richard Cleeve (L), Branch 269, Goose Creek, S.C., is being presented his 40 Year Continuous Membership pin and certificate by Shipmate Rick Sparger, Branch 269.

10. BRANCH 278, HUNTSVILLE, ALA.

Branch Secretary Hap Beryhill presented a third-place winner plaque (donated by FRA Southeast members) in the FRA National Americanism/Patriotism contest to Julia Zeigler. In June of 2016, she was presented a check for \$1,000, during a Branch meeting.

11. BRANCH 294, CROSSVILLE, TENN.

Shipmates Andy Carril (L) and Jack Fogel, in uniform, conducted the annual 4th grade tour of the Veterans, Memorial Park. Cumberland County 4th graders toured the historic buildings and locations of the city through during the month of September.

12. FRA STAFF SNEE

National Executive Director Thomas J. Snee, Navy Department Branch 181, attended the Presidential Inaugural Ball on Saturday January 21st.



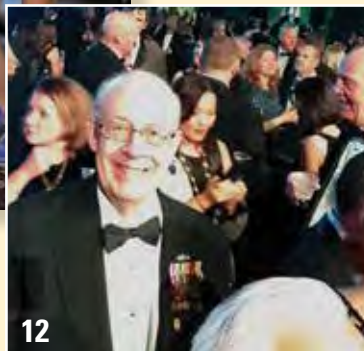
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To submit a photo for Shipmate News, please email a photo as an attachment in jpeg format to FRAtoday@fra.org or mail a high-quality photograph to *FRA Today*, 125 N. West Street, Alexandria, VA 22314. Please include a brief description of the photograph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

In Memoriam

Name	Branch				
Achenbach, John A, ADJ1 USN	91	Gussler, Bill B, EMCS USN	269	Odonnell, Francis H, HMC USN	MAL
Adams, John E, RMCS USN	57	Hailey, Leonard W, SKCS USN	41	Petrosky, Alfred R, AEC USN	91
Aguinaldo, Jerry M, W4	84	Hansen, Walter J, AMHC USN	18	Picard, Joseph C, CDR USN	91
Aiton, Donald J, FTCS USN	77	Hanson, Eugene H, SKC USN	29	Putman, James, JOC USN	334
Amaral, Joseph, AKC USN	72	Hefkey, William J, SHC USN	22	Ramirez, Cipriano G, PO1 USN	154
Bain, Robert W, ADRC USN	219	Heirman, Edward C, PR1 USN	170	Ratte, Arthur J, SHCM USN	166
Baldwin, Robert E, CTRC USN	MAL	Horton, Richard N, HMCM USN	22	Rawls, Robert S, CDR USN	67
Barrows, George M, SSGT USMC	208	Howard, William O, RM1 USN	MAL	PRPNE/NENG, Reese, William, HHT2 USN 1	
Bauer, Charles W, SKSC USNR	49	Janis, Henry C, CPO USN	115	Richards, Raymond T, HTC USN	MAL
Baving, Ronald J, Seaman USNR	281	Johnson, Elvin, AECS USN	MAL	Roop, George J, DPCS USN	MAL
Bell, Melvin K, AOC USN	91	Johnson, Win C, SKCM USN	99	Sanders, Joseph L, YNC USN	166
Bennette, Jimmie L, BMC USN	70	Jones, Clifford R, GM1 USNR	89	Scott, Morton M, FT2 USN	70
Besler, Reinhold V, ADRC USN	101	Jusko, Henry D, RMCM USN	172	Shealy, Paul A, BMC USN	MAL
Bittenger, Donald D, FTGC USN	276	Kellman, Allen I, AOC USN	91	Shepperson, John, AK1 USN	MAL
Bourgeois, Eric P, EM1 USN	269	Kelm, Wallace F, GMC USN	201	Simmons, Clyde S, HM2 USN	MAL
Branthoover, W Theodore, LT USNR	MAL	Kolarsick, Martin J, SA USN	124	Skinner, Joel H, AMSC USN	MAL
Brown, Harold W, PHC USN	248	Kozey, Mike G, ENCSS USN	14	Smiley, William E, EN1 USN	175
Buckellew, Roy D, BT1 USN	31	Krauss, George F, GYSGT USMC	57	Smith, Wesley R, AOC USN	89
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Durham, Randall E, CW04 USN	86	Laskey, Walter E, HMC(SS), USN	20	Swilley, Leslie J, PO1 USN	MAL
Faust, Robert J, ISCM	136	Lewis, Kent M, ADJC USN	163	Tierney, Raymond E, ENC(SS) USN	57
Fissel, George C, QMC USN	MAL	Machesky, John David, BMC USN	10	Todd, Edwin H, BMC USN	25
Foley, Robert D, FTCM USN	60	Marshall, Henry H, HTCS USN	70	Vanderziel, Kenneth H, CPL USMC	124
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Garty, Richard H, MGYSGT USMC	136	McAllister, Robert R, AQC USN	MAL	Walker, William J, CTTC USN	MAL
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Gidusko, John E, LT USN	117	McCleary, Paul, LCDR USN	MAL	Waters, James, MMCS USN	344
Gorman, L I, ADRC USN	089	Merolle, Anthony E, SN USNR	71	Wheeler, Emmett D, CSC USN	346
Gosnell, Charley R, ADRC USN	MAL	Mizak, Thomas L, AMSC USN	307	Wrentmore, Russell P, ADJ1 USN	307
Granados, Steve F, SD1 USN	84	Myers, Edward C, SH2 USNR	57		
Gregory, William, USN	260	Norton, Warren B, MSCM USN	MAL		
		Nott, Donald A, EMC S USN	MAL		

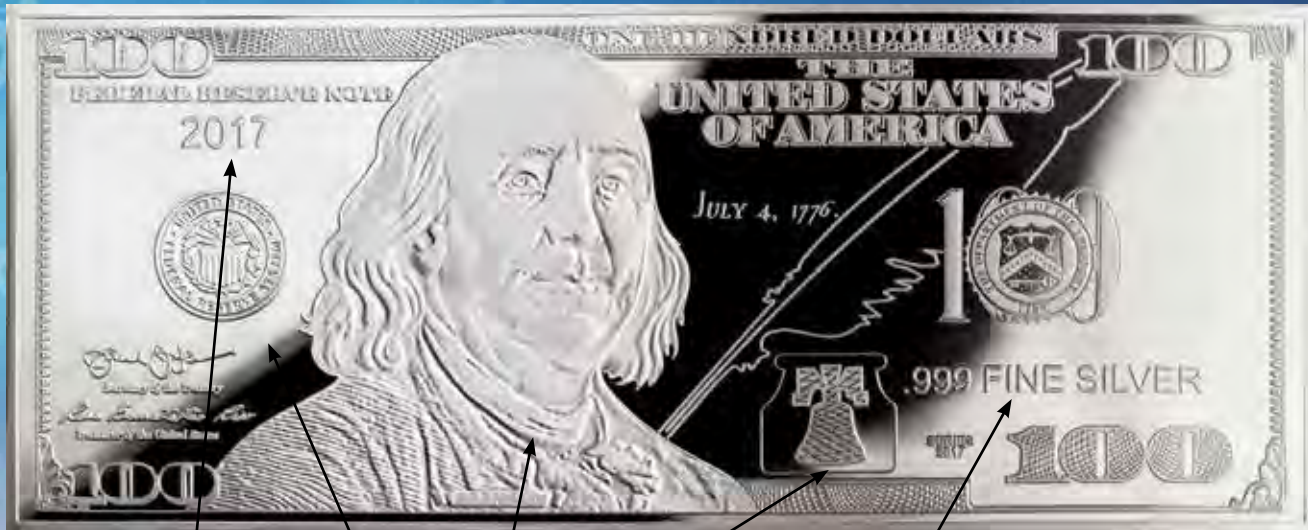
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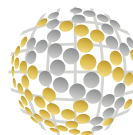
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 email: drifterpilot@cox.net

USS Ticonderoga

(CVA-14, CG47):

05/18/2017-05/22/2017, Tampa, Fla.
 Contact: Fred Vance
 Telephone: 785-271-5900
 email: jhox123@yahoo.com

USS Thomas C. Hart

(DE/FF-1092):

06/06/2017-06/11/2017, Minneapolis, Minn.
 Contact: Randy Groen
 Telephone: 952-435-5352
 email: groenrandy@gmail.com

USS Grenadier (SS 525):

05/21/2017-05/24/2017, Myrtle Beach, S.C.
 Contact: R. Thurlow
 Telephone: 800-418-9195
 email: reggiethurlow100@gmail.com

Holy Loch:

05/17/2017-05/21/2017, Dunoon, Scotland
 Contact: D. Ebert
 Telephone: 307-349-3468
 email: lochsailor9@charter.net

USS Leary (DD 879):

10/22/2017-10/26/2017, Branson, Mo.
 Contact: Al Redden, 1910 East 2nd Street
 North Platte, NE 69101
 Telephone: 308-530-1284
 email: alshr@allophone.com

USS Ramsey (DEG/FFG 2):

06/02/2017-06/05/2017, Branson, Mo.
 Contact: Sarah Green
 Telephone: 800-848-5432
 email: sarah@ozarkskirkwood.com

USS Antietam

(CV/CVA/ CVS-36 - CG-54):

09/20/2017-09/23/2017, Mobile, Ala.
 Contact: Lyonel Young, 411 Hill Dr.
 Galena, MO 65656
 Telephone: 316-680-0252
 email: lyonel.young@yahoo.com

USS Robert A. Owens

(DDK, DDE, DD827):

09/06/2017-09/10/2017, Wayne, Pa.
 Contact: John Wanko
 Telephone: 215-355-3982
 email: johnwanko71@msn.com

NAS Sanford Naval Air Station & All Squadrons 1942-1968:

06/22/2017-06/26/2017, Sanford, Fla.
 Contact: Cdr Ralph Feeback, 205 Poinsetta
 Drive, Sanford, FL 32773
 Telephone: 407-302-2252
 email: Dlfrsf@aol.com

USS THOMAS A. EDISON (SSBN/SSN 610):

10/05/2017-10/08/2017, Groton, Conn.
 Contact: W. T. "doc" McCance,
 16 Chapman Lane, Gales Ferry, CT 06335
 Telephone: 860-464-6758
 email: 11doc@comcast.net

USS Hornet

(CV-8, CV, CVA, CVS-12):

09/13/2017-09/17/2017, Kansas City, Mo.
 Contact: Sandy Burket, Secretary, P.O. Box
 108, Roaring Spring, PA 16673-9817
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Challenges of Fixed-income Investing

Your parents and grandparents may have known better about lots of things when you were younger. But you probably shouldn't be following their example when it comes to managing your money in retirement.

"Most retirement income for [our] parents' and grandparents' generation came from Social Security and a defined-benefit pension plan," says Drew Denning, Senior Vice President and Retirement Strategist at Wells Fargo Advisors.



Carl M. Trevisan, CFP®

No longer. Defined-benefit pensions, which pay a fixed amount, are fading into history. Social Security is seeing minimal, if any, yearly increases. And interest rates have been at historic lows for years.

Prioritization as a beginning

"Your expected returns in fixed income [investments] are lower than they have been in the past," says Brian Rehling, Co-Head of Global Fixed Income Strategy and Managing Director at Wells Fargo Investment Institute. Therefore retirees, and those preparing to retire, may need to rethink their investment strategies.



Stephen M. Bearce

Every investor is different, Rehling and Denning say, so every strategy will be different. Of the most important considerations — risk tolerance, the income needed in retirement, total assets, and long-term financial goals — the last one could be especially critical. Some retirees focus on maintaining a lifestyle. Others may want to leave a significant inheritance, make charitable contributions, or help children or grandchildren with college. Depending on your goals, it may be prudent to keep a slightly more aggressive strategy for a longer period of time to try to continue building wealth.

"I think investors need to have a diversified portfolio of equities, bonds, and cash, and the percentages are going to vary," Denning says. "The No. 1 variable in how they're going to invest is their risk tolerance."

Risk and return usually are correlated. Bump up the risk and your returns might be higher — or dramatically lower. Clamp down on risk and you might minimize losses, but you may also reduce your returns.

Bad assumptions

One of the biggest mistakes investors make, Denning says, is assuming they can use a withdrawal rate — the rate at which they liquidate their assets to cover expenses — that's actually too high.

Although an appropriate withdrawal rate for most investors will differ, the traditional rate is 4% per year, he says. That's enough to provide someone with \$1 million in invested assets potentially a \$40,000 a year income stream (on top of Social Security or other sources of retirement income).

"Most clients assume they can withdraw higher than the 4% withdrawal rate," he says. Financial Advisors often have to tell clients, "You can't support a 7 to 8 percent withdrawal rate."

Inflation can also drain your spending power. That's why fixed-income investments, which have lower risks but also typically earn less, shouldn't be the only type of asset in most people's portfolios — even those already in retirement.

Risk reduction

Rehling says there are other ways to potentially reduce risk in your portfolio without relying too heavily on fixed-income investments. For qualified investors, alternative investments, such as private equity funds, and real assets, such as commodities and real estate, may serve a similar purpose.

"Alternatives have historically been used to help reduce volatility in portfolios," Rehling says. "You may give up a little of the upside, but then you may give up some of the downside, too."

Commodities and real estate may act as a hedge against inflation because their value — and therefore the income an investor earns from them — has historically tended to go up as inflation rises.

Bear in mind, while investors may benefit from the ability of alternative investments to potentially improve the risk-reward profiles in their portfolios, it's important to remember the investments themselves can carry significant risks. Government regulation and monitoring of these types of investments may be minimal or nonexistent; returns may be volatile and

present an increased risk of investment loss.

Rehling and Denning both say that as important as it is to find the right investment mix, it's just as important to actually start putting money aside. The biggest problem for many people doesn't end up being how their projected lifestyle impacts their need for retirement income or whether they have the right combination of assets. It's simply that they haven't invested enough. Starting early, even with a small amount, can let you take advantage of compounding interest.

However, if an investor reaches retirement and finds that he or she doesn't have enough money to support the lifestyle wanted, there are still options, such as cutting some living expenses or perhaps going back to work part time. But putting all your money into bonds and certificates of deposit — as your parents or grandparents might have done — may not be able to fund your golden years.

Risk Factors:

All investing involves some degree of risk, whether it is associated with market volatility, purchasing power or specific security.

Alternative investments, such as private equity funds, are not suitable for all investors. Any offer to purchase or sell a specific alternative investment product will be made by the product's official offering documents. You could lose all or a substantial amount investing in these products. These funds are speculative and entail significant risks that can include losses due to leveraging or other speculative investment practices, lack of liquidity, volatility of returns, restrictions on transferring interests in a fund, potential lack of diversification, absence and/or delay of information regarding valuations and pricing, complex tax structures and delays in tax reporting, less regulation and higher fees than mutual funds and risks associated with the operations, personnel and processes of the advisor.

Real assets are subject to the risks associated with real estate, commodities and other investments and may not be suitable for all investors. The commodities markets are considered speculative, carry substantial risks, and have experienced periods of extreme volatility. Real estate investments have special risks, including possible illiquidity of the underlying properties, credit risk, interest rate fluctuations, and the

impact of varied economic conditions.

Investments in fixed-income securities are subject to market, interest rate, credit/default, inflation and other risks. Bond prices fluctuate inversely to changes in interest rates. Therefore, a general rise in interest rates can result in the decline in the bond's price. Credit risk is the risk that an issuer will default on payments of interest and/or principal. This risk is heightened in lower rated bonds. If sold prior to maturity, fixed income securities are subject to market risk. All fixed income investments may be worth less than their original cost upon redemption or maturity.

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WHAT'S IN A NAME?

Hear ye the "Seaman's Creed:"

- A messmate before a watchmate.
- A watchmate before a shipmate.
- A shipmate before a stranger.
- A stranger before a dog.
- A dog before a lubber.

Way back in the 1600's seafaring men coined the word "lubber" by ingenious combination of the French word "lobear" meaning parasite, and a Dutch word "lob" meaning country bumpkin. Scorn for the toady who profits by others' labor added to scorn for the awkward fellow makes "lubber" the most contemptuous epithet in the seaman's vocabulary. "He's a lubber who ought not be trusted with a boat" sums up complete failure as a seafaring man. Landlubber is a milder word. With jovial mockery and, no doubt, out of a pleasant sense of his own superiority, the sailor uses "landlubber" to describe the man who, spending all his life on land, is naturally clumsy aboard ship.

September 1, 1942
Guadalcanal
U.S. Navy Seabee Museum,
Collections Department

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