

YOUR MISSION, YOUR VOICE

# FRA *today*

*The magazine of the Fleet Reserve Association*

MAY 2017

## ADULTS & SOCIAL MEDIA

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ON THE COVER: Current technology allows people to be connected just about anywhere. The Wi-Fi and cellular networks are constantly growing and offering improved speeds.

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- 25 Traditional Whole Foods Diets May Improve Your Mental Health**  
*The Paleo diet, also called a traditional or ancestral health diet, emphasizes unprocessed nutrient-dense food including grass-fed meat and poultry, wild-caught fish, healthy fats and unrefined carbs such as vegetables, fruits, nuts and seeds.*
- 30 TRICARE: How to Avoid a Common Benefit Surprise**  
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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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## What FRA Has to Offer

The value or benefit of becoming a member of the Fleet Reserve Association (FRA) has changed throughout our 94-year existence. Back in the day, when sailors cashed their pay, there was a senior sailor at the pay window urging sailors to join the Fleet Reserve Association, or so I have been told. Back then, the benefits of membership were clear and easy to justify. FRA successfully fought for benefits and quality-of-life programs for Sailors, Marines and Coast Guard personnel before Congress.



One of FRA's first major accomplishments during the 1930s was advocating for senior officers whom Congress was planning to omit from a major pay initiative. Senior Lobbyist Charlie Lofgren appeared before a congressional subcommittee and argued the merit of a pay raise for the "admirals and generals," something they could not do for themselves. It had a telling effect on Congress. It enacted the pay bill, including increases for senior officers.

Of course, we are still very active and have enjoyed many success stories. In fact, there has recently been a very positive forward motion on Capitol Hill with the Blue Water Vietnam Veterans Act and the VA Choice program. Efforts at promoting and advocating an increased awareness and prevention of veteran suicide have also been underway. FRA leadership has met with Minority Leader Rep. Nancy Pelosi (Calif.), House Committee on Veterans' Affairs Ranking Member Rep. Tim Walz (Minn.) and other Democratic legislators to discuss women veterans' issues.

In addition to the constant FRA legislative activity in the halls of Congress, we provide a constant stream of information relevant to our constituents. There are several channels of outbound communication with members, both electronically and in print. Headquarters publishes the monthly magazine and two electronic newsletters (*NewsBytes* and *OnWatch*). It also maintains the FRA website and our social media presence on Facebook, Twitter and Instagram. These are all great benefits of membership. If you do not receive any of these aforementioned communications or have any trouble accessing them, please call or email me. **FRA**

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

### National Officers/Board Of Directors

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<b>West Coast</b>	Roland L. Shorter Jr., Vallejo Branch 8
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<b>USMC Reserve Force Sergeant Major</b>	Anthony Spadaro
<b>Master Chief Petty Officer of the Coast Guard Reserve Force</b>	Eric Johnson

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# LIKE A DIAMOND IN THE SKY

Give her the stars at a down to earth price.

It was the perfect night. Clear and still. The stars were out in record numbers, reminding me of what my grandma used to tell me, "Mike, someone up there in heaven needs to mend the curtains, all the light is getting out!" Nothing compares to the magic of stars... except love, of course.

I had been dating my wife for just a few months, but I knew she was the one. I wanted to surprise her with something beautiful that captured the light and sparkled like a star in the nighttime sky. It was too early for the ring, but it was just the right time to let her know she was my moon and stars. Earlier that day I found the perfect pendant at a 5th Avenue boutique that said exactly that. Let's just say that pendant did its job, and very well at that.

Now, it's your turn. Give her all the sparkle and romance of mined diamonds without the astronomical price. The **Starry Night Pendant** is the perfect way to give her the stars. Mined diamonds of this color and carat weight would easily cost you \$4,000 or more. We've found a much better way.

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## The Value of an Education



Donald E. Larson  
National President

**B**ack in February, our FRA NHQ Communications and Marketing Director William “Bill” Stevenson suggested that I write about the value of an education for my next article. This past August, at the age of 56 years old, I graduated from Texas A&M, Corpus Christi, Tex., with a Bachelor’s in Psychology/Social Worker. Like many of you—let’s hope—I spend many days involved with some kind of education of veterans, their family members and Active Duty. I don’t just help them with their benefits and entitlements, but also how to use the internet and online social media in order to gain access to the vast amounts of information now available online.

Being a recent college student, I immediately went into student mode and Googled “the value of an education.” Hey, that’s what students do. While careful not to plagiarize the thousands of “hits,” or results of my search, I found a general consensus that there must be a “take away” of some sort, in other words, a “worth” of some kind. In my case, the “worth” was to obtain the piece of paper required for me to be able to work with veterans and their family members who are experiencing difficulties brought on by their experiences in the military and/or afterwards. While I can sit in the classroom and learn about how to be a proficient counselor, obviously what veterans have experienced either then or now, cannot be taught in the classroom environment. However, the “worth” of learning effective counseling measures proved to be my take away. Please read the feature article that begins on page 16. It addresses some recent trends of older online users and also provides eight

resources for using technology—several are free!

You may ponder “is the FRA National President suggesting that the Shipmates return to school?” The answer is, no. My wish is for your “worth” and take away from this column is, that as veterans, retirees, reserves, Active Duty and family members, we must educate ourselves about our benefits and entitlements. This is what we have gained from the decades of FRA Shipmates’ grassroots efforts on and off Capitol Hill.

**Are you aware that many of the benefits and entitlements that we take for granted today are from the bills passed by Congress that FRA Shipmates advocated many years for?**

### The Value of FRA

Are you aware that many of the benefits and entitlements that we take for granted today are from the bills passed by Congress that FRA Shipmates advocated many years for? These Congressional Bills passed for our benefit can and are being taken away from us. Most importantly, we as service members are allowing lawmakers to change these laws by not speaking up! We see this happening to our health care, our prescription services and Post 9/11 G.I. Bill benefits, just to list a few of the most significant. In short, if of our elected officials don’t hear from you and others, they assume this is an indication that as citizens of the United States who have pledged our lives to defend our country, we don’t necessarily mind relinquishing our benefits and entitlements. We do not understand the “worth” of our military service.

When not on Capitol Hill or communicating with key legislative people about FRA’s legislative agenda, Shipmate and FRA Legislative Program Director John Davis, along with his team, constantly update our “FRA Action Center,” which is accessible on our website ([action.fra.org](http://action.fra.org)) or now using the FRA App. The App can be downloaded for free from the App store, just type in “FRA App.” I call upon you to use the “Action Center” and sound off to your elected officials with the goal of educating Congress about why these bills need to be passed. Not merely for our own personal “worth,” but your family and all the past, present, and future veterans of our Sea Services! **FRA**

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## Blended Retirement System

I know this will never get printed but I have to get this off my conscience. The only thing that ever gets printed in your magazine is whatever is “politically correct,” according to some idiot’s guesswork!

This “blended retirement plan,” featured in the March issue, is a total disgrace to anyone who ever

became member of the U.S. Armed Forces. This “thing” is disgusting, and I guarantee, I could never recommend anyone to join the military today. I have a 20-year-old grandson and will not encourage him to be a part of this sham. This “thing” was designed by a bunch of politicians and overpaid government employees ... both military and civilian.

It sure as hell is NOT a “benefit plan”! The “earned” military retirement system is a small repayment of what we went through for more than 20 years

of service—days and weeks and months spent “underway” on ships that were intentionally understaffed and without appropriate funds to maintain these vessels by the same politicians and overpaid government employees. ...

If you are some four-star Admiral or an overpaid civilian being paid by the American taxpayers, it’s very easy to sit around and dream up these wild ideas. They surely are not worried about ever paying for a “retirement benefit plan.” There’s going to come a time when the only military you idiots will come up with is “conscription” where everybody is forced to serve, whether they like it or not.

*RMC Donald L. Kimble, U.S. Navy (Ret.)*

In my opinion, [the Blended Retirement System] should be called the “New Convolution Retirement System.” Leave it to Congress and members who are elected to represent all of us to tamper with a system that has worked very well for those of us who volunteered to serve for 20 or 30 years, which included months away from home and families and other deprivations. Which one of them has spent time in service? They have instead turned a well-tuned retirement machine into a “Rube Goldberg nightmare”!

Maybe they need to examine their own pay scale

and retirement system. This “new” plan should have been shot down at its concept!

I retired years ago under the old system, which covers promises made. ... [M]y expectations were no bonuses and my “Vested Interest” was signing up for another four or six years of service until I reached 20 or 30!

*Ron Baptista, ENCS(SS) (Ret.)*

## Defense Business Board

In the February 2017 issue of FRAtoday, “Report Claims \$125 Billion Wasted at DoD,” I can’t help but wonder whether the body claiming such waste, the “Defense Business Board,” isn’t a major contributor. As has been argued for many years, why do we need such a civilian board looking over our military shoulders? I believe we could eliminate millions of dollars from defense [spending] by doing away with such extraneous civilian overkill.

Frankly, in the 54 years since I first committed to service in the Navy, I have never even heard of the “Defense Business Board.”

*Mike Woods, Branch 70*

## Prescription Drug Provider Change

There has been a change with Tricare For Life. They have replaced CVS Pharmacy and now suggest that we use Walgreen’s Pharmacy. I was a little upset, since I would now have to drive 10 miles to Walgreen’s. So I decided to take a new prescription to CVS (2 miles away) and see what my copay would be. It [was] a \$20 copay. I thanked them and placed it on hold. A few days later, I happened to be next to Walgreen’s so in I went with the script and it [was] a \$40 copay. This certainly is not any savings for us.

*Jim Mendoza, HMC USN FMF (Ret.)*

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



# NAVY: PRIDE OF THE NATION

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# ON & OFF *capitol hill*

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

## **HVAC Reviews VA Community Care and VA to Expand Mental Health Care**

The House Committee on Veterans' Affairs (HVAC) recently held an oversight hearing to examine the Department of Veterans Affairs (VA) Choice Program and the future of VA community-care programs, authorities and budget impact. Recent work performed by the VA Inspector General (IG) and the Government Accountability Office (GAO) very clearly illustrates the Choice Program is not set up to succeed at its primary mission - providing timely care to veteran patients who cannot access that care within the



John Davis DLP

VA because it's not offered, it's not available within a reasonable amount of time, or it would entail the veteran traveling a great distance.

In his opening statement HVAC Chairman Rep. David P. Roe (Tenn.) stated, "[V]eterans could potentially wait up to eighty-one calendar days before receiving care due to the burdensome bureaucratic process that VA imposed on the Choice Program. That is unacceptable to me and, I'm sure, everyone in this room." Ranking Member Rep. Tim Walz (Minn.) echoed the sentiments of the Chairman and promised to work on this issue in a bipartisan manner. The next day, the HVAC approved the "Eliminating the Sunset Date of the Choice Act" (H.R. 369) legislation

that eliminates the sunset (expiration date) on the Choice Program. Be sure to use the FRA Action Center online and ask your representative to support extending the VA Choice Program.

During the hearing, Secretary Shulkin announced his intention to expand provisions for urgent mental health care needs to former service members with other-than-honorable (OTH) administrative discharges. This move marks the first time a VA Secretary has implemented an initiative specifically focused on expanding access to assist former OTH service members who are experiencing mental health distress and may be at risk for suicide or other adverse behaviors.



## **FRA Staff on the Hill**

Above: (L to R) NED Thomas J. Snee, Director of Legislative Programs John Davis, NP Donald E. Larson, Assistant Director of Legislative Programs Stephen Tassin, Veterans' Services Director Chris Slawinski and Assistant Director of Veterans' Programs Brian Condon.

## **FRA Co-sponsors House Guard and Reserve Caucus Breakfast**

As part of its strong support of Sea Services Reserve Component enlisted personnel, FRA joined other organizations in co-sponsoring the House Guard and Reserve Caucus Breakfast on Capitol Hill. Representatives Steven Palazzo (Miss.) and Tim Walz (Minn.) co-chair the bipartisan caucus. Attendees included caucus members, legislative staff, Reserve Component senior enlisted leaders and members of key military associations.

Co-chairman Palazzo announced the introduction of legislation (H.R. 1384) to ensure that an order to serve on active duty under sections 12304a and 12304b of title 10, U.S. Code, is treated the same as other orders to serve on active duty for determining eligibility and calculating deadlines for certain benefits.

**Members are urged to use the FRA Action Center at: [action.fra.org/action-center](http://action.fra.org/action-center) to contact their legislators and voice their support.**

## House Subcommittees Review Impact of Sequestration

Subcommittee of The House Committee on Armed Services held hearings for two weeks at the end of March to discuss the impact of The Budget Control Act (BCA) on funding the military. Specifically the BCA mandates across-the-board cuts to the armed services budgets-known as sequestration.

Representatives from the Army, Marine Corps, Air Force and Navy all testified on the impact these budget cuts and budget uncertainties have had on modernization and readiness. All testified that the current budget situation is forcing the military to choose between current readiness and future modernization efforts. This is resulting in shortfalls in maintenance and other key areas. It is also constraining their ability to meet current and future threats, which results in increased risk for service members and our nation.

FRA agrees with the concerns expressed and believes that the BCA should be repealed or amended to exclude defense. This law poses a threat to national security and will substantially impact member pay and benefits. These automatic cuts require 50 percent of budget cuts come from Defense even though Defense makes up only 17 percent of the total federal budget. Members are strongly urged to use the FRA Action Center online at: [action.fra.org/action-center](http://action.fra.org/action-center), and ask your legislators to exclude Defense from Sequestration (automatic budget cuts)

## Senior Enlisted Testify at Subcommittee Hearing

The military senior enlisted summarized their prepared testimony in April and ranked their respective quality-of-life concerns before the House Committee on Appropriations Military Construction, Veterans Affairs and Related Agencies Subcommittee (MilCon/VA). Those senior enlisted included:

- **Daniel A. Dailey, Sergeant Major, U.S. Army**
- **Steven S. Giordano, Master Chief Petty Officer, U.S. Navy**
- **Ronald L. Green, Sergeant Major, U.S. Marine Corps**
- **Kaleth O. Wright, Chief Master Sergeant, U.S. Air Force**

The hearing focused on recent allegations that nude photos of female Marines, both enlisted and officers, were posted in an online Facebook group without the women's knowledge or consent. MilCon/VA Chairman Rep. Charlie Dent (Penn.) condemned the activity in his opening statement. Ranking Member Debra Wasserman Schultz (Fla.) said this type of activity "promotes a culture of sexual harassment and encourages sexual assault." Rep. Schultz stated that the lack of outrage sends the wrong message to women in the military and urged the Marine Corps to express more outrage about the incident. Rep. Dent stated that putting nude photos on the internet without the person's permission is a crime under the Uniform Code of Military Justice.

Sergeant Major of the Marine Corps (SMMC) Ronald Green denounced the activity in his oral testimony saying the posting of the photos disrespected Marine Corps values of "Honor, Courage and Commitment." He claimed that the Marines are actively engaged in the fight against sexual assault by modeling positive leadership engagement and disseminating messages about expectations of how all Marines should comport themselves.

SMMC Green went on to testify the Marine Corps needs "fiscal certainty." Green's testimony discussed family readiness and physical fitness. This includes the Marine Corps' efforts to improve child care. In FY 2016, the Marines extended childcare development center hours to a 14-hour minimum, ensuring military families are able to have access to care for their children when they are on duty.

The testimony of Master Chief Petty Officer of the Navy (MCPON) Steven Giordano also spoke to family readiness. He informed the subcommittee there are more than 25,000 Sailors deployed away from their families. In the current environment, the demand for Navy operating forces is increasing. MCPON specifically mentioned a lack of lead time on Permanent-Change-of-Station changes. These short notices have distracted Sailors and put stress on their families. He also expressed concern about adequate child care and the lack of availability of spouse employment opportunities. Giordano noted that only 62 percent of single Sailor housing is rated as "adequate." (SMMC Green also said adequate single housing is also a concern in the Marine Corps. Giordano added that Basic Allowance for Housing is a recurring topic at all-hands calls during command visits.



## NP Testifies Before House and Senate Veterans' Committees

FRA National President (NP) Donald Larson testified before a joint hearing of the House and Senate Committee on Veterans' Affairs. NP Larson was the second person to testify in a panel of nine witnesses from other MSO/VSO organizations. NP asked Congress to pass legislation (S. 422/H.R. 299), which expands presumption of coverage for Blue Water Vietnam veterans exposed to Agent Orange herbicide while serving off the coast of Vietnam.

The National President's testimony requested Congress to enact legislation that will reduce the large backlog of disability claims appeals at the Department of Veterans Affairs (VA). The legislation would

provide critical oversight and reform for the Veterans' Choice Program, which increases veterans' access to non-VA care. NP Larson asked that the VA Caregiver Program be expanded to include those who care for all catastrophically -disabled veterans. Currently the program applies only to caregivers of veterans who were disabled after 9-11-01. A copy of the written testimony is available on the FRA website under the "Advocacy" tab at: [www.fra.org](http://www.fra.org).

## FRA NED Meets with House Minority Leader Nancy Pelosi

FRA's National Executive Director, Thomas Snee, along with representatives from other military and veteran service organizations, met with Minority Leader Rep. Nancy Pelosi (Calif.) and Ranking Members of the Committee on Veterans' Affairs Rep. Tim Walz (Minn.) and other Democratic legislators to discuss women veteran's issues.

Some of the issues discussed included the quality of care at Department of Veterans Affairs (VA) medical centers including; mental health

care for women, access to child care, availability of mammograms, accessibility of in-vitro fertilization benefits for service-connected disabled veterans and changing the VA motto to be gender neutral. Some women veterans at the event claimed they feel the VA does not make them feel welcomed when they visit a VA center.

It was also noted during the meeting that there is an increasing number of women veterans seeking gynecological, prenatal, obstetric care and other gender-specific services at VA medical centers. Women veterans at the meeting claimed facilities serving women veterans need to improve privacy and safety. FRA is supporting the "Deborah Sampson Act" (S. 681), which seeks to improve and expand the VA's programs and services for women veterans..



## Bill Introduced to Improve VA Programs for Women Veterans

Senator Jon Tester (Mont.) Ranking Member of the Senate Committee on Veterans' Affairs, introduced the bill on behalf of himself and 9 other senators and Senator John Boozman (Ariz.) recently introduced the "Deborah Sampson Act" (S. 681), which seeks to improve and expand the VA's programs and services for women veterans.

The Act gets its name from Deborah Sampson, the woman who disguised herself as a man in order to serve in the Continental Army during the American Revolutionary War. She was wounded in 1782 and spent half of her life fighting to be recognized for her service.

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## Bills to Expand Caregivers Program Introduced

"The Military and Veteran Caregiver Services Improvement Act" (H.R. 1472/S. 591) has been introduced in the House and Senate to expand the Caregivers Program to include veterans catastrophically disabled before September 11, 2001. The current program applies to veterans disabled on or after September 11, 2001.

A 2014 RAND study commissioned by the Elizabeth Dole Foundation estimates the services caregivers provide to veterans, saves our nation \$13.6 billion annually. These caregivers too often pay a price by suffering from physical stress, emotional stress and illnesses. They have difficulty maintaining employment and can suffer from financial or legal problems, family strains and isolation.

These military caregivers shoulder the everyday responsibilities of providing care to those who suffered the emotional and physical tolls of war. These dedicated individuals make many sacrifices to care for their loved ones and they deserve our support. This bill will expand access to services for caregivers and help ensure they have the resource they need to care for these severely disabled veterans.

## White House Petition on Agent Orange/ Blue Water Navy Issue

A petition has been put on the White House website asking President Trump to direct the VA to rescind the exclusion of Blue Water Navy Veterans who served in the

bays, harbors and territorial seas of the Republic of Vietnam from the presumption of exposure to Agent Orange. The herbicide was used to destroy foliage on river shore used by the Viet Cong to hide and shoot at passing ships. The chemical got into rivers that ran out to sea. Ships used the water for bathing and drinking. It has been proven the desalinization process for water intensified the toxicity of the small amounts of herbicide in water. The petition can be found online at: <https://petitions.whitehouse.gov/petition/compel-va-give-blue-water-navy-veterans-their-presumptive-agent-orange-rights>.

FRA is seeking a legislative remedy by supporting the "Blue Water Navy Vietnam Veterans Act" (H.R. 299/S. 422), to bring a degree of justice to several thousand Navy personnel who have been denied service connection by the VA since 2002. They will no longer have to prove direct exposure to Agent Orange, and they will receive expedited consideration for VA benefits if they are afflicted with any of the health conditions associated with exposure to this defoliant.

## Bill Introduced to Overhaul VA Appeals Process

Senator Richard Blumenthal (Conn.) has introduced the Department of Veterans Affairs Appeals Modernization Act (S. 712) to overhaul the broken appeals process at the Department of Veterans Affairs (VA).

The VA has more than 450,000 disability claims on appeal for service-connected disability benefits. Veterans who are dissatisfied

## Calendar of Events

### May 29, 2017

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

### June 29 - July 2, 2017

73rd East Coast Regional Meeting  
Fort Magruder Hotel & Conference Center,  
Williamsburg, Va. 757-220-2250  
Room rate: \$95 (code 0617FR)  
Contact PNP Jim Scarbro 757-323-1218  
email: [jimscarbro@cox.net](mailto:jimscarbro@cox.net)

### July 12 - 13, 2017

FRA Mid-Year Budget & Finance Committee Meeting  
Alexandria, Va.  
Contact National Executive Director,  
Thomas J. Snee 703-683-1400 ext. 101  
email: [nedfra@fra.org](mailto:nedfra@fra.org)

### July 30 - Aug. 1, 2017

North Central Regional Convention  
Elms Hotel & Spa, Excelsior Springs, Mo.  
816-630-5500  
Contact PNP Norm Combs 816-847-6562

### August 4 - 5, 2017

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

### August 17 - 20, 2017

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

### August 18 - 19, 2017

West Coast Regional Convention  
Carson City, Nev.  
Contact Patrick LeClaire  
email: [patplus@phonerwave.net](mailto:patplus@phonerwave.net)

### August 18 - 20, 2017

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

### August 24 - 27, 2017

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

with claims decisions written by the Veterans Benefits Administration (VBA) can appeal first to VBA and then to the Board of Veterans' Appeals. The Government Accountability Office recently released a report (GAO-17-234) warning that, if no action is taken to reform the appeals process, veterans may wait an average of 8.5 years by 2026 to have their claims resolved because of redundancies and inefficiencies. This legislation would give veterans options after receiving a decision by consolidating the current appeals process into three distinct tracks.

### **Press Reports VA Suicide Hotline Still Has Problems**

A recent *USA Today* news story reported the Department of Veterans Affairs (VA) suicide hotline is still forwarding nearly a third of all calls to outside backup call centers. This is still happening despite pledges by VA officials to stop the practice in 2016. This followed a report from the Office of Inspector General that found the call centers routed veterans to voicemail. The VA established the call center in 2007, anticipating

10 percent of calls would be routed to a backup call center if all the phone lines were busy. However, the number of rerouted calls remains high, even though a second call center was opened in 2016. This story was first reported in the April 2016 issue of *FRAtoday*. An average of 20 veterans a day commits suicide and suicide prevention is a priority issue for FRA.

The number for the Veterans Crisis Line is 800-273-8255. Online "chatting" is also available at [www.veteranscrisisline.net](http://www.veteranscrisisline.net) or by texting 838255. A copy of the *USA Today* story is available online at <http://www.usatoday.com>. Search by title.

### **Congress Begins to Work on FY 2018 Budget**

As you get this issue of *FRAtoday*, the Administration should be delivering its FY 2018 budget request to Congress. Usually, budget proposals are released in early February, but all new administrations take longer to develop and release their initial budget request. After Congress receives the complete budget request, lawmakers will work to pass 12 different appropriations (spending) bills before the beginning of a new fiscal year on October 1, 2017. In recent years, Congress has not enacted all 12 of the appropriations measures before the start of the new fiscal year, requiring the enactment of a Continuing Resolution to keep the government operating at the current spending levels. Starting the budget process in May puts Congress behind schedule before work begins on

the FY 2018 spending bills, but the House and Senate leaders are working to finalize the budget on time.

### **Houses Passes VA Legislation**

The House of Representatives recently passed three bills that impact veterans. The first bill "VA Accountability First Act of 2017" (H.R. 1259), sponsored by Rep. David P. Roe (Tenn.) and supported by FRA, would increase the authority of the Secretary of the Department of Veterans Affairs (VA) to discipline and fire workers at the VA while still protecting the legal rights of those employees. It would also strengthen protections for whistleblower employees at the VA. The second, H.R. 1367, sponsored by Rep. Brad Wenstrup (Ohio), would expand the authority of the VA Secretary to hire and retain physicians and other employees.

The third bill, the "Veterans 2nd Amendment Protection Act" (H.R. 1181), sponsored by Rep. David P. Roe (Tenn.), would prevent veterans who mentally incapacitated, deemed mentally incompetent or experience extended loss of consciousness, from being banned from owning firearms. The bill would require determination from a judge or magistrate that the veteran is a threat or a danger to themselves or others before the veteran could be put on the list of persons prohibited from receiving or transporting guns. The bills now go to the Senate for further consideration.



*Members are urged to use the FRA Action Center at: [action.fra.org/action-center](http://action.fra.org/action-center) to contact their legislators and voice their support.*

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### TRICARE Meetings

FRA staffer Bob Washington recently participated in a meeting with Acting Deputy Director of the Defense Health Agency (DHA) Navy Rear Admiral Colin Chinn, who was joined by the Surgeons General of three branches of service. Discussions focused on implementation of the TRICARE changes enacted in the FY 2017 National Defense Authorization Act (NDAA). Health care for military children, specifically hospice care and programs for children with Autism Spectrum Disorder and the May 1, 2017 transition of the TRICARE dental program from MetLife to United Concordia were also discussed.



In related news, concerns were expressed during a recent Department of Defense Military Family Readiness Council meeting that some military families are seeing doctors and other health care providers dropping out of the TRICARE network in advance of this year's change to the contracts. Among other changes in the new contract, TRICARE's three regions are now consolidated into two, with Humana in the East region and HealthNet in the West, pending one court challenge to the contract. FRA will monitor the health care reform mandated by the FY 2017 NDAA and advocate that TRICARE and VA Health Care programs



are not adversely impacted by unanticipated consequences during implementation.

TRICARE beneficiaries should make sure that they and their family members are enrolled in the Defense Eligibility Enrollment System (DEERS) and review the information in DEERS for accuracy, especially contact information (address, phone and email address). Your primary care manager—either a new one or the same one you currently have—will need to be able to reach you.

If you don't already have a milConnect account, register for one by visiting the DEERS website at [www.dmdc.osd.mil](http://www.dmdc.osd.mil). If you have an account, log in and check if your information is correct. While you used to get some materials such as claim forms and your Explanation of Benefits statements mailed to you, under the new contract you will only be able to access that information online. Obtaining or maintaining an active milConnect account will be important staying current with your information.

### New TRICARE Contract Delayed

During a recent meeting of the Military Health System (MHS) MSO/VSO Executive Council, attended by FRA National Executive Director Thomas Snee, the Defense Health Agency (DHA) announced the transition to the new TRICARE contract will be delayed from October 1, 2017, to January 1, 2018. The new contract reduces TRICARE from three regions—North, South and West—to two regions, East and West. Humana Health Insurance Company will manage the East region and Health Net Inc. will manage West region. This delay aligns the rollout of the new regions and contractors with the transition to TRICARE Select, which will replace TRICARE Extra and TRICARE Standard. This alignment is intended to reduce disruption of care for TRICARE recipients.

*Members are urged to use the FRA Action Center at: [action.fra.org/action-center](http://action.fra.org/action-center) to contact their legislators and voice their support.*



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—M., Wheeling, IL

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## I'LL TAKE MINE BLACK...NO SUGAR

In the early 1930s watch manufacturers took a clue from Henry Ford's favorite quote concerning his automobiles, "You can have any color as long as it is black." Black dialed watches became the rage especially with pilots and race drivers. Of course, since the black dial went well with a black tuxedo, the adventurer's black dial watch easily moved from the airplane hangar to dancing at the nightclub. Now, Stauer brings back the "Noire", a design based on an elegant timepiece built in 1936. Black dialed, complex automatics from the 1930s have recently hit new heights at auction. One was sold for in excess of \$600,000. We thought that you might like to have an affordable version that will be much more accurate than the original.

**Basic black with a twist.** Not only are the dial, hands and face vintage, but we used a 27-jeweled automatic movement. This is the kind of engineering desired by fine watch collectors worldwide. But since we design this classic movement on state of the art computer-controlled Swiss built machines, the accuracy is excellent. Three interior dials display day, month and date. We have priced the luxurious Stauer *Noire* at a price to keep you in the black... only 3 payments of \$33. So slip into the back of your black limousine, savor some rich tasting black coffee and look at your wrist knowing that you have some great times on your hands.



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# Adults & Social Media Today

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By W.D. Stevenson

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One of my favorite shows on television during the early 1970s was Star Trek. The futuristic aspects of the show were really something to consider. I recall the suave, cool, collected Captain James T. Kirk walking into a room and simply speaking out loud, “Computer, tell me the specifics about some pending disaster should be. ...” Or the communicator he used; just flip it open and start speaking to one of the crew, anywhere, with no cords, wires or connectivity.

Well, guess what? We have arrived at both those “futuristic” pinnacles of technology use. Today, there are two generations of Americans who have never had a telephone with wires leading to the wall. The telephone of today has more technological capability than the computers used to launch the first moon landing! In fact, today’s cellular telephones are so much more than just a communication device. The applications, calendars, email, web access and other tools make cell phones some pretty robust little bundles of technology.

The artificial intelligence (AI) that is now available is pretty much like Star Trek. There are a few better-known AIs available, such as Google’s Home, Microsoft’s Cortana and Amazon’s Alexa. I am sure you have either seen commercials or read advertisements about these household know-it-alls. We are not quite that plugged-in at my house, but there is almost always a conversation that needs fact verification. So instead of asking “Alexa,” my family pulls out their laptops or cell phones and within seconds (sometimes longer when we are ALL on the wireless connection at the same time), the winner is declared by online verification!

**Two-thirds of adults in America (65%) use social networking sites, which is a 10-fold increase compared to the past decade.**

Generation Name	Birth Years/ Age in 2010	% of total population	% of internet population
Millennials	1977-1992 Ages 18-33	30	35
Gen X	1966-1976 Ages 34-55	19	21
Younger Boomers	1955-1964 Ages 46-55	20	20
Older Boomers	1946-1954 Ages 56-64	14	13
Silent Generation	1937-1945 Ages 65-73	7	5
G.I. Generation	1936 Ages 74+	9	3

Source: Pew Research Center's Internet & American Life Project

## Walk Before You Run

All of this technology can be very overwhelming, particularly for first-time users. Technology is rapidly changing but once you get into a groove and use it with some level of frequency, you are certain to become less frustrated. In fact, I'll bet you may even come to enjoy your online escapades. Keeping this in mind, for some of you still hesitant to make the leap into technology, let's look at some trends of older generations who go online. Maybe you will be convinced to at least take an online test drive.

To jump start your journey, check out some statistics, as reported in the Pew Research Center's Internet, Science & Tech article by Kathryn Zickuhr about "Generations Online in 2010."

As expected, Millennials are more likely to use the internet wirelessly on a laptop, tablet or mobile device and far outnumber the older generations when it comes to accessing social media and instant messaging, listening to music and playing online and virtual games. This is the group that is vacating Facebook because all their parents are online, constantly butting into their stream of conversations. Privacy has just been invaded. These Millennials are the population evolving fastest, introducing online forums such as Snapchat. Skip it, not worth discussing any further.

The older generations—Generation X, Young and Older Baby Boomers, the Silent and G.I. Generations—are more likely to access online information

sites, such as government or financial websites, as well as community websites detailing local activities from sporting to community events, and more. Let's look at what websites are being used by both groups! The following types of websites are some of the most common and popular among all age groups: search engines, health information, current news, online purchasing, online banking, travel reservations and product or service ratings. This list makes complete sense when you think about it. These are typical activities for most people in today's society who want to do or know something and the most efficient and real-time method to learn about it is online. Instantaneously.

Although the younger generations are still more likely to use social networking sites, the fastest growth—particularly with respect to social media usage has been to internet users 74 years and older. The social media use for this group has quadrupled since 2008 and jumped from 4 percent to 16 percent. The percentage of adult internet users watching video online has jumped 14 points (52 percent to 66 percent) between 2008 and 2010. Fifty-one percent of all online adults listen to music, compared with 34 percent when asked in 2004. Searching for health information online was once only done by older generations, but it has now become one of the most popular searches for all adult internet users.

A study Dr. Robert S. Miller participated with through his affiliation with Johns Hopkins Medicine and their website, shows that one in four physicians uses social media to explore and comment on medical information. The survey was conducted in 2011 with 485 responses out of 1,695 practicing physicians polled. The results showed that 61 percent of physicians scan the internet for medical information and 46 percent contribute and post their expertise to these online forums.

## Social Media

A recent article authored by Anita Kamiel, R.N., M.P.S., titled M.P.S., "A Hot Trend: The Internet, Social Media & The Elderly," had some great facts derived from the same Pew Research Center article mentioned earlier. Most of us think Facebook is

## Technology Teaching Tools

### Local Classes or Workshops

There are several community-based learning centers that offer computer classes for older adults. You can find one online by conducting a simple word search. Libraries often have bulletin boards or community information both online and at local branches. Colleges, universities and even local stores that sell and service computers may also have information available to you. Another option would be your local area Agency on Aging, which you can contact via the Eldercare Locator at 800-677-1116.

### SeniorNet

As its website indicates, SeniorNet's mission is to provide older adults (the underserved) education for and access to computer technologies to enhance their lives and enable them to share their knowledge and wisdom. The organization offers a variety of basic online computer courses as well as instructor-led workshops at learning centers throughout the United States. A \$43 first-year membership is required. See [www.seniornet.org](http://www.seniornet.org) or call 239-275-2202 for more information.

### Oasis Lifelong Adventure

Oasis provides free computer, internet and mobile technology classes in 50 U.S. cities. They partner with local libraries, job help centers, senior centers and faith-based organizations where these classes are offered. Visit [www.oasisnet.org](http://www.oasisnet.org) or call 314-862-2933 ext. 272.

### Lifelong Learning Institutes (LLIs)

These organizations are usually affiliated with local colleges or universities. LLIs offer a variety of non-credit courses to older adults. If you want to find an LLI that offers computer classes, contact your closest college or search the websites of the two most well-known organizations that provide learning—Osher and Elderhostel. Collectively, they support nearly 500 LLI programs nationwide.

### AARP TEK Workshops

Available to everyone, TEK workshops are free technology learning events on tablets or smartphones and are offered in several cities throughout the U.S. If you need more information, please call 202-434-3021 or visit [aarptek.aarp.org](http://aarptek.aarp.org).

### Older Adults Technology Services (OATS)

OATS understands how older adults learn in the digital age by creating life-changing successful outcomes. If you live in New York City, OATS provides free tech training to seniors in 70 locations throughout the city. Visit their website at [www.OATS.org](http://www.OATS.org) or call 718-360-1707.

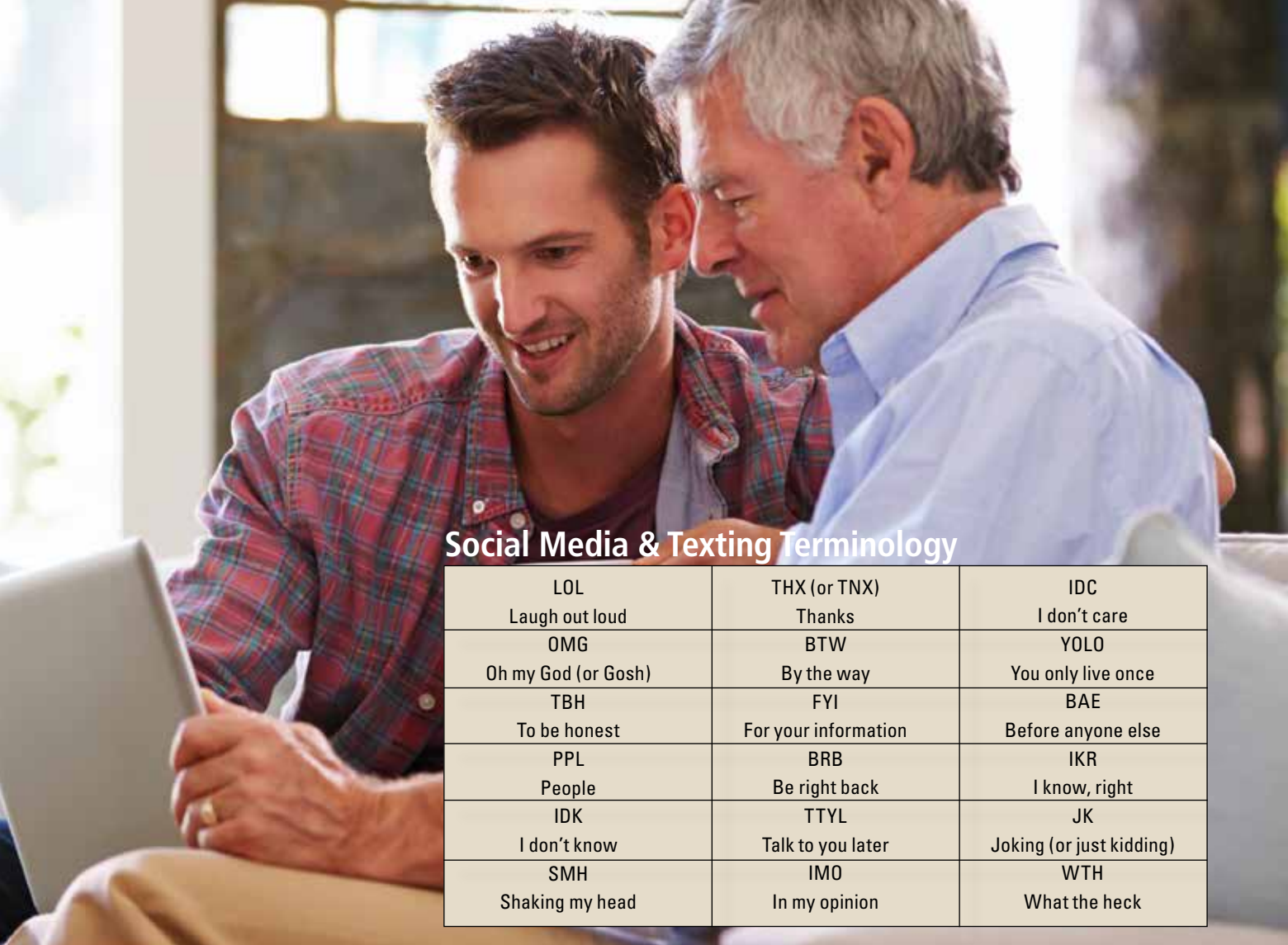
### How-to Books

There are so many books that can help you learn how to use different types of technologies. Visual Steps, for example, offers a number of practical and accessible computer handbooks, software user guides and other instructional materials tailored specifically for seniors, as does the "For Dummies" series of books, which are in bookstores nationwide. You can also go online at [www.Amazon.com](http://www.Amazon.com) and [www.BarnesandNoble.com](http://www.BarnesandNoble.com).

### Online Instructional Services

If you already have a computer and some skills, but would like to learn more, there are many online services available that offer a variety of self-paced lessons and instructional videos.

Some good online services to checkout include [www.gcflearnfree.org](http://www.gcflearnfree.org), which is supported by the Goodwill Community Foundation and is completely free. Another site is <https://MyPCSchool.com>, which is privately owned and offers more than 800 lessons for a one-year membership for \$79. Also check out <https://TechBoomers.com>, a free educational website that teaches seniors with basic computer skills about frequently-used websites and social media websites.



## Social Media & Texting Terminology

LOL Laugh out loud	THX (or TNX) Thanks	IDC I don't care
OMG Oh my God (or Gosh)	BTW By the way	YOLO You only live once
TBH To be honest	FYI For your information	BAE Before anyone else
PPL People	BRB Be right back	IKR I know, right
IDK I don't know	TTYL Talk to you later	JK Joking (or just kidding)
SMH Shaking my head	IMO In my opinion	WTH What the heck

just for kids; however, many older folks have not only been drawn into the online world, but are also becoming proficient in using the tool. It has opened virtual “doors” for many. The article stated that, of those online users who are 65 years or older, 71 percent are daily users, 34 percent of which use social media. Kamiel reported that the internet has become an important avenue for reducing isolation, loneliness and other depressive symptoms. In addition to searching for information, destinations or informative sites easily and comfortably, many seniors have found their way to the wonderful world of Facebook.

Most teens have moved out of Facebook as seniors have found great value in online connections. One big difference between the two generations is their attitude toward privacy. Younger social media users work in what Kamiel characterized as a “selfie” type of environment where their world is an open book for anyone and everyone to read, comment or

“like.” Older users tend to be more private and sensitive to what they share and with whom they share it. They also recognize that others in their same generation have started discussion groups on common topics such as dementia, depression, diabetes and more. Physicians and other health care professionals are also leveraging the social media pages to take advantage of this online doctor-patient relationship.

### FRA Online

I have been working with the Fleet Reserve Association since July, but one of the things I have noticed was that the Facebook page for FRA is significantly underutilized. While we are continuously working to improve this, we also need to consider our membership and what information headquarters pushes out to our subscribers. We try to provide news that we think updates our readers on relevant legislation as well as other topics pertinent to veterans. We understand that this may not be

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appealing to all our Shipmates, some of whom may be more interested in what's happening at their local region or branch, for example.

Some Shipmates use social media on a daily basis. These are the users with whom I have connected and

now have a network of "boots on the ground." I have learned so much about FRA and what our Shipmates do for other veterans and their communities through these connections. We have some active members who do not always share what the branch or unit is doing, but once online, you can see all that they do. It is amazing how much our members give back and post online! I noticed all the volunteer work FRA and LA FRA members do around the November and December months. So many Wreaths Across America, Veterans Day, Christmas and local community events happen without much fanfare. But once I log on and navigate the Facebook pages for FRA, it is evident many of our members are plugged in. In fact, some Shipmates have used Facebook to locate past Shipmates or help grow membership for their branch.

### Facebook's Social Value

I use Facebook more than other social media sites. It initially started in 2006 or 2007 when the association for which I was working wanted to make a commitment to communicating with current and prospective members through as many channels as possible. The "free" aspect of Facebook fit the budget nicely. Some of the unforeseen outcomes I noticed was how my personal life quickly blended with my professional life. I did not have the foresight to set up unique accounts for both my personas—my work life and my private life.

The big upside for me is how I am able to stay in touch with so many relatives all across the country.

I have three aunts, one uncle and a mother-in-law in my circle of older family members. All four use technology, albeit at different levels. Nonetheless, we all stay connected very easily and, most importantly, constantly. Now some of my relatives are more tech-savvy than others. Those folks send pictures, jokes and an occasional video. It has really closed the communication gaps that were starting to appear. As my children's lives became more active, my time to write letters—or even make that quick telephone call—all but disappeared. As a result, our extended family, nieces, nephews, cousins and even our children, I think, are all so much more tuned into each other's lives, now more than ever.

Facebook and email have been great methods to experience milestones, good news and shared pictures of our extended family. I really enjoy being connected with my nieces who are all at different times in their lives. Weddings, children's birthdays, home renovations, vacations, a first bicycle ride without training wheels. Just about all the things in which I could participate in person can now happen virtually—and in real time—using technology. Not as satisfying as real life, but a very close second.

Bottom line is social media is here to stay and there is an entire world, or two, out there worth exploring! It allows us the opportunity to reunite with old friends, read the latest politics and discover places from the other side of the world about which we never knew, all in one click. But moderation is key—don't let it consume you and get in the way of living your daily life.

If you need help setting up a Facebook page for your branch or for yourself, there are many resources. The Technology Teaching Tools included in this article is a great resource for finding someone who can help you get started using technology and social media. If you need more help, please email me at [Williams@FRA.org](mailto:Williams@FRA.org), and we can get you going in no time.

You can also connect with us via social media for any and all updates. Find us on Facebook ([www.fra.org/fb](http://www.fra.org/fb)), but also on our Twitter page (a social networking site used to send and read messages called "tweets") ([www.twitter.com/FRAHQ](http://www.twitter.com/FRAHQ)) and Instagram (a free website and app used to share pictures) ([www.instagram.com/FRA\\_HQ](http://www.instagram.com/FRA_HQ)). Join us and help us spread the word on about FRA! **FRA**

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light. This superior lens technology was first discovered when NASA scientists looked to nature for a means to superior eye protection—specifically, by studying the eyes of eagles, known for their extreme visual acuity. This discovery resulted in what is now known as Eagle Eyes®.

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Flexible Retirement Annuity: ARA33846ST 03-99 (varies by state); in NY, NRA36171NY 05-00. Call for details on specific costs, benefits, limitations and availability in your state.

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# Traditional Whole Foods Diets May Improve Your Mental Health



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

When psychiatrist Emily Deans, M.D., hired a nutritionist to help her implement a personalized Paleo-style diet without gluten, dairy and legumes, she was pleasantly surprised by the results. The Paleo diet, also called a traditional or ancestral health diet, emphasizes unprocessed nutrient-dense food including grass-fed meat and poultry, wild-caught fish, healthy fats and unrefined carbs, such as vegetables, fruits, nuts and seeds.

Deans' experience was so positive that she began wondering whether traditional whole foods diets could improve mental health. Her interest in alternative approaches also coincided with the end of the "Decade of the Brain," a federal mental health initiative designed to promote brain research in 1999. Psychiatrists thought that if they were able to understand just how the brain's neurons work

and communicate, mental illness could be cured. In other words, if the right receptors were accessed in the right way, it would be amazing.

Brain research led to a new class of antidepressants known as selective-serotonin reuptake inhibitors (SSRIs) which target the neurotransmitter serotonin in the brain. Physicians commonly prescribed well-known SSRI's such as Prozac, Paxil and Zoloft to treat depression and anxiety. "As well-meaning physicians, we were trying to follow evidence-based medicine in our practices, not realizing that a lot of the negative studies on SSRI's were not published. They were not nearly as effective as we were led to believe," said Deans.

She began diving into the research on mental health and traditional whole foods diets including the Mediterranean and Paleo diets. "I was dismayed by the lack of high-quality research cited in even



a few popular Paleo books. However, since 2009, the quality of research has improved with several randomized controlled trials, which are considered the gold standard,” added Deans.

### Traditional Diets Decrease Risk of Depression

Most of the gold-standard studies showed, according to Deans, a traditional whole foods diet makes you more resilient and less likely to develop depression, anxiety, and other mental illnesses. In some studies, the risk of depression decreased by half.

“These are diets that people have eaten for decades in Australia, Japan and Italy. In stud-

ies that compared traditional diets for brain and heart health, the Mediterranean diet came out ahead. ... It has a lot of monounsaturated fat and traditional whole grains like wheat berries used in salads.” Deans continued, “But even if you just eat a traditional lower fat diet, such as a rancher’s diet in Australia that consists mainly of steak, eggs and vegetables, you get some benefits.”

Red meat consisting of beef, lamb and pork is not typically considered a major part of the traditional Mediterranean diet. However, when a researcher in Australia added red meat to the subject’s diet in a randomized controlled trial, it decreased the risk of major depression further. According to Deans, “What they found ... is that none of the traditional whole foods diets that restricted red meat worked, or helped decrease depression.”

### Skittles, Dyes and ADHD

Europeans and Americans alike seem to feed their children Skittles, the brightly colored candies. But in Europe, they only sell Skittles made with natural food



dyes. In Europe, the Skittles made with artificial food dyes including the color Red #40 and Yellow #5 have been banned, but the same dyes are used in Skittles sold in the United States.

Two large, groundbreaking studies funded by the British government tested healthy children in Europe. They indicated children without a diagnosis of attention-deficit-hyperactivity disorder (ADHD) showed an increase in hyperactive behavior after they drank fruit drinks containing artificial dyes similar to the ones found in Skittles. In part, as of a result of this study, European countries banned artificial food dyes. While they still use artificial food dyes in foods sold in the U.S. European companies now sell naturally-colored or dye-free food in Europe.

Notably, “in the community study, not all children reacted to Skittles. It turns out that those children with hyperactivity had a histamine reaction, which is an allergic reaction, to these AZO food dyes and preservatives. So some American children can eat Skittles and be fine while others will react to the artificial dyes in fruit juice or Skittles and it will change their behavior via an immune-inflammatory allergic reaction.”

### Are Vegetarians and Vegans Healthier?

The research literature shows most vegetarians (people who don’t consume animal proteins except sometimes eggs or fish) and vegans (people who abstain from all animal proteins and products such as honey) tend to be healthier than the general population because they typically smoke less, drink alcohol less, have better sleep habits and exercise more. When it comes to their mental health, Deans said, “studies have also found that vegans and/or vegetarians tend to be more neurotic, are up to three times more likely to have an eating disorder and twice as likely to be anxious or depressed than people who consume meat.”

Deans cautioned that the research findings are correlational and not causational, which means that the research only showed an association between their diet and mental health rather than a direct cause and effect relationship. Another potential explanation is that more people who are prone to depression and anxiety also tend to be vegetarian eaters.

Deans commented that the definition of vegetarian varies both in the United States and in Europe. For example, in the United States, vegetarians typically do not consume poultry or seafood (except

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fish occasionally) or any red meat. In contrast, vegetarians in some European countries consume everything but red meat.

### Nutrient Deficiencies in Vegan and Vegetarian Diets

Abstaining from meat, poultry and seafood can lead to several nutrient deficiencies and mental health problems. For example, meat contains the vitamin B12 and a deficiency can increase depression and anxiety and cause memory loss, paranoia and hallucinations. Meat also contains the mineral iron and a deficiency can lead to anemia as well as anxiety. “Vegetarians and vegans also seem to be deficient in the mineral zinc, which can lead to obsessiveness and anxiety,” said Deans. Zinc is an essential mineral found in large amounts in meat, poultry and seafood and in smaller amounts in beans, whole grains and nuts.

Another common deficiency is the essential fatty acid omega 3, found in large amounts in fatty fish

**“I got back to my pre-pregnancy weight, felt more energetic, and slept better. I achieved these results without having to weigh food and count calories.”**

such as salmon, mackerel and tuna and in smaller amounts in nuts, seeds and fish oils. People who don’t get enough omega-3 in their diet face an increased risk of developing dementia, depression, attention-deficit disorder, dyslexia and schizophrenia.

Vegetarians and vegans often compensate for deficiencies in vitamins and minerals derived from animal proteins by consuming more supplements and/or foods fortified with vitamins and minerals, such as cereals fortified with folic acid. In addition, women of childbearing age have long been advised to take folic acid supplements because a folate deficiency can cause neural tube defects in an unborn child.

However, an estimated one in three people has a gene mutation named MTHFR, which means they can’t convert folic acid into folate due to the fact that they do not produce enough of the chemical dihydrofolate reductase. This unmetabolized folic acid ends up in the blood stream, and can lead to health issues such as cognitive decline and susceptibility to certain cancers.

There are a many whole food diets available in addition to the Paleo and Mediterranean diets discussed in this article. Regardless of which diet you choose, enough studies and research are available to clearly substantiate the value of a whole foods diet. Eating mostly whole foods—foods that are as close to their natural form as possible or look like they grew in nature—is just plain healthier. Maybe we should eat the way people did centuries ago? **FRA**

#### RESOURCES:

Visit Dr. Emily Deans’ Evolutionary Psychiatry blog at <https://www.psychology-today.com/blog/evolutionary-psychiatry>.

Visit Christine’s Website and blog at [www.reversedibetescoach.com](http://www.reversedibetescoach.com)

Diet comparison study: <https://www.cambridge.org/core/services/aop-cambridge-core/content/view/S1368980014002614>

Dyes in Skittles: <http://www.dyediet.com/2011/06/12/candy-and-snacks/skittles-taste-the-rainbow-of-dyes/>

Folate and folic acid: <http://blog.naturalhealthyconcepts.com/2015/05/13/the-difference-between-folate-folinic-acid-and-folic-acid/>

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## How to Avoid a Common Military Benefit Surprise—Especially After Hospital Stays

### 2 Times to Watch for Unexpected Bills



During a hospital stay



When you're recovering at home after a hospital stay

**T**RICARE For Life (TFL) made medical benefits easier for many FRA members and military retirees. By eliminating the need to pair a Medicare supplement with traditional Medicare coverage, TFL also helped military retirees save a good deal of money in their retirements as well.

Now, an important benefit program for FRA members – called the FRA Hospital Income and Short Term Recovery Insurance Plan – can help protect even more of your finances during retirement.

### When “Most” May Mean Trouble for Military Retirees

Saving money with an earned entitlement that takes care of “most” of your medical care sounds like a great deal. And it is. But there are a couple of situations to watch out for:

First, that pesky “most” word. While TFL delivers a dependable package of benefits for military retirees, it simply was not set up to handle “all” medical expenses. That can become especially apparent during a hospital stay.

Why? Because during a hospital stay, you're most likely running up more expenses than normal. Doctor visits, nursing care, specialist treatments, medical supplies, prescription drugs, care from therapists, charges for your room or medical equipment. It all adds up quickly. Hospital bills totaling THOUSANDS of dollars are common.

But you've got TFL for “most” of those expenses. Which expenses are NOT covered? You're not likely to find out until after you check out. Seeing the portion of your hospital bill for which you're responsible after TFL can bring a nasty financial surprise.

### Home Sweet Home May Bring Even More Bills

Going back home after a hospital stay can feel like a sweet victory. But that's another situation to beware of because unexpected medical costs may again rear their head.

It's no secret that hospital stays – even for serious

health conditions – are shorter than they were for older generations. In fact, many military retirees find themselves released from the hospital with strict doctor's orders to recover at home.

But what if those doctor's orders include nurse visits to monitor your recovery? What if your doctor recommends physical therapy to help get you back on your feet? What happens if you need help around the house while you're recovering? They're all common during a home recovery. But they're definitely not free.

### FRA Plan Delivers Cash Benefits to Help Round Out Your Financial Safety Net

No one wants to spend a hospital stay worrying about their portion of the bills – either in the hospital or after they're released to go home. That's why FRA set up an important plan to help take care of bills that aren't covered by Medicare or TFL. The FRA Short Term Recovery Plan steps in with benefits paid for a hospital stay for a covered sickness or injury PLUS home health care benefits to be paid when you're recovering at home after a hospital stay.

It's valuable peace of mind to help protect Shipmates against unexpected medical bills.

For more information about the FRA Short Term Recovery Plan, call 1-800-424-1120 or visit us online at [frainsure.com](http://frainsure.com). **FRA**

All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155, detail exclusions, limitations, and terms under which the policies may be continued in force or discontinued. Hospital Income Plan Form Series includes SRP-1151, or state equivalent. This limited health benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage. This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

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# SOMETHING WORTH PROTECTING ...

You helped secure our nation's future.  
Let us do the same for your family.

## ★ Attention FRA members with MEDICARE & TRICARE ★

If you need more than what Medicare or TRICARE covers,  
you may either pay for it yourself — or go without.

For FRA Members  
and their spouses  
age 65 and older

WHO PAYS for the costly “recovery care”  
services you need at home, after you’re  
discharged from the hospital?  
Medicare? TRICARE For Life? You?

### GET THE FACTS — NOW!

**FACT #1** MEDICARE limits the home  
health care it will pay for.

**FACT #2** TRICARE has strict criteria  
to qualify and does not cover  
home health aide, homemaker  
or companion services at all.

The FRA-endorsed Hospital Income and  
Short Term Recovery Insurance Plan can  
help put you in charge, with **CASH BENEFITS**  
for Hospital AND At-Home Recovery Care.

You’ve earned the right to quality health care. It’s what  
you deserve and it shouldn’t fall apart when you leave the  
hospital. This plan can help you pay for the recovery  
care you want.

- Guaranteed acceptance — you cannot be turned down\*
- Affordable FRA-negotiated group rates for members
- Cash benefits paid directly to you or anyone  
you choose, in addition to any other coverage
- Use the money any way you want, no restrictions

### KNOW YOUR OPTIONS!

To request more information, call toll-free:

**1-800-424-1120** or Go Online: [www.frainsure.com](http://www.frainsure.com)

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

<b>Name</b>	<b>Branch</b>						
<b>JANUARY</b>							
Charles D Carnahan	91	William P Hernandez	94	Gerald G Kaschak	MAL	Lloyd S Saunders	MAL
Raymond McCracken	MAL	Gerald R Atkins	90	Roger O Paulhus	MAL	Isabelo B Arcalas	MAL
Jesus G Tan	MAL	William Houser Jr.	106	Jackie Carl Evans	46	Ralph A Hill	210
Jerry M Fugich	104	James E Gardner	166	Vincent M Woods	MAL	Douglas A Gilbertson	MAL
John C Laukkanen	MAL	Bruce L. Adams	285	Todd M Brown	MAL	Zenith L Parker Sr.	MAL
Juan J Mongalo	91	Richard Castro Jr.	162	Paul W Orstad	20	Michael A Shupp	24
Linda Franklin	MAL	Richard Boorman	20	Linus G Riehle	MAL	Don J Krauss	22
Gary W Parsons	67	Johnnie R. Willis	99	Leanne S Pollard	104	Leslie R Joslin	77
Vilice E Johnson	192	Steven L. Russell	MAL	Billy G Thompson	112	John W Davenport	MAL
Richard Keyworth	126	Lawrence O Dietz	174	Ernest Ressler	MAL	Leon Werner	137
James J Hillar	MAL	Edward W Dudley Jr.	226	Robert N Matoka	MAL	Paul W Murray	42
Gregory L Womeldorff	MAL	Dennis W Armstrong	293	William F Blount	MAL	James Collins	MAL
Nicanor C De Los Reyes	MAL	I. E. Green	MAL	Troy Horsley	290	Ronald G Lamon	293
Hatsune Marshall	997	Carl J Schmoock	89	Marion E Ritchie	307	Allen E Brinsfield	166
Clinton Fort	MAL	Paul Winkler	MAL	Joseph R Huffman, II	197	Phyllis R Green	MAL
Stephen E Arndt	MAL	Gilbert D Baker	175	Johnny M Isaacs	91	Frederick Wainwright	91
Scottie A Thompson	61	Galmar S Ylagan	67	Cleto L Lastrella	127	Coy L Gillenwater	162
Donald E Smallwood	MAL	William Hoffman	MAL	Lawrence W Hynson	MAL	Julie Weckwerth	90
Douglas R Malston	210	Nicholas J Peters	70	Stuart J Tyle	175	Leslie E Burl	162
Conrado G Celestial	269	Wayne White	MAL	William A Hawks	MAL	John Wilmoth	294
Jane Evans-Sellers	MAL	Bruce W Keefer	MAL	David W Thompson	371	Ralph F Appelgate	70
Eugene J Hussey	126	David C Bunch	MAL	Dan Durham	MAL	Charles H Bowen Jr.	MAL
John A Moore	99	Elwood W Philhower	31	Alan L Metcalf	40	Alan J Folis	47
Harvey L Belcher	269	Kenneth E Sankey	46	Jack M Dunlap	MAL	Virgil L Johnson	MAL
Doug Wells	147	James H Masters	290	Jackie B Watkins	175	Michael E Canavan	MAL
Dean Crawford	91	Tom Punda	70	Robert K Cooke	8	Frank A McCulloch	70
Michael F Burror	230	William J Lansing	MAL	Robert C Hammer	MAL	Hilary L Harrison	MAL
Carroll W German	126	<b>FEBRUARY</b>		Nicholas J Martocci	115	Fred Barton	192
Tim Brooks	MAL	Wally Tesch	120	James B Bugtong	166	Daniel R Lang	91
Douglas A Wood	MAL	Daniel M Fitzgerald	MAL	Laurence R Hansen	261	Claude I Leasure	91
J D Crouch Jr.	94	Benny Fune	84	Ferdinand R Thomas	31	Elmer W Longmire Jr.	24
Thomas Kravets	MAL	Harold E Patton	MAL	James P Schrayner	MAL	Kenneth Michaud	MAL
Timothy S Schwarzbauer	234	Shawn L Putnam	185	Daniel P Hartman	136	Thomas E Thompson	290
Paul Tidwell	186	Richard E Bull	70	<b>MARCH</b>		Philben A Sims	156
Rodney D Hansen	183	Amos L Crepeau	MAL	Robert E McAllister	MAL	Clifford A Maddox	MAL
John L Turner Jr.	47	Dennis E Holland	275	David L Compton	MAL	Joseph M Manuz	91
Hazel C Bettencourt	382	Ira Lee Edgerton	141	Kenneth P Gray	269	Jose De La Garza	MAL
Gerald Brimacombe	136	Robert D Litten	MAL	Jesse H Deloach	201	Donald E Mansfield	274
Derrill E Thompson	MAL	Lyle C Shanks	298	Oliver L Widerburg	MAL	Donald J Boula	299
Virgil L McIntire	MAL	Marcelino S Santos	247	V Marie Vines	MAL	Donald R Snead	269
Kenneth J Conrad	91	Virgilio R Gadiano	154	Richard J Stewart	67	Gary E Pellowski	MAL
Gary L Smith	367	Damien Di Paolo	20	Ambrocio Platon	91	Betty J Ellis	MAL
Jon B Cockreham	MAL	Kenneth E O'Connor	86	Danny L Hunt	382	Arthur P Kalimon	MAL
Douglas R Kesler	24	Billy Paul Hrbacek	104	David Jelin	174	Harold Young	38
Virgil R Stanger	287	Benjamin L Leith	260	George W Woodward	40	Lawrence Ward	136
James V Sisson	161	Harold W Cushing	60	Roger N Stephenson	MAL	Donna M Barnett	90
Reynaldo A Damo	46	Marvin W Schwinn	47	Virlene R Roberts	MAL	Raymond A Hall	MAL
Bobby G Cannon Jr.	MAL	Donald L Vester	MAL	Terry Muth	MAL	Samuel H Coates	291
Edward J Comes	46	Roger T Davis	24	Tommy Smay	MAL	John Henry Gough Jr.	24
Eric B Guenther	103	Geraldine P Saich	137	Newbury E Meader	MAL	Reece Cox	MAL
		Fred L Migliorini	175	Frank L Russell	281	Walter Stabenow	26
		George N Andrews	20	Earl L Jones	276	William A Turpin	316

## Membership Year Finale



Penny Collins

### Branch

269 - Goose Creek, S.C.  
 94 - Corpus Christi, Texas  
 31 - Peabody, Mass.  
 72 - Fall River, Mass.  
 137 - Minden, Nev.  
 13 - Atlantic City, N.J.  
 382 - Nampa, Idaho  
 247 - Dagupan City, Philippines  
 59 - Cheyenne, Wyo.  
 207 - Dale City, Va.  
 127 - Bicol Nabua, Philippines  
 302 - Carson, Calif.  
 226 - Staten Island, N.Y.  
 295 - San Angelo, Texas  
 112 - Birmingham, Ala.  
 242 - Davenport, Iowa  
 154 - Baguio City, Philippines  
 232 - Cape, N.J.  
 214 - Schenectady, N.Y.  
 113 - Stockton, Calif.  
 62 - San Diego, Calif.  
 294 - Crossville, Tenn.  
 183 - Interlachen, Fla.  
 258 - Erie, Pa.  
 25 - St. Augustine, Fla.  
 73 - Agana, Guam  
 187 - Chattanooga, Tenn.  
 54 - McAlester, Okla.  
 287 - Livermore, Calif.  
 21 - Fort Collins, Colo.  
 377 - Terre Haute, Ind.  
 369 - Cumberland, Md.

**W**e are into the first month of the new recruiting year, which began on April 1 and runs through March 31, 2018.

Planning your strategy for attracting new members is an important aspect of recruiting. Most importantly, you should be able to explain the benefits of membership and share them with Sea Service personnel wherever you go.

Attracting new members should be easy and rewarding. You may already know a dozen eligible

people because of shared hometown interests or activities, such as being members of another veteran organization. Consider forming a committee to develop your plan to participate in several outreach events to promote the value of an FRA membership. Think about creating a letter or postcard to mail to your list of prospective members. Sometimes a good place to start developing a mailing or prospects list is your local Chamber of Commerce. A list of military active members and veterans may also be available if there is a Retired Affairs office in the Family Service Centers at your local base. Newspapers on base also distribute information about community events. Since these are typically free, a lot of people read them to find out what is going on. Use the base newspaper to promote your events, fundraisers and monthly meetings. Most newspapers have event calendars, both in print and online. Post your events in both places, it's FREE!

Try developing your own prospects list by participating in outreach events—get a table, booth or tent. Contact HQ and we can provide the materials to make it more successful. Collect names of potential members through raffles during air shows, retention fairs, commissaries, exchanges or any other event that draws a large military or retiree population. Be

sure to follow up with a telephone call or send an email invitation to attend a meeting or an event planned by your Branch or Shipmates. Following up is the key to maintaining contact with prospective members.

If you take the time to call or write a letter, it may give them the desire to belong to something important, fun and valuable in their community. Consider asking Shipmates if they have any co-workers or friends eligible to join the FRA. Developing a "Friends & Family" list to use for recruiting can be very successful. If you have a list of 10, and one or two decide to join, that can be considered a success!

Some of the most popular membership benefits include the monthly magazine, email newsletters (*NewsBytes*, *OnWatch*) and social media, as well as the website and mobile app. Members also have access to legislation and health care experts. FRA can assist with preparing disability claims and access to our Disaster Relief Fund for Shipmates in need. There are also a wide variety of health, life and dental insurance products, and financial services. Additionally, there are several scholarships available for members and their immediate family each year.

Looking back at the membership year for 2016-2017, there were 32 Branches who reported a gain and no loss of members during the year. These Branches and Shipmates will be recognized and will receive the FRA Recruiting Awards at the 90th FRA National Convention scheduled for September 19-24 in Hunt Valley, Md. The Branches who had membership gains or no losses are listed to your left.

Recruiting and retaining members is a challenge. Plan ahead and set a goal for your membership needs; it's a win-win situation for all. **FRA**

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

# MOVING FORWARD

## 2016 – 2017



### Continuing Programs

#### Recruit 3 Program

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

#### Recruit 32 Program

Any FRA member who recruits sponsors 32 new or reinstated members during the recruiting year will be eligible to receive a life membership or \$200 cash award if already a life members. For each subsequent 32 members recruited, a shipmate will be eligible to receive an additional award of \$200.

#### Submit completed applications to:

FRA, 125 N. West St., Alexandria, VA 22314-2754. Remember to include payment and your full name and membership number in the "Sponsored by" section of the application.

### Continuing Recruiting Initiatives (2016)

#### Recruit 5 Initiative

Any FRA member who recruits/sponsors five (5) new or reinstated members will receive a "Recruit 5" collectible pin and a one-year extension of his/her existing membership, valued at \$30. If the recruiter is already a Life Member, a special gift valued at \$30 will be awarded in lieu of paying for one year of membership dues. The recruiter is eligible to recruit only one set of five new or reinstated members during the recruiting year and receive the special incentive awards.

#### Retain 10 Initiative

To strengthen retention, we will randomly draw a total of 40 names of new or rejoined FRA members with one or two years of membership who are eligible for renewal. This drawing will be held quarterly to select 10 names each in July, October, December and April. Winners' memberships will be extended for one year, valued at \$30.

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



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Alexandria, VA 22314-2754

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Toll-Free: 1-800-FRA-1924  
www.fra.org



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NEW MEMBERS**

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### Join FRA: Membership Application

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

Name: \_\_\_\_\_ Rate/Rank: \_\_\_\_\_

Address: \_\_\_\_\_  
Street Lot/Space City State Zip Code

Date of Birth: \_\_\_\_\_ SSN (optional): \_\_\_\_\_ Phone: ( ) \_\_\_\_\_

Service: \_\_\_\_\_ Status: \_\_\_\_\_ Membership Preference: Branch No. \_\_\_\_\_ ☐ Nearest to Home ☐ Member-at-Large

Previous FRA Member: ☐ No ☐ Yes (If yes, previous Member No.: \_\_\_\_\_)

Spouse's Name: \_\_\_\_\_ Your E-mail Address: \_\_\_\_\_


Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

#### SPONSORED BY:

Name: \_\_\_\_\_

Member No: \_\_\_\_\_ Branch No.: \_\_\_\_\_

#### DUES:

- ☐ 1 Yr. \$30.00
- ☐ 2 Yrs. \$48.00 First time members 
- ☐ 2 Yrs. \$57.00 Renewing or reinstating FRA members
- ☐ 3 Yrs. \$85.50
- ☐ 5 Yrs. \$135.00

#### PAYMENT OPTIONS:

- ☐ MC ☐ Visa ☐ Discover ☐ AMEX ☐ Check-enclosed

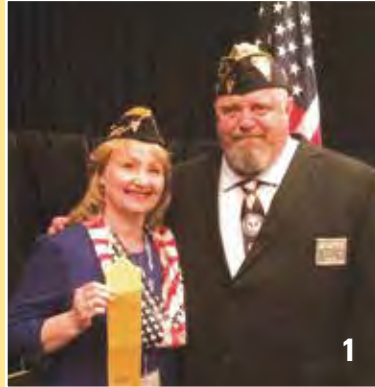
Credit Card No. \_\_\_\_\_

Exp. Date: \_\_\_\_\_



**1. BRANCH 113, STOCKTON, CALIF.**

Branch President Maria Behm accepted an award for 2013-2014 for 100 percent continued membership of her members from Branch 113 during their Mid year Convention held in Corning, Calif. Behm is pictured with West Coast Regional President Larry Briggs.

**2. BRANCH 89, ATLANTA, GA.**

Branch President, Shipmate Rose (L), presented continuous membership pins to Shipmates (L to R) as follows: Shipmate Hayes (35 years), Shipmate Hardy (35 years), Shipmate Bierkamp (20 years) and Shipmate Barron (35 years).

**3. BRANCH 24, ANNAPOLIS, MD.**

During the monthly Branch meeting, 10 new Shipmates were initiated as FRA members on March 14.

**4. BRANCH 112, BIRMINGHAM, ALA.**

Branch 112 Secretary/Treasurer Juan Bowden presented Shipmate Richard Thompson with his 50-year continuous membership certificate and pin.

**5. BRANCH 22, PENSACOLA, FLA.**

(L to R) Branch President Jim Richmond, initiated new Shipmate BMC(SW) Nelson Castro, USN (Ret.) into the FRA while JrPRPSE Dave Davis, Branch 290 looks on. The initiation was done during the recent Southeast Regional Midyear Meeting held at Branch 290 in Mayport, Fla.

**6. BRANCH 245, BELLINGHAM, WASH.**

The awards presentation for the Branch 245 winners in The Americanism Essay Contest was held at the Burlington/Edison High School. Shipmates Ted Olson (L to R), Robert Baisden, Cadet PO3 Sarah Crosby, NJROTC, Cadet LCDR Benjamin Crosby, NJROTC (both of Burlington-Edison High School Tiger Company Navy JROTC) and Mike Cole, President of Branch 245, were present.

**7. BRANCH 34, TALLAHASSEE, FLA.**

Branch 34 President Earnest Reed (R) presents Shipmate Lorenzo Johnson USN (Ret.) with his 40-year continuous membership certificate and pin.





#### 8. BRANCH 99, VIRGINIA BEACH, VA.

Boy Scout Reese Etienne from Troop 16 Driver/Suffolk, VA., presented a plaque to Branch 99 in February for donations that allowed him to complete his Eagle Scout project. He is pictured with Branch Vice President Art Bailey.

#### 9. FRA STAFF

The FRA Legislative and Veterans' Services team (L to R) NP Donald Larson, Senator Kirsten Gillibrand (N.Y.), FRA Legislative Director John Davis, and NED Thomas Snee, presented the association's prestigious Pinnacle Award to honor Senator Gillibrand's outstanding leadership in preserving and enhancing the quality of life for military personnel, retirees, veterans and their families.

#### 10. BRANCH 307, GULFPORT, MISS.

"Old Naval Home" Branch 307 President Harry Rhizor (L) presented Shipmate Marion Ritchie with her "Life Membership" card and certificate during her 100th birthday party. Shipmate Ritchie is an "independent" resident of the Armed Forces Retirement Home in Gulfport and lives alone. Branch Membership Chair Robert Rutherford (R) looks on.

#### 11. BRANCH 258, ERIE, PA.

Branch President George Greenawalt (R) presented a 40-year pin and Continuous Membership certificate to Shipmate Joseph Marschak at a branch meeting in Erie, Pa.

#### 12. BRANCH 136, MINNEAPOLIS, MINN.

Branch President Tom Dooley (L) Presented a 50-year Continuous Membership certificate & pin to Shipmate Loyal Younggren.



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

## LA FRA East Coast



Shirley Vatter

**E**ast Coast Region Units are all working diligently and contributing to their surrounding communities. Unit members provide hot meals, fill and distribute backpacks with needed school supplies to children and provide many items needed by Fisher House residents. We aim for the children in Title One schools to receive books, and musical instruments to play with. Each month cookies are donated to every resident of a chosen nursing home, and we provide live musical entertainment at veterans' homes; cases of computer paper for veterans' resource centers, food baskets and toys during the holidays. Additionally, we assist in other ways such as, providing transportation to meetings, doctor appointments and shopping trips.

LAFRA Unit members work tirelessly at Navy Hospitals. From hosting a game of Bingo at a nursing home, visiting schools and speaking about Americanism and Patriotism, to gathering and donating items for Stockings for Soldiers for Christmas. Our hope is that every veteran at a VA Home gets a Christmas card and friendly visits year round to brighten their days. All these donations from the Units are made possible by ongoing fundraising events across the East Coast Region, which are supported by their Branches, to which ECR Units say a warm "Thank You!"

Yours in Loyalty, Protection and Service, RPEC  
Shirley Vatter **FRA**

Shirley Vatter is the LA FRA Regional President, East Coast.



East Coast Region celebrating a new Unit on November 2016, Unit 99, Kempsville in Virginia Beach, Virginia. Pictured (L to R) Sharon Holmes, President, Dorothy Smiley, Tiffany Charles, Julie Wood Treasurer, Nini Quinn, Mary Kenney, and O'Linda Ritchie.



Books donated to Chesapeake Kids Program for Title One schools in their community by members of Unit 40, Chesapeake, Virginia.



February 2017, Unit 67 celebrated Capitol City's 50th year. (R to L) from Unit 4: ECR Chaplain Rebecca "Ruby" Lopez, ECR VP Cristina Dixon, from Unit 67: Monica Ali Unit Chaplain, M. Helen Campbell, Secretary/Treasurer, Melinda DeLoatch-Speight, President, Ashley Speight VP peeking around the shoulder of Karen Brobst, and Unit 93 PRP and Secretary/Treasurer and RPEC Shirley Vatter.



Ashley Radano, Director of Donations at Charlotte Hall Veterans Home (L) accepting gifts presented by Unit 93 with Unit 93 Officers (R to L) Tammy Cannon VP, Karen Brobst PRP and Unit Secretary/Treasurer, and Shirley Vatter RPEC and Unit 93 President.

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— Al P., Minnesota



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— Amy S., Audiologist,  
Indiana

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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 his own affordable version — called the MDHearingAid *AIR*® as the result of its virtually invisible, lightweight appearance. This sleek, doctor-designed, Behind-the-Ear digital hearing aid delivers **crystal-clear, natural sound** all day long and the soft, flexible ear domes are so comfortable you won't realize you're wearing them.

Hearing is believing and we invite you to try this nearly invisible all-digital hearing aid, with no annoying whistling or background noise, for yourself. If you are not completely satisfied, simply return it for a 100% refund of your purchase price.

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## The Importance of Estate Planning



Joe Barnes

**M**y wife and I recently started the process of updating our wills and associated documents after a long period of procrastinating— particularly by me. I know this is not something to ignore and getting serious about ensuring that our personal affairs are in order is very important. However, it's really easy to keep putting this off because the reality of accepting our own mortality is part of this. In short, we're not always going to be here and we must proactively plan accordingly.

We've been aware of the need to update our wills; however, our new financial advisor repeatedly urged us to do so as part of comprehensive (and smart) planning for the future. The focus is not simply on maximizing our retirement savings, we also are looking to ensure that our remaining assets go where we want them when we pass from this life.

In getting to this point, we researched financial planners when I retired for the second time and found a firm we believe is managing our retirement savings in a responsible manner and in our best interests (fiduciary responsibility). This involves continually monitoring our investments and the effects of market swings and changes in the overall economy.

Back to the updating process, the associated questionnaires are provided by the law firm we selected based on the recommendation of our financial advisor and research on our part. These are similar to forms we completed when working with Navy Legal Services many years ago in preparing our existing wills. Completing these documents is significantly more complicated now since much has changed during the ensuing years.

We listed assets, detailed life insurance policies and items we own, identified who will be the executor and discussed bequests to our church and other charitable or educational organizations.

A top priority for us is donating to our church and credible military and veterans' organizations, including the FRA and the FRA Education Foundation.

In considering these decisions, it occurred to me that there are a number of FRA Shipmates that have selected support for our scholarship program as priorities when finalizing their estate plans.

These include Shipmates Robert Treadwell, Stanley Doran, Hazel Benn, Angelo Nunez and his wife Mildred, and others. All specified that all or part of their respective estates were donated in support of our scholarship program to benefit future scholars pursuing their education goals.

Thanks to their foresight and generosity, we are now awarding annual scholarships in their names to deserving students each year.

A key aspect of making such a decision is determining that the receiving organization is well managed, operating ethically and that there are low administrative expenses associated with the organization's work.

There are many service related entities seeking support of their causes but not all are doing so ethically, or with support of veterans and their families as utmost priorities. From the Foundation's perspective, we're especially proud of our low administrative costs due in part to great volunteer support and assistance from FRA NHQ. This is a key consideration in conjunction with our selection to participate in the Office of Personnel Management's government wide Combined Federal Campaign (CFC).

That being said, we're moving ahead with the process of updating our wills and estate plan while working with a financial planning firm committed solely to working on retirement plans. I strongly urge all readers to do likewise to ensure that your personal priorities are addressed and that beneficiaries and family members are clearly identified. Good luck in doing so! **FRA**

By NEDE Joe Barnes

Visit [www.fra.org/foundation](http://www.fra.org/foundation) for the 2018 scholarship applications.

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

### Questions?

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



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# In Memoriam

Name	Rating	Branch							
Alexander, Charles B.	HMCN, USN	94	Hargiss, Philip R.	YN1, USN	316	Randby, Lawrence B.	SKCS, USN	334	
Anderson, Richard L.	ML1(DV), USN	MAL	Haskell, Glenda J.	AGCM, USN	117	Rankin, Richard K.	CT2, USN	124	
Andrasovsky, Henry W	GYSgt, USMC	70	Henwood, Robert F.	ETCM, USN	61	Raynor, Harold L.	HT1, USN	MAL	
Aussey, Jon D.	ETCM (SS) USN	99	Housley, Richard G.	OSC, USNR	MAL	Reese, Loren D.	ADCS, USN	MAL	
Barton, Bruce S.	PRC, USN	MAL	Ignacio, Benjamin B.	MS1, USN	171	Rien, Howard E.	RDC, USN	MAL	
Basselgia, Robert C.	PRC, USN	MAL	Ivanoff, George R.	LT, USN	346	Rosenberg, Marvin	CDR, USN	263	
Battista, Luigi A.	AE1, USN	156	Jackson, James C.	BMCM, USN	311	Scheinkoenig, Roderick	ASCS, USN	11	
Bizzell, Clayton K.	CPO, USN	91	Johnson, Harold	ADJ1, USN	124	Seagrist, William I.	MMC, USN	MAL	
Bleskey, Martin F.	1STSGT, USMC	175	Johnston, Armand M.	AVCM, USN	MAL	Segovis, Charles E.	Shipmate, USN	MAL	
Boucher, James L.	BM1, USN	137	Joslin, Jack P.	YNC, USN	MAL	Seybold, Robert V.	EMC, USN	296	
Brickle, Preston S.	ADJ1, USN	91	Kane, Bernard	AEC, USN	93	Shimer, Harold J.	CWO4, USN	170	
Brown, Dennis E.	ATC, USN	47	Kaspala, John	RMC, USN	MAL	Smith, Verne K.	RMCS(SS), USN	38	
Bury, John J.	MR1, USN	1	Katsarelis, Manuel T.	AMHC, USN	101	Smith, Douglas R.	RM1, USN	MAL	
Carlson, Joan M.	YN1, USN	238	Kauffman, Dean R.	BTMC, USN	42	Smith, George L.	ADJ1, USN	MAL	
Carlton, Gillie D.	CTC, USN	67	Kelley, Charles M.	AVCM, USN	MAL	Smith, Orville E.	CSC, USN	98	
Carrick, Kermit W.	HTCM, USN	217	Kolonko, Richard P.	ADR1, USN	201	Smith, George W.	GM1, USN	70	
Chadwell, Harold Lee	AOC, USN	91	Kramer, Roger N.	SHC, USN	210	Smith, Stanley L.	CPO, USN	290	
Citta, William G.	SGT, USMC	MAL	Lare, Lee J.	MMCS, USN	MAL	Sousa, John P.	PO1, USN	86	
Cochran, George W.	BTC, USNR	34	Lavelle, Ronald R.	BM1, USN	296	Sullivan, George W.	AMHC, USN	91	
Cook, Colby C.	GMGCS, USN	156	Ledger, Roland I.	RDC, USN	101	Taper, Theodore I.	BM1, USN	72	
Cook, Willis W.	ADCS, USN	49	Lee, James T.	AMCS, USN	105	Tenley, Ronald	HMCN, USN	208	
Cunningham, James H.	BMC, USN	126	Little, Truman H.	DKSN, USN	89	Thompson, William Y.	MSGT, USMC	91	
Dallman, Edwin L.	FTCM, USN	120	Lynch, Peter	MAJ, USMC	91	Townley, Donald A.	S/SGT, USMC	MAL	
Dalton, Dock F.	ADCS, USN	91	Marion, David M.	PN1, USN	276	Turley, John J.	CPO, USN	334	
Eaddy, Davis O.	SKCM, USN	254	Mateo, Salustiano A.	SKC(SS), USN	57	Vandervoort, Albert C.	TD1, USN	91	
Everett, James	SN(CDR), USN	MAL	Mayo, William	USN	MAL	Walter, Bert	ADC, USN	97	
Fetterolf, Richard L.	GM	MAL	Merrifield, Julius Q.	UTC, USN	MAL	Washington, Ronald	TM1, USN	307	
Flynn, Daniel J.	SGTMAJ, USMC	53	Morgan, Ottis N.	LCDR, USN	126	Wilkins, Guy D.	PNCS, USN	60	
Francia, Wilfredo	DK1, USN	175	Muldoon, James E.	CPO, USN	307	Zinsmeyer, Clarence E.	MMCS, USN	285	
Genesky, James B.	SGT MAJ, USMC	42	Naujoks, Richard L.	FTBC(SS), USNR	166	Zittel, Rudolph W.	AMEC, USN	104	
Goddard, Freddie D.	AMSC, USN	210	Nye, Lawrence E.	AMSC, USN	91	Zuidema, Andrew S.	DPCM, USN	5	
Grabowski, Emil E.	ADJC, USN	91	<b>PNC, Owens, Robert H.</b>	<b>QMC, USN</b>	<b>MAL</b>				
Green, Floyd Jack	CWO3, USN	104	Oyler, Jimmie D.	LCDR, USN	161				
Grobel, Kent W.	ADRC, USN	136	Pascoe, William F.	YN1, USN	91				
Guadagnolo, James V.	SSGT, USMC	208	Perkins, Beverly W.	HTCM, USN	70				
Hamilton, Ronald K.	PHC, USN	67	Perrello, Robert J.	QMC, USN	MAL				
Hampton, James C.	HMC, USN	204	Piatt, Ira A.	AD1, USN	115				
Hanson, Lawrence J.	BMC, USN	136	Pinkston, William T.	GYSgt, USMC	254				
			Pool, Larry	EMCS, USN	117				

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](mailto:mserfra@fra.org) or by telephone at 703-683-1400 ext 1.

# A TRIBUTE TO AMERICA'S SAILORS

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▲ The right side features an American Sailor in his familiar white uniform. Beside him is the intimidating image of an American destroyer. Also featured is our stylized logo to the spirit of the American Sailor which features a globe of the earth in the center, framed with a sailor cap, anchor, and compass. Surrounding the logo, banners read, "Defending Freedom Around the World." Next is the image of a mighty aircraft carrier, which serve as command centers for many operations. Banners on the right side read, "American Freedom Tribute®" and "Freedom Is Never Free".

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## Reunions

### USS Iowa (BB-61)

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08/12/2017-08/16/2017, Nashville, Tenn.  
Contact: Paul Ogg  
Telephone: 306-908-4856  
Email: kjoggpr@aol.com

### VP-69 / NW Patrol Squadrons

08/18/2017-08/20/2017, Oak Harbor, Wash.  
Contact: Daryl Phillippi, 4014 SE 9th Ave.,  
Portland, OR 97202  
Telephone: 503-238-6020  
Email: daryl2p3@gmail.com  
Website: [www.vp69.wordpress.com](http://www.vp69.wordpress.com)

### The National Association of Destroyer Veterans National Reunion

08/20/2017-08/24/2017, Valley Forge, Pa.  
Contact: Monica Ventura, P.O. Box 100,  
Somerset, MA 02726  
Telephone: 508-677-0515  
Email: [nationalreunion@destroyers.org](mailto:nationalreunion@destroyers.org)

### USS Wiltsie (DD-716)

08/20/2017-08/24/2017, Valley Forge, Pa.  
Contact: Ted Laurila, 1101 S Scheuber Rd. #58,  
Centralia, WA 98531  
Telephone: 360-736-3853  
Email: DD716TED@COMCAST.NET

### VP-4

08/22/2017-08/27/2017, Arlington, Va.  
Contact: Larry Hames, 21015 124th Ave. E,  
Graham, WA 98338  
Telephone: 503-688-9804  
Email: [Larry.Hames@VP4Association.com](mailto:Larry.Hames@VP4Association.com)  
Websites: <http://www.afr-reg.com/>

### VAH-21

09/12/2017-09/16/2017, Pensacola, Fla.  
Contact: Atcs Gerald L. Tripp, 459 Casper Dr.,  
Hemet, CA 92545  
Telephone: 951-926-6047  
Email: [trippg748@verizon.net](mailto:trippg748@verizon.net)

### USS L. Y. Spear (AS-36)

09/13/2017-09/17/2017, San Diego, Calif.  
Contact: Patty Kelso, 6916 Lamar Ave.,  
Overland Park, KS 66204  
Telephone: 913-677-1837  
Email: [pattykelso@usslyspear.org](mailto:pattykelso@usslyspear.org)  
Websites: [www.usslyspear.org](http://www.usslyspear.org)  
[www.holinnbayside.com](http://www.holinnbayside.com)

### USS Wahoo (SS565)

09/14/2017-09/16/2017, Cleveland, OH.  
Contact: Tom Young, 25 Kristopher Dr.,  
Hampstead, NH 03841  
Telephone: 603-918-0166  
Email: [tank@tomandshirleyyoung.com](mailto:tank@tomandshirleyyoung.com)

### MCB11 Seabees

09/17/2017-09/21/2017, York, PA.  
Contact: Larry Hagler, 21012 Boggy Ford Rd.,  
Lago Vista, TX 78645  
Telephone: 512-267-8873  
Email: [lhagler475@earthlink.net](mailto:lhagler475@earthlink.net)

### AE/AOE Sailors Association

09/20/2017-09/24/2017, San Diego, Calif.  
Contact: Kurt Julsen  
Telephone: 907-632-9961  
Email: [aesaki@yahoo.com](mailto:aesaki@yahoo.com)

### USS Prairie (AD-15)

09/20/2017-09/24/2017, Nashville, Tenn.  
Contact: Brad Allen, P.O. Box 29,  
Schuylerville, NY 12871  
Telephone: 518-695-4821  
Email: [bradleyeallen@msn.com](mailto:bradleyeallen@msn.com)

### USS Richard E. Byrd (DDG 23)

09/27/2017-09/30/2017, Grantville, Pa.  
Holiday Inn Harrisburg-Hershey, 604 Station Rd.,  
Grantville, PA 17111  
Contact: Robert G. Earnest  
Telephone: 724-267-4002

### USS Leyte (CV-32)

09/27/2017-10/01/2017, Baltimore, Md.  
Contact: Le Grande W. Van Wagenen  
Telephone: 732-727-5993  
E-mail: [leyte1956@aol.com](mailto:leyte1956@aol.com)

### USS Sargo (SS-188/SSN-583)

09/27/2017-09/30/2017, Washington,  
District of Columbia  
Holiday Inn-Washington Dulles Interna-  
tional Airport  
Contact: Mike Hacking, 637 Little Rock Dr.,  
Santaquin, UT 84655  
Telephone: 801-754-1183  
Email: mrhacking@cut.net  
Website: www.ssn583.com

### USS Kaskaskia (AO-27)

9/27/2017-10/1/2017, Three Rivers, Mich.  
Contact: Robert Crosbie, 60964 M-40,  
Jones, MI 49061  
Telephone: 269-244-5474  
Email: bcrosbie@voyager.net

### USS Inchon Association

10/15/2017-10/19/2017, Myrtle Beach, S.C.  
The Beach Cove Resort  
Contact: David Fix, P.O. Box 636,  
Nalcrest, FL 33856  
Telephone: 717-203-4152  
Email: ussinchon@gmail.com

Reunions/LookingFor must be submitted in writing to FRA Reunions/Looking-  
For, 125 N. West St., Alexandria, VA 22314 or to VictoriaD@fra.org. Include  
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be submitted online at www.fra.org. For questions regarding submissions  
contact Victoria at 1-800-FRA-1924, ext. 124.

### USS Waller (DD/DDE-466)

10/15/2017-10/19/2017, Charleston, S.C.  
Contact: Keith Lemons  
Telephone: 606-365-2902  
Email: schulerlemons98@gmail.com

### USS James E. Kyes (DD-787)

10/18/2017-10/22/2017, San Diego, Calif.  
The Holiday Inn Bayside  
Contact: Roger Donnay, 1486 Loggers Pond  
Pl. #11,  
Boise, ID 83706  
Telephone: 202-344-0108  
Email: rogerdonnay@donnay-software.com

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drilled at the Naval Reserve Center in Saint  
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## Stretch IRA Strategy and Your Estate Plan

Most Americans understand an Individual Retirement Account (IRA) can provide a powerful way to save for retirement. But what many don't know is an IRA can also be an effective estate-planning tool.

If one of your goals is to transfer wealth to your children or grandchildren and leave a financial legacy that could potentially increase over time, the stretch IRA strategy may help you achieve this goal. With some planning on your part – along with educating your beneficiaries on how they need to manage their inheritance – you may be able to turn even relatively small balances into large payouts over time.

The stretch IRA is a strategy, not a special type of IRA. It's an approach to estate planning that attempts to maximize the tax-advantaged potential of the IRA assets by leaving them in the IRA as long as the law allows. That's because when a non-spouse beneficiary inherits an IRA, he or she must begin taking required minimum distributions (RMDs) from the IRA in the year following the original owner's death to take advantage of the stretch IRA strategy.

The term "stretch IRA" refers to the ability of the beneficiary who inherits the IRA to draw out the RMDs over his or her own life expectancy on a "term-certain" basis. "Term-certain" means the assets can't remain in the account indefinitely; at the end of the "term" the account will be emptied. The younger the beneficiary is, the longer his or her life expectancy – resulting in a smaller RMD as a percentage of the IRA balance. This strategy minimizes how much must be taken out of the IRA each year and, more importantly, allows the funds remaining in the account to potentially continue to grow on a tax-advantaged basis.

To understand how this strategy might work, let's look at the following hypothetical example. John names his grandson Stephen as the beneficiary of his IRA. John passes away at age 69, and Stephen inherits the IRA with a value of \$79,500 at age 21. He begins taking RMDs from the inherited IRA in the year following John's death. At age 83, assum-

ing Stephen takes only the RMD amount each year, he will have reached the end of his "term-certain" or projected life expectancy and received a total of \$866,624 from the Inherited IRA, depleting the account.<sup>1</sup>

While Stephen will owe taxes on the pre-tax

dollars distributed from the inherited IRA, the impact is a lot less than if he had chosen to take a lump-sum distribution and liquidated the IRA. And, by doing this, he would have foregone the opportunity for the dollars to stay in the IRA and continue to potentially grow on a tax-deferred basis.

In order to make sure the intentions of the stretch IRA strategy are met, the following are some important points for beneficiaries to note.

When a beneficiary inherits the IRA, he or she should direct the firm holding the account

to open an Inherited IRA. The Inherited IRA will list the name of the individual who inherited the account as the beneficiary and list the name of the IRA owner as deceased (for example, "Jane Doe, beneficiary, John Smith, deceased). Additionally, the beneficiary must begin taking RMDs by December 31 in the year following the year the IRA owner died. It is important to remember the beneficiary is not the owner of the IRA – that person is deceased. The beneficiary can take distributions and make investment choices, but he or she cannot make contributions to that account.

If you're considering including your IRA in your estate plan, you can use the stretch IRA strategy with either a Roth IRA or Traditional IRA. It's important to note that with a Traditional IRA, you have to take RMDs the year you turn 70 ½. Any remaining balance after your death can pass to your beneficiary, and he or she can employ the stretch



Carl M. Trevisan, CFP®



Stephen M. Bearce

**When considering the stretch IRA strategy for your estate plan, keep in mind your needs and tax laws can change over time.**

IRA strategy.

Additionally, you'll want to give careful consideration to the individual you name as beneficiary. You must list your beneficiary on the IRA beneficiary designation form. You can also name contingent beneficiaries. Since a non-spouse who inherits the IRA will take RMDs based on his or her life expectancy, the younger the beneficiary, the less he or she must take out each year. Therefore, if maximizing the tax-deferred compounding of the IRA is the main goal, a young person is the ideal individual to designate as a beneficiary.

When considering the stretch IRA strategy for your estate plan, keep in mind your needs and tax laws can change over time. The stretch IRA strategy is appropriate for individuals who have other assets to cover expenses in retirement and don't anticipate needing the funds in his or her IRA to fund retirement.

However, if you're unsure about whether you'll need your IRA assets to fund your own retirement, remember that any amount left in the IRA after your death can be stretched by the beneficiary. You can change the beneficiary at any time and you should review beneficiaries at any life event such as a birth of a child or grandchild, marriage, divorce, or death of a beneficiary.

If you have questions about which IRA and estate-planning techniques are right for you, you may want to discuss your options with your Financial Advisor, tax advisor, and attorney. **FRA**

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*Our firm is not a legal or tax advisor.*

1 Example is based on a hypothetical projection of the Required Minimum Distribution (RMD) option. The projected values should be reduced for any applicable federal and state income taxes that will be due. All distributions are assumed to be taken at the end of the year. Calculations are based on a 6% annual rate of return and were invested in a Traditional IRA.

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

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## Thanks to BetterWOMAN, I'm winning the battle for **Bladder Control.**



Frequent nighttime trips to the bathroom, embarrassing leaks and the inconvenience of constantly searching for rest rooms in public—for years, I struggled with bladder control problems. After trying expensive medications with horrible side effects, ineffective exercises and uncomfortable liners and pads, I was ready to resign myself to a life of bladder leaks, isolation and depression. But then I tried **BetterWOMAN**.

When I first saw the ad for BetterWOMAN, I was skeptical. So many products claim they can set you free from leaks, frequency and worry, only to deliver disappointment. When I finally tried BetterWOMAN, I found that it actually works! It changed my life. Even my friends have noticed that I'm a new person. And because it's all natural, I can enjoy the results without the worry of dangerous side effects. Thanks to BetterWOMAN, I finally fought bladder control problems and I won!



### ALL NATURAL

Clinically-Tested Herbal Supplement

- Reduces Bladder Leaks
- Reduces Bathroom Trips
- Sleep Better All Night
- Safe and Effective – No Known Side Effects
- Costs Less than Traditional Bladder Control Options
- **Live Free of Worry, Embarrassment, and Inconvenience**



You don't have to let bladder control problems control you. **Call now!**

Also Available: **BetterMAN®**

The 3-in-1 Formula Every Man Needs – Better **BLADDER**, Better **PROSTATE**, and Better **STAMINA!**  
Order online at [www.BetterMANnow.com](http://www.BetterMANnow.com).

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This product is not intended to diagnose, treat, cure or prevent any disease.  
Use as directed. Individual results may vary.  
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## Memorial Day around the world with FRA

On July 1960, from New York, the Philippines, California and more. Shipmates honored those who gave their lives to defend our country. This picture was originally published in the FRA July 1960 issue, then known as *Naval Affairs*. **FRA**

# “To you, it’s the perfect lift chair. To me, it’s the best sleep chair I’ve ever had.”

— J. Fitzgerald, VA



Sit up, lie down —  
and anywhere  
in between!

Easy-to-use remote for  
heat, recline and lift

We’ve all had nights when we just can’t lie down in bed and sleep, whether it’s from heartburn, cardiac problems, hip or back aches – it could be a variety of reasons. Those are the nights we’d give anything for a comfortable chair to sleep in, one that reclines to exactly the right degree, raises feet and legs to precisely the desired level, supports the head and shoulders properly, operates easily even in the dead of night, and sends a hopeful sleeper right off to dreamland.

**Our Perfect Sleep Chair® is just the chair to do it all.** It’s a chair, true – the finest of lift chairs – but this chair is so much more! It’s designed to provide total comfort and relaxation not found in other chairs. It can’t be beat for comfortable, long-term sitting, TV viewing, relaxed reclining and – yes! – peaceful sleep.

Our chair’s recline technology allows you to pause the chair in an infinite number of positions, including the Trendelenburg position and the zero gravity position where your body experiences a minimum of internal and external stresses. You’ll love the other benefits, too: It helps with correct spinal alignment, promotes back pressure relief, and encourages better posture to prevent back and muscle pain.



This lift chair puts you  
safely on your feet!

**And there’s more!** The overstuffed, oversized biscuit style back and unique seat design will cradle you in comfort. Generously filled, wide armrests provide enhanced arm support when sitting or reclining. The high and low heat settings can provide a soothing relaxation you might get at a spa – just imagine getting all that in a lift chair! It even has a battery backup in case of a power outage. Shipping charge includes white glove delivery. Professionals will deliver the chair to the exact spot in your home where you want it, unpack it, inspect it, test it, position it, and even carry the packaging away! Includes one year service warranty and your choice of fabrics and colors – Call now!

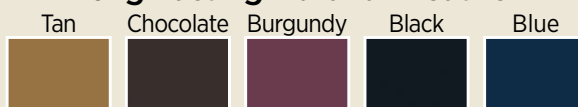
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Jonathan Ruckdeschel and The Ruckdeschel Law Firm, LLC have been providing legal representation to veterans and other individuals suffering from mesothelioma and asbestos-related diseases since 2004. We only practice in the field of asbestos disease litigation. There are never any fees or expenses unless we obtain compensation for our clients. Contact us for a free consultation.

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