

YOUR MISSION, YOUR VOICE

# FRA *today*

*The magazine of the Fleet Reserve Association*

NOVEMBER 2017

## NATIONAL CONVENTION REVIEW

*90th FRA &  
85th LA FRA  
National Conventions*

### INSIDE:

- 8** Legislative Update
- 22** High-Intensity Workouts
- 26** Young Marines Program



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Branch and Unit 4, Washington, DC provided some great entertainment and food for everyone who attended the 2017 Convention.

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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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## Happy Birthday U.S. Marine Corps!

**T**his month we celebrate 242 years of Marine Corps history! The official birthday of the United States Marine Corps is November 10 and was established in 1775 during the Second Continental Congress. The name “Continental Marines” was created by this decree:

“That two battalions of Marines be raised consisting of one Colonel, two lieutenant-colonels, two majors and other officers, as usual in other regiments; that they consist of an equal number of privates as with other battalions, that particular care be taken that no persons be appointed to offices, or enlisted into said battalions, but such as are good seamen, or so acquainted with maritime affairs as to be able to serve for and during the present war with Great Britain and the Colonies; unless dismissed by Congress; that they be distinguished by the names of the First and Second Battalions of Marines.”

The location of the birthplace of the Corps of the first Marines to enlist, under Commandant Samuel Nicholas, was Tun Tavern in Philadelphia. Some claim that a recruiting effort happened earlier at Nicholas’s family tavern called the Conestoga Waggon. At the conclusion of the Revolutionary War in 1783, the Continental Navy was disbanded along with the “Continental Marines.” The Corps was later officially re-established on July 11, 1798 by President John Adams when he signed the “act for establishing and organizing a Marine Corps.”

Marines celebrated the recreation of their Corps on July 11th until 1921. Major Edwin North McClellan sent a memorandum on October 21, 1921, to Commandant John A. Lejeune, requesting November 10 be declared the official holiday. Lejeune followed McClellan’s request with Corps Order 47. Although no official record exists, the first formal ball was celebrated in 1925.

Commandant Lemuel C. Shepherd, Jr. formalized and standardized official celebrations in 1952 by outlining the cake cutting ceremony, which was included in the Marine Drill Manual in 1956. Per tradition, the first slice of cake is given to the oldest Marine present, who in turn hands it off to the youngest Marine present, symbolizing the experienced Marines passing their knowledge to the new generation. The celebration also includes reading Marine Corps Order 47 and a message from the current Commandant. In many cases the celebration will also include a pageant of Marine Corps uniforms, as a reminder of the history of the Corps.

Marines are respectfully asked to celebrate the birthday, regardless of where they may be, even while in combat. **FRA**

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

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## Veterans Helping Veterans



Thomas J. Snee  
Executive Director

**H**appy Veterans Day Shipmates! The core of veterans lies within our enlistment oath: “solemnly swear (or affirm) that (we) I will support and defend the Constitution of the United States against all enemies, foreign and domestic...” Today that can be very challenging at best. Our personal ideals and outlooks are constantly under extreme scrutiny, so much at times that we can waiver on our position.

In 1954 President Dwight D. Eisenhower officially changed the name from Armistice Day to Veterans Day, celebrated November 11th. Many ceremonies around the world allow a moment of silence, at the eleventh hour, the eleventh minute, to the eleventh day, of the eleventh month as a tribute to all Veterans.

As Shipmates of FRA, let’s hold our heads high, for 93 years ago on November 11, 1924, we were founded. A group of sea service members that remember our advances during World War I and the many wars and conflicts thereafter. We have seen the effects on sea service members but without hesitation look to meet the standards of excellence to serve with Loyalty, Protection and Service.

That being said, let me push on to “Vets Helping Vets.” To date, there are more than 5.2M Veterans who ages vary, but we all served. The Department of Veterans Affairs (VA) reputation has wavered at times and respect for veterans in some realms has decreased, but we have that synergy to engage with all veterans.

The veteran of today does not want to hear “stories or hangout,” but rather take a role in giving back to their communities. PTSD has taken a monumental leap, but in many ways, we can “circle those wagons,” beat the drum and prevent unnecessary measures of self-destruction, speak up for the lack of proper treatment through CHOICE, recognize all veteran genders, discourage and listen to those who need us to answer the call and “take away the pain.” All of that rests in our hands in “Helping The Vet.” Sure, we may not be doctors but we are veterans! Take the lead to make a vet “laugh

again,” listen, and get them proper care. Community leaders need to step up and expand partnerships with vets and the VA.

**In 1954 President Dwight D. Eisenhower officially changed the name from Armistice Day to Veterans Day, celebrated November 11th. Many ceremonies around the world allow a moment of silence, at the eleventh hour, the eleventh minute, to the eleventh day, of the eleventh month as a tribute to all Veterans.**

Eleven out of 20 service members who commit suicide never sought VA care. A veteran that calls for help at 1-800-273-8255, and presses 1, will do more than any pushups we see.

In collaboration with the VA, Tom Hanks will soon be advertising using the hashtag: BeThere. #BeThere for your communities to reduce addiction, give support, re-direct a valued source of self-dignity but just, BE THERE.

Shipmates, embrace concerns and view them as “our window of opportunity.” Simply, “change how we take care of each other in

LOYALTY.” VA Centers are places of futuristic gains towards developmental careers and medical uprisings for a positive individual growth. Sure, not respecting our flag or National Anthem rubs us the wrong way, however, WE can make a change. Create, make and accept the “anthems” of our country. Remember, those actions of citizenship are in the Constitution, it’s up to us to make it right. This is “Veterans Helping Veterans.” Now, go out and build a resource “hub” for veterans. We took the Oath. It’s time to give back to “protect and defend” the Constitution. **PRESS ON! FRA**

Tom is FRA’s National Executive Director and can be reached at [NEDFRA@fra.org](mailto:NEDFRA@fra.org)

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### SeaBees Can Do Attitude

I read with interest the “Congress and the Wall” column in the August 2017 issue. I must agree with the Master Chief and share his concern about the present Congress and its work schedule (or lack thereof) and “We the People” getting what we elected and paid for. As a Navy Retiree (STGCS) and Reservist from New York, I spent many drills and active duties with SeaBees. They were some of the closest knit and hardest working Navy personnel I knew, and some of the proudest. It has been quite some time but I have every reason to believe the Master Chief is correct and the Seabees and Army Corps would get the “wall” done. Give them the job and the debate is over!!

However giving them the job would be the problem. Their first commitment is to support deployed forces, like it or not. The Leadership (Congressional) would surely divide and to put it bluntly, become unglued. The very use of the military for this purpose would most likely cause an uproar. There would be severe (I believe) blow back from the civilian community and labor unions because of the loss of work. If there is a means to prevent this—the SeaBees could be a very effective answer—I just do not see it happening. Thanks for a great magazine.

*With Hope and a Prayer for America,  
STGCS (Ret.) Stephen Wagner, Branch 186*

### Ooops

Shipmates, Check out caption 9 on page 37 of the September issue of *FRAtoday*. The last time I checked, Branch 208 is and always has been in Jacksonville North Carolina. Think you owe the good shipmates of 208 an apology.

*In Loyalty, Protection, and Service,  
PRPEC Paul Dix, Annapolis, MD 21403*

*FRAtoday: Apologies to all our Shipmates in Branch 208! We also need to acknowledge the mistake on another Branch in the August issue on page 32, caption 7. That photo was incorrectly identified as Branch 156. The actual Branch is 166 and the image is of S.D. Martin and Doy Utsler.*

### On & Off The Hill

This is in response to the article on page 12 of the September issue. Let me stipulate that each life, including veterans, is valuable, sacred and should be preserved whenever possible. I have more than 35 years of experience in behavioral health including working for the VA as well as contemporary programs serving OEF/OIF veterans.

Please note, according to the VA study, about 65 percent of veterans who committed suicide were age 50+ and most never were exposed to combat. My conclusion? Most of these suicides are unrelated to military service. It should be the responsibility of local communities to provide service to veterans without a service connected condition.

This is important because the VA is repeatedly either being required to or volunteering to take on responsibilities for serving veterans without any service connected disability. This is a major reason why the VA cannot properly serve those with true service connected conditions. If the VA didn't try to serve all veterans, perhaps they could do a superb job of preventing suicide among OEF/OIF veterans.

Unfortunately, almost all VSOs are part of the problem because they continue to support mission creep for the VA. This is self-defeating and common to virtually every aspect of government-funded programs.

*James Thur Capt. USNR (Ret.)*

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



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# ON & OFF *capitol bill*

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



John Davis DLP

## **High Stakes Poker Played on Legislation**

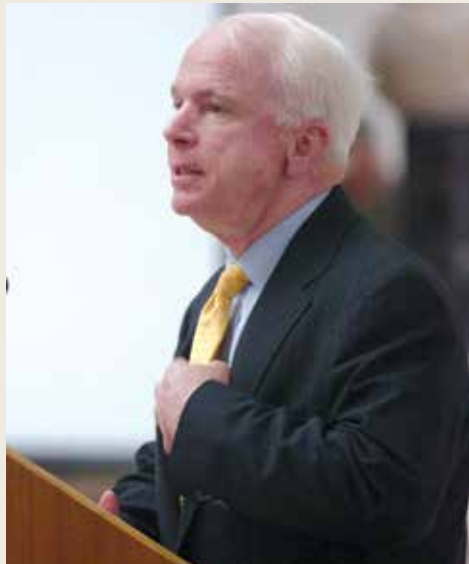
As you read this issue of *FRAtoday* it's a good bet that Washington has not agreed on a spending plan for the fiscal year that started October 1. Not one of the 12 appropriations (spending) bills has passed into law. The House and Senate passed a Continuing Resolution (CR) to keep the government open until December 15, 2017. The provisions implementing the agreement were attached to a relief package to cover the cost of Hurricane Harvey (H.R.601). The real "wild card" in this game is how to deal with sequestration. Before the CR terminates in December, debt ceiling needs to be increased. The last time Congress

voted to increase the debt ceiling, they also passed the Budget Control Act (BCA) of 2011 that created the sequestration process that requires \$1.2 trillion budget cuts over 10 years. Half of the cuts are required to come from Defense. FRA believes it's time for the politicians to stop playing games with the national defense. Washington should scrap sequestration, increase the debt ceiling and pass an FY2018 omnibus spending bill that keeps the government functioning and funds an adequate defense. Members are strongly urged to use the FRA Action Center ([action.fra.org/action-center/](http://action.fra.org/action-center/)) to tell legislators to exclude Defense from sequestration.

## **Senate Passed NDAA**

The Senate passed its version of the National Defense Authorization Act (NDAA-H.R. 2810). The \$700 billion defense bill passed 89-8, and does exceed the statutory caps on defense spending enacted by the Budget Control Act (BCA). Because of this, the passage will put additional pressure on Congress to ease the 2011 BCA caps or face automatic cuts, known as sequestration. Members are encouraged to go to the FRA Action Center ([action.fra.org/action-center](http://action.fra.org/action-center)) to weigh in on this issue.

Chairman of the Senate Armed Services Committee, Senator John McCain (Ariz.) said, "My friends, for too long, our nation has asked our men and women in uniform to do too much with far too little. Much of the blame lies over the last administration, but we in Congress cannot escape responsibility." McCain pointed to the recent deaths of service members during routine



operations to make the case the military needs more money. The problem, he said, was a result of years of budget instability. There were 130 amendments included in the bill, however, debate on hundreds of controversial amendments were blocked when lawmakers could not agree on which amendments should get floor votes.

In July, the House passed its annual defense authorization bill.

The House and Senate

will now appoint a conference committee to resolve any differences. The final bill will be submitted to both chambers and if approved will be sent to President Trump to be signed into law or be vetoed.

### **White House Petition: Agent Orange Blue Water**

The Blue Water Vietnam Veterans Association has put a "We the People" petition on the White House website that calls for the enactment of The "Blue Water Navy Vietnam Veterans Act." It has been introduced in the House (H.R.299) and Senate (S.422). Proposals clarify that service members serving off the coast of the Republic of Vietnam have a presumption for filing disability claims with the Department of Veterans Affairs (VA) for exposure to Agent Orange. FRA believes

Congress should recognize that the so-called "Blue Water" veterans were exposed and authorize presumptive status for VA disability claims. Visit the White House website (<https://petitions.whitehouse.gov/>), under petitions search for "Give Vietnam Blue Water Navy Veterans House Bill H299 and Senate Bill S422." Members are encouraged to use our Action Center ([action.fra.org/action-center/](http://action.fra.org/action-center/)) to ask legislators to support the proposals and to ask the VA Secretary to implement the presumption by regulation

### **NDA Committee Report Coming**

The House and Senate passed their versions of the FY2018 Defense Authorization bill. A conference committee will be appointed to resolve the differences between the two bills. The Senate bill provides for substantial TRICARE fee increases by repealing the grandfather clause that excludes veterans who retired before January 1, 2018 from increases. The Senate bill also increases pharmacy co-pays, provides a smaller active duty pay increase (2.1% vice 2.4%) and makes cuts to Basic Allowance for Housing (BAH). Once the differences are resolved, the final bill will be submitted to both chambers of Congress. If approved, it is sent to President Trump to be signed into law or vetoed. Mem-

bers are strongly urged to use the online Action Center ([action.fra.org/action-center/](http://action.fra.org/action-center/)) and ask your Representative to oppose these onerous Senate provisions in the final Defense Authorization bill (H.R.2810).

### **Upcoming Changes to TRICARE**

The Military Health System (MHS) has been substantially changed by the FY2017 National Defense Authorization Act (NDAA-H.R. 2933-Public Law No: 114-328). The changes are intended to renovate TRICARE to better serve beneficiaries. Most provisions will go into effect on January 1, 2018, with full implementation on January 1, 2019. For additional information on changes visit the TRICARE website: <https://tricare.mil/About/Changes>

### **Commissaries to Start Accepting Military Star Card**

Pursuant to last year's (FY2017) National Defense Authorization Act (S.2943-P.L.114-328) commissary consumers will soon be able to use a Military Star credit card to purchase groceries. The Military Star card is accepted at all the military exchanges and has 1.5 million cardholders. On October 3, 2017, a pilot test started at the Fort Lee, Virginia commissary, followed by five more commissaries joining on October 9, 2017. By November 9, 2017, the remaining 212 commissary stores are expected to accept the Star card, if the pilot test is successful.





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### President Caps Military Pay

White House officials announced they will reduce the annual military active duty FY2018 pay increase from 2.4 percent to 2.1 percent. The President is empowered to change the pay increase by executive order. In a letter to House and Senate leaders, President Trump said the move is designed to “put our nation on a sustainable fiscal course.” The announcement also includes a cut to

federal civilian pay increases.

FRA is troubled by the Administration’s efforts to limit increases in military compensation to less than the Employment Cost Index (ECI). We strongly support annual pay increases that are at least equal to the ECI to ensure that military keeps pace with civilian compensation. Members can weigh in on this issue by using the Action Center ([action.fra.org/action-center/](http://action.fra.org/action-center/)).

### FRA Discusses Legislative Process with Marines

Assistant Director Veterans Program (ADVP) Brian Condon presented a legislative process brief to a class attending the Marine Corps University at Quantico, Va. The brief included information about the history of FRA as well as the member benefits. FRA presents this brief approximately three times each year to classes of Marine Staff Sergeants (E-6) enrolled in the Staff Noncommissioned Officer Academy, which is a prerequisite for promotion to GySgt (E-7). For many, it was the first time they heard of FRA. Some were aware of issues facing service members, such as BAH cuts, adequate pay raises and sequestration, but they were not aware how issues get resolved. Condon

encouraged them to become involved with FRA and know what Congress is doing so they can, in turn, better inform their junior Marines.

The following day, FRA sponsored a Capitol building tour. The Marines attending came from all across the country and even overseas. This was the first time many of these Marines were in Washington D.C. Some highlights of their tour included the Dome Rotunda, the old Senate chamber and the Capitol visitor center.



### HASC: Navy Treading Water

The House Armed Services Committee held a hearing to review the recent naval accidents that claimed 17 sailor’s lives. The discussion focused on the Navy readiness issues, including reduced training, long deployments and budget uncertainty. The Navy

acknowledged it had operated warships despite a growing number of major training and maintenance shortfall—all done to meet increasing operational demands. The hearing provided an alarming picture of exhausted crews and commanders with constant deployments on a shrinking overseas fleet.

### HASC Chair Concerned about NDAA Delay

Rep. Mac Thornberry (Texas), Chairman of the House Armed Services Committee (HASC), recently expressed frustration that defense funding will likely get sidelined this month by other legislative priorities. Additionally, he expressed continued concern at the

delay in funding in spite of the rash of recent and “shocking” Naval warship crashes operating without the proper resources.

Speaking at a defense conference in Arlington, Va., Thornberry pointed out that four times as many service members have died this year in noncombat operations and training

than troops in combat. “That is not a good trend,” said Thornberry. Also adding that, “It reflects the stresses and strains that have been put on the military because of high operational demands, a series of dysfunctions in the executive and congressional branches and a world that is not slowing down to wait for us to catch up.”

## FRA 2018 Legislative Agenda

The delegates at the 90th FRA National Convention unanimously approved the FRA 2018 Legislative Agenda. FRA fights to preserve and enhance benefits and quality-of-life programs for active, Reserve, retired, and veterans of the Navy, Marine Corps and Coast Guard plus their families and survivors

### Expand Health Care Options

**TRICARE Reform:** The current coverage for all beneficiaries contained in the existing TRICARE benefit should be considered the “floor” for any new health care reform.

#### Oppose Excessive TRICARE

**Enrollment Fee Increases:** The Defense Department must sufficiently investigate and implement other options to make TRICARE more cost-efficient as alternatives to shifting costs to TRICARE beneficiaries and the Association opposes any indexing of future TRICARE Fee increases beyond CPI indexed to COLA increases.

#### Support Adequate Funding for

**Defense Health Agency:** Ensure adequate funding for the Defense Health Agency in order to meet readiness needs, fully fund TRICARE and improve access and awareness of benefits for all beneficiaries regardless of age, status or location, including Reservists participating in TRICARE Reserve Select, TRICARE Retired Reserve, and Individual Ready Reserve personnel.

#### DOD/VA Health Care Resource

**Sharing:** Ensure adequate funding for Department of Defense and Department of Veterans’ Affairs health care resource sharing in delivering seamless, cost effective, quality services to personnel wounded in combat and other veterans and their families.

**Pharmaceutical Drug Benefit:** Monitor the benefit and ensure that pharmacies maintain a broad uniform formulary. FRA supports efforts to reduce prescription costs through “federal pricing” and other discount programs and will encourage increased utilization of home delivery prescriptions to limit co-pays for beneficiaries and reduce costs as alternatives to higher fees, and co-payments.

### Allow Military Retirees to Pay for

**Healthcare with Pretax Dollars:** Secure authorization for military retirees to pay insurance premiums on a pretax basis and allow a tax deduction for TRICARE supplemental insurance premiums.

### Protect Personnel Programs

**Active Duty Pay:** Secure annual active duty pay increases that are at least 0.5% above the Employment Cost Index to help close the pay gap between active duty and the private sector.

**Keep 12 Years of Service Bonus:** Oppose efforts to eliminate a major provision of newly created “blended” retirement system that provides a mandatory 12 years of service bonus (minimum 3 months’ pay) if service member signs up for 4 more years of service.

Extend and Increase Government Match for TSP: Extend the match for the Thrift Savings Plan beyond the current 26 years of service to until retirement and increase the maximum government contribution.

#### Ensure Early Retirement Benefits

**for Involuntarily Separated Personnel:** Early retirement and other benefits must be authorized for service members involuntarily separated with less than 20 years of service – including the temporary early retirement authority (TERA) program to minimize the impact of end strength reductions on career personnel.

**Defense Budget:** Advocate for a Defense Budget that is at least five percent of the Gross Domestic Product to ensure adequate funding for both personnel and weapons programs.

**Military Resale System:** Ensure adequate funding for the Defense Commissary

Agency (DeCA) and oppose privatization to preserve the value of the current benefit and access for all patrons and oppose consolidation or closure of military exchanges.

**End Strengths:** Track active duty and Reserve end strengths to ensure there are adequate personnel to meet operational requirements and work to minimize expanding deployment periods and reduced dwell times.

**BAH:** Oppose cuts to Basic Allowance for Housing (BAH) payments, and restore BAH to 100 percent of housing costs. Reform enlisted housing standards by allowing E-7s and above to reside in separate homes, track BAH to ensure it is commensurate with actual housing costs, ensure adequate housing inventory and that housing privatization programs are beneficial to service members and their families.

**PCS Reform:** Track the PCS process; ensure adequate funding of the Transition and Relocation Assistance Programs, and authorization of increased PCS mileage rates and higher household goods weight limits for senior enlisted personnel. Also advocate for shipment of a second POV for accompanied overseas assignments.

#### Tuition Assistance (TA) for Navy and

**Marine Corps Reserves:** Support TA benefit for Navy and Marine Corps Reservists. Currently all service branches provide TA benefits for reservists except for Navy and Marine Corps.

#### SCRA Enforcement / Predatory

**Lending Protections:** Ensure that the Servicemembers Civil Relief Act (SCRA) is enforced by regulatory agencies, including the Consumer Financial Protection Bureau (CFPB), Office of Military Affairs and work to ensure that active duty personnel are protected from predatory lenders. Make mandatory arbitration agreements in financial contracts unenforceable.

**Coast Guard Parity:** Ensure funding parity with DoD on pay, benefits and housing for Coast Guard personnel plus adequate



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resources for same within the U.S. Coast Guard budget.

**Impact Aid Program:** Ensure that the Department of Education has adequate funding to reimburse local school districts for educating military children and that the DoD budget includes sufficient funds to provide support for highly impacted school districts.

**Reservists Out-of-Pocket Expenses:** Allow full tax-deductibility of non-reimbursable expenses related to training and weekend drill.

**Sea Services Recruiters:** Work to ensure that recruiters have unrestricted access to secondary schools, colleges and universities on the same basis as private sector employers.

## Veterans' Issues

### Monitor Implementation of VA Choice

**Card Program:** (VACAA) that provides a \$10 billion fund to pay for non-VA care for veterans who live 40 or more miles from a VA facility or have been experiencing wait times of more than 30 days. VA has provided "Choice Cards" to veterans enrolled in VA health care as of August 1, 2014, and to recently discharged combat veterans who enroll within the five-year window of eligibility.

**No VA Claim Pending over 125 days:** Congress should pass legislation that requires VA be held accountable for achieving the VA Secretary's stated goal of no claim pending more than 125 days and all claims have an accuracy rate of 98 percent or higher.

**Improve Department of Veterans Affairs Funding:** Support initiatives to help ensure funding for the Department of Veterans Affairs, with special attention for VA health care to ensure access and care for all beneficiaries.

**Support Blue Water Navy Agent Orange Disability Claims:** Seek to reverse the VA's policy that prevents "Blue Water" retirees and veterans from claiming

disability benefits for diseases associated with exposure to Agent Orange during the Vietnam War.

**Oppose Access Fees:** Oppose establishing a tiered enrollment fee structure for veterans in Priority Groups 7 and 8 within the VA Health Care System.

**Improve VA Claim Processing:** Work to eliminate the backlog of claims at the VA and support reform of the antiquated Veterans' Benefits Administration (VBA) paper claims system.

Expand VA Caregivers Act: Extend the VA Caregivers Act to full-time caregivers of catastrophically disabled veterans from conflicts before September 11, 2001.

**Education Enhancements:** Monitor the Post 9/11 GI Bill program and work to improve other education benefits for veterans, and survivors of disabled or deceased veterans and preserve the military Tuition Assistance (TA) program and oppose shifting significant part of the cost to active duty beneficiaries.

**Women Veterans Health Care:** Work to increase access to gender-specific medical and mental health care to meet unique needs of women service members and transitioning women veterans.

**POW/MIA Accountability:** Work to ensure the DOD makes every effort for a complete accounting of all Prisoners Of War and Missing in Action service members.

## Safeguard Retiree Benefits

**Protect Military Retired or Retainer Pay:** Fight efforts to reduce military retired or retiree pay and ensure equitable cost-of-living adjustments (COLAs) for all military retirees commensurate with their service and sacrifices and oppose efforts to civilianize the military retirement system. Advocate for rounding up retired pay and other benefits to the next dollar.

**Concurrent Receipt:** Support legislation authorizing the immediate payment of

concurrent receipt of full military retired pay and veterans' disability compensation for all disabled retirees.

**Oppose Delay in Matching TSP Contribution:** Oppose delay of the employer matching contribution for the newly created "portable" Thrift Savings Plan (TSP) from after 3 years to after 5 years of service.

**Reserve Retirement Age:** Support extension of authority for early retirement (90 days active duty = three months reduction) for all Reservists who have served since 9/11/01.

**USFSPA:** Encourage the introduction and enactment of legislation to eliminate inequities in the Uniformed Services Former Spouses Protection Act (USFSPA).

**Retention of Final Month's Retired Pay:** Support legislation authorizing the retention of the full final month's retired pay by the surviving spouse (or other designated survivor) for the month in which the member was alive for at least 24 hours.

**SBP/DIC Offset:** Support legislation to repeal the SBP/DIC offset for surviving spouses of personnel who die of service-connected causes.

**Increase SSIA for Widows:** Support authorizing an extension (program ends October 1, 2017) of the Special Survivor Indemnity Allowance (SSIA) which should continue to be increased gradually to pay at least a portion of the SBP/DIC offset.

**Paid-up SBP at Age 67:** Work to change the minimum age for paid-up SBP from age 70 to age 67, which allows those who joined the military at age 17, 18 or 19 and serve 20 years to only be required to pay SBP premiums for 30 years.

**Base Closures:** Closely monitor the impact of base closures and realignments and support retention of military treatment and other facilities at BRAC sites that are patronized by sizeable retiree and Reserve populations.



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# 2017 Annual Convention Review

By W.D. Stevenson

Once again the Fleet Reserve Association's (FRA) annual convention was threatened by "Hurricane Season." Since I have been attending the event, this is the second convention that was affected by significant weather-related events. During last year's convention in Jacksonville, the hurricane actually hit the hotel we stayed in. Hurricane season won't end, officially, until November 30th, but four major hurricanes—category 3 or greater—have already torn through the Atlantic. The weather experts predict even more to come. Harvey and Irma definitely affected our attendance this year but despite all the weather issues, we had a great convention in Hunt Valley, Maryland. It is a beautiful location just north of Baltimore with a rolling country side meant for riding horses. In fact that was the décor of the hotel.

FRA provided five very prominent, important and knowledgeable speakers at this convention. We hope that the topics presented are relative to our retired Shipmates or active service members. During the

opening ceremonies held on Wednesday, Ken Canestrini, Acting Deputy Director for Health Plan at the Defense Health Agency TRICARE Health Plan (DHA) and Maryland's Lieutenant Governor Boyd Rutherford, were scheduled as the opening speakers. First we enjoyed the presentation of the colors by the Military District of Washington Sea Service Honor Guard Detail, then the opening of the Bible by National Chaplain Jerry Pugh, the rendition of the National Anthem by Cindy Jones (Unit 93) followed by Canestrini's speech on TRICARE. The speech was very informative and included several of the TRICARE changes on the horizon that Shipmates should expect. The consolidation from three to two regions, shifting from Standard and Extra to TRICARE Select and how DHA will manage the new healthcare program and effectively communicate those changes.

Following lunch the first business session got underway where much of the topics at hand were vetted to the Shipmates for acceptance, discussion or



rejection. Most of the issues were normal business at hand and for the good of the order. This year, there were only a few resolutions to be discussed, allowing the session to move rather smooth and at a good pace. The First Credentials Report was presented by PRPNW Pete Lazzaretti (Branch 93). Shipmate Lazzaretti announced that the voting strength was at a number better than he could recall ever being. During the Second Credentials Report he proudly reported an interesting fact: that a 100 percent voting strength with ALL Branches being represented in person or by proxy. Pete called upon the unofficial "FRA Historian" Bob Beese to confirm if indeed this was the first Credentials report that was at 100 percent, and apparently it was. Most all of the committee and board reports were accepted as well as the few resolutions and the financial report as presented by the new Finance Officer Bryan Proctor.

### Election Time

This year there were fewer Shipmates nominated for consideration than in Jacksonville. The incumbent National Vice President (NVP) William Starkey,

ran unopposed and assumed the role as National President 2017-2018 officially on Saturday evening. This year, his platform started with impressing upon his regional selections the value of communications between the regional leadership. He has asked them all to participate in regularly scheduled conference calls and to not be afraid to reach out to any "Red Hats" or other experienced Shipmates that can provide advice, direction and support. His platform of communication is something any organization can and should consider, particularly an organization as large as the FRA. This is key to the Branches' ability to continue to provide the best services and support in each of their respective communities.

Two Shipmates were nominated from the floor, Larry Cox and Mick Fulton. They both gracefully declined at this time, but I am sure this was a strategy for future consideration. The other two Shipmates who were in the running for National Vice President were James E. (Robbie) Robbins (Branch 91) and Robert (Bob) Washington (Branch 181). Both





have been actively involved with FRA for decades. Each served several terms at the Branch and Regional levels and has spent countless hours giving back to the organization. Robbie

enlisted into the Navy in 1972 and Bob joined in 1971. Both Shipmates have accomplished similar achievements throughout their careers. Shipmate Robbins served as the Southeast Region President while Washington served as PRP for the East Coast Region. Each are highly qualified for the position and either would have been a great asset for the organization.



The first and only roll-call vote during this year's convention was then held. The calculators and tally sheets all came out in no time and the voting was under way. The Delegate Kit's tally sheet was six and one half pages long, with voting strength listed for each Branch. The race was very close and really kept going back and forth until Washington finally captured the race. Upon getting Branch 24, Annapolis' 78 Delegate votes and only a dozen or so remaining Branch votes, Robbins had conceded. Folks, we present to you Bob Washington—the National Vice President for 2017-2018. NVP Washington hopes to start a mentorship program in order to keep members of all ages engaged and retained in FRA.

### Welcome Aboard

The opening evening event this year was planned, organized and presented by Branch and Unit 4, located in Oxon Hill, Md. All anyone can say to these hardworking Shipmates and Auxiliary members would be, "Well Done!" This year the theme was 50s and 60s Sock Hop that opened with a Special Rock

and Roll Tinikling Dance by the Grace Valera and the Migrant Heritage Commission Dance Group Ensemble, and choreographed by Sam Fadullah. I can tell you, some of our Shipmates went to great lengths to fit the theme. Floyd Hunt was DJ for the evening and karaoke was also on hand. The room was filled with all kinds of recognizable stars. Marilyn Monroe, James Dean, Tina Turner and more were all twisting and dancing the night away. In fact one such 50s-dressed Shipmate did a fairly good job singing an Elvis Presley tune. It was probably a good thing they had the words to the song via karaoke!

The event was promoted as having a "light dinner" but there was an entire roasted pig along with so many delicious sides. Nobody went away hungry that evening! Best of all, it was great to see so many Shipmates having fun. Those folks at Branch 4 really set the bar at a high level for any future Welcome Aboard party. Next year's convention will be in San Antonio, Texas. From September 23rd to September 30th, at the OMNI, a four-star hotel with a room rate of \$105 plus tax. More details are available on our website and will be continuously updated as more information is obtained.

### Committee Day

Thursday was a busy day for anyone who had something to do with a committee. Each of the nine committees met that morning to finalize their business, generate their respective reports to be presented to the members later that day. Be sure to read about the many wonderful awards the Branches received for membership and retention efforts on pages 28 and 29 of this issue of FRA today. The Convention awards are on page 21. All the Shipmates who spent time and effort on a committee really do provide an invaluable service to the association. We would not be the same, strong and historic organization without these folks.

The Keynote speaker for Thursday afternoon's business session was Master Chief Jeffery D. Patton, Command Master Chief, Deputy Commandant for Operations (DCO) U.S.C.G. As the senior enlisted advisor he provides advice to the Operations Commander on issues and initiatives pertaining to all Coast Guard members. Additionally, he serves as





part of the Master Chief Petty Officer of the Coast Guard's senior leadership team, advising on policies and matters involving the enlisted workforce.

Patton is a very affable fellow and he appeared to be very happy being among his peers while spending some time speaking about his experiences as a Coastie. He shared one personal experience of jumping back into the water to save a woman from a sinking ship, with complete disregard for his own safety and only focusing upon the person in the water that needed his help. Patton also shared how on several occasions the U.S. Coast Guard stepped up to the need for humanitarian aid during hurricanes and other sea operations—Semper Paratus.

### DeCA Workshop

Thomas C. Owens held a workshop that was at capacity on Friday. Owens is special assistant to the director of the Defense Commissary Agency, (DeCA) working in areas ranging from the agency's business transformation communication to executive briefings for DOD and Congress.

He assumed his position in October 2016 after serving more than three years as director of DeCA's Washington Office.

Owens presented an overview of the business transformation the Commissary is going through. Laying out the distinction between the Exchanges and the Commissaries, how they are funded and operate, and what restrictions they adhere to. Some of the changes include protecting the benefits of Commissary shopping, and regional comparative baseline savings. He shared some of the pricing models and the reasons behind them. Owens had some great statistics that reaffirm what DeCA wanted to try and achieve and why they operate the way they do. The "private label" product line that started with some basic household items (bottled water and disposable bags) are soon going to be providing a less expensive choice than name brands for staples such as rice,

beans, cheese, juice and snacks. The goal of DeCA is to maintain patron benefits with cost savings, enhanced choices, quality products and an overall better experience.

### Saturday Installation and Banquet

The official installation of the board and officers was held just before the evening banquet. The participants all took advantage of the practice session held that afternoon. I think that is the one reason the official installation and capping ceremonies went so smooth. Everyone knew where to stand and how to proceed. The Master-at-Arms was Floyd Hunt, who attended in his new uniform—an impressive well-fitting uniform might I add—escorting each person to their appropriate place in the triangle.

Brooks Tucker, Assistant Secretary for the Veterans Affairs (VA) Office of Congressional and Legislative Affairs (OCLA), was the keynote speaker. He spent some time sharing some of the changes the VA is implementing to improve their health care services and how they plan to fix some existing issues. Tucker served on the presidential Transition Team working on Veterans' policy development prior to joining OCLA as well as several other very notable assignments. Tucker is a retired U.S Marine Corps lieutenant colonel with more than 20 years of Active and reserve service.

Once again Branch and Unit 4 provided the evening's entertainment that started with the national Anthem sung by Clarissa Abelende. The Pearse Abbey Band had center stage while dozens of children ranging from about 4 or so, to older teens and young adult performed some really engaging dancing. The Dance Groups were Hulala (Hawaiian dances) and Pinoy'd (Filipino cultural dances) directed by Lisa Bassiwa and Clarissa. Both groups were started by Shipmate Ron Curameng, FRA Branch 4, who joined the staff of the Supreme Commander a few years back. **FRA**

## 2017-2018 National Officers



**National President**  
William E. Starkey  
South Jersey Branch 57



**National Vice President**  
Robert Washington  
Navy Department Branch 181



**National Executive Director**  
Thomas J. Snee  
Navy Department Branch 181



**Jr Past National President**  
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Alvin Davenport  
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**National Chaplain**  
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Tennessee Valley Branch 44



**Finance Officer**  
Bryan Proctor



**National Parliamentarian**  
George P. Hyland  
Groton Branch 20

The FRA National Convention concludes the Association's Year and is where the committees recognize the branches and individual shipmates who have demonstrated excellence in community involvement and participation. Congratulations to all branches and shipmates! **FRA**

**Americanism-Patriotism Committee**

**Chair:** PNC/PRPEC James W. Campbell, Branch 040 (Chesapeake, Va.)

The committee recognizes:

**First Place**

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- Group II - Branch 161 (Kansas City, Kan.)
- Group III - Branch 162 (New Orleans, La.)
- Group IV - Branch 201 (Austin, Texas)
- Group V - Branch 113 (Stockton, Calif.)

**Second Place**

- Group I - Branch 46 (Honolulu, Hawaii)
- Group II - Branch 70 (Poway, Calif.)
- Group III - Branch 18 (Seattle, Wash.)
- Group IV - Branch 192 (Fallon, Nev.)
- Group V - Branch 98 (Shreveport, La.)

**Third Place**

- Group I - N/A
- Group II - Branch 22 (Pensacola, Fla.)
- Group III - Branch 163 (Phoenix, Ariz.)
- Group IV - Branch 77 (Green Valley, Ariz.)
- Group V - Branch 15 (Walhalla, S.C.)

**The Walter "Step" Rowell Award** for the 1st place overall report goes to Branch 113 (Stockton, Calif.)

**The Leonard "Swede" Nelson Award** for Shipmate of the Year goes to Shipmate Robert W. Huscher, Branch 186 (Hernando Fla.).

There were no submissions for the Robert Doherty Award for Shipmate for special recognition.

The committee will determine the theme for the 2018-2019 Americanism Essay Contest in the near future.

**Honorary Membership Committee**

**Chair:** PRPWC Charles R. McIntyre, Branch 101 (Santa Clara, Calif.)

FRA delegates awarded honorary membership to Cheryl Harder sponsored by Branch 170 (Everett, Wash.), Tomas Valles sponsored by Branch 289 (Imperial Beach, Calif.), Howard Schlutter by Branch 185 (Ogden, Utah).

**Hospitals, Welfare and Rehabilitation Committee**

**Chair:** JrPRPNE/NEng Donna M. Jansky, Branch 31 (Peabody, Mass.)

Based on data from regional reports, FRA shipmates and branches contributed tremendous time and energy to supporting their fellow veterans and communities:

- Hours spent visiting/assisting ill or incapacitated Members: 3,064
- Miles driven visiting/assisting ill or incapacitated Members: 12,506
- Hours spent assisting needy families of Shipmates: 4,440
- Miles driven assisting needy families of Shipmates: 2,114
- Hours of volunteer work performed at hospitals by Shipmates: 8,127
- Widows assisted: 175
- Number of Shipmates donating blood: 83
- Number of rituals performed by Shipmates: 848
- Contributions to the FRA Disaster Relief Fund: Branches: \$1,625 Members: \$240

The Committee recognized:

**First Place**

- Group I - Branch 289 (Imperial Beach, Calif.)
- Group II - Branch 161 (Kansas City, Kan.)
- Group III - Branch 126 (W. Jacksonville, Fla.)
- Group IV - Branch 298 (Grand Rapids, Mich.)
- Group V - Branch 98 (Shreveport, La.)

**Second Place**

- Group I - Branch 269 (Goose Creek, S.C.)
- Group II - Branch 175 (Orange County, Calif.)
- Group III - Branch 166 (Virginia Beach, Va.)
- Group IV - Branch 186 (Hernando, Fla.)
- Group V - Branch 258 (Erie, Penn.)

**Third Place**

- Group I - Branch 46 (Honolulu, Hawaii)
- Group II - Branch 99 (Virginia Beach, Va.)
- Group III - Branch 163 (Phoenix, Ariz.)
- Group IV - Branch 104 (Puyallup, Wash.)
- Group V - Branch 328 (Roseburg, Ore.)

The committee selected **Rosemary Posekany**, Branch 298 (Grand Rapids, Mich.) as **National Shipmate of the Year**.

**Public Relations Committee**

**Chair:** RPNW Margret A. Burke, Branch 38 (Spokane, Wash.)

The Committee congratulates:

**First Place**

- Group I - Branch 269 (Goose Creek, S.C.)
- Group II - Branch 161 (Kansas City, Kan.)
- Group III - Branch 18 (Seattle, Wash.)
- Group IV - Branch 186 (Hernando, Fla.)
- Group V - Branch 258 (Erie, Penn.)

**Second Place**

- Group I - Branch 289 (Imperial Beach, Calif.)
- Group II - Branch 175 (Orange County, Calif.)
- Group III - Branch 162 (New Orleans, La.)
- Group IV - Branch 316 (Springfield, Mo.)
- Group V - Branch 222 (Slidell, La.)

**Third Place**

- Group I - N/A
- Group II - N/A
- Group III - Branch 117 (Orlando, Fla.)
- Group IV - Branch 57 (South Jersey, N.J.)
- Group V - Branch 34 (Tallahassee, Fla.)

**Shipmate of the Year** was awarded to Shipmate **Robert W. Huscher**, Branch 186 (Hernando Fla.).

**Youth Activities Committee**

**Chair:** RVPSE James P. Richmond, Branch 22 (Pensacola, Fla.)

The Committee selected:

**First Place**

- Group I - Branch 269 (Goose Creek, S.C.)
- Group II - Branch 161 (Kansas City, Kan.)
- Group III - Branch 126 (Jacksonville, Fla.)
- Group IV - Branch 201 (Austin, Texas)
- Group V - Branch 85 (San Gabriel, Calif.)

**Second Place**

- Group I - Branch 289 (Imperial Beach, Calif.)
- Group II - Branch 175 (Orange County, Calif.)
- Group III - Branch 163 (Phoenix, Ariz.)
- Group IV - Branch 186 (Hernando, Fla.)
- Group V - Branch 15 (Walhalla, S.C.)

**Third Place**

- Group I - N/A
- Group II - N/A
- Group III - Branch 162 (New Orleans, La.)
- Group IV - Branch 17 (Cleveland, Ohio)
- Group V - Branch 98 (Shreveport, La.)

**Congratulations to Shipmate of the Year Trish Gallagher**, Branch 269 (Goose Creek, SC).



# Short High-Intensity Workouts & Cross Training Will Keep You Fit

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

**W**hen fitness professional and consultant Debra Atkinson turned 49, she made several life changes including starting a virtual coaching business to help women older than 50. Working long hours left little time for the ironman triathlons training she had competed in when she was younger. Atkinson switched to high-intensity interval training (HIIT) and was surprised by the results. With a work out of 20-minutes twice daily for 14 months, no increase in body fat she was in just a good shape as before. HIIT, also called high-intensity intermittent training, involves short repeated bouts of high-intensity efforts that range from five seconds to eight minutes followed by recovery periods of varying lengths. HIIT offers various ways of being achieved as discussed below.

“High intensity interval training involves pushing yourself hard (an 8 or 9 on a scale of 1 to 10) or to 80 percent of your heart rate and becoming breathless,” said Atkinson. High-intensity exercise is also anaerobic, which means your oxygen intake is insufficient to meet the energy demands placed on your muscles. As a result, your muscles need another energy source and begin to break down sugars, resulting in higher lactic acid production.

In contrast, during aerobic exercise there is sufficient oxygen intake to sustain the current level of activity. Examples of aerobic exercise include moderate to low-intensity hiking, brisk walking, and jogging.

Both types of exercise boost the metabolism that will last for hours after the workout. The key to getting the best results is to have a workout that incorporates both. Aerobic exercise increases your endurance and cardiac health while anaerobic exercise will not only help you burn fat but also help you build lean muscle mass.





## **Benefits of HIIT**

To improve cardiovascular fitness, exercise scientists have long believed that you have to increase the volume of exercise, whether it's longer runs, bike rides, or extended time on an aerobic machine such as a Stairmaster, elliptical, cycle or treadmill. HIIT can also be performed by running, jumping, swimming, or any activity that can be performed with intervals.

Current research shows that HIIT is just as beneficial as continuous aerobic exercise in improving cardiovascular fitness along with other health benefits. A 2008 study compared a group of young women engaged in steady 40 minutes of aerobic cycling three times a week to a group of young women engaged in 20 minutes of HIIT cycling three times a week for a total of 15 weeks. The results showed that only the anaerobic HIIT cycling group produced a significant reduction in total body mass, fat mass and fasting insulin levels.

According to research by the American Council on Exercise this excess post-exercise oxygen consumption (EPOC) increases calorie burning by six to 15 percent. This "after-burn" can continue anywhere from a few hours to well beyond 24 hours after exercise, depending on each individual. For this reason, exercise specialists recommend that you do not engage in HIIT sessions daily.

## **Benefits of Cross Training**

Participating in exercises known as cross-training will increase power, add flexibility, build stability and increase motivation. It will also help you avoid overtraining injuries, metabolic imbalance and mental fatigue. Cross-training enables the body to recover from one beneficial stress, while being exposed to another. The symbiotic relationship between these different activities enhances the training effect on an athlete's physiology.

Adding cross-training to a routine can increase your workout options. For example, instead of going for a 45-minute run or a two-hour bike ride, you can do 15 minutes of biking and running. Atkinson likes to do a much shorter version of a triathlon,

which combines swimming, biking, and running. Running is much harder on the joints than swimming or biking, and cross-training reduces the risk of injury. “The sooner you start cross-training, the more likely you will be able to continue running,” says Atkinson.

Cross-training also provides time for muscles and connective tissues to rest and recuperate. Runners tend to have strong hamstrings and calves, while bikers have strong quadriceps muscles. These imbalances can put the athlete at risk for injury. By strengthening opposing muscles through complimentary activities, joints are more stable and the antagonist muscles are less likely to fatigue with intense or prolonged workouts, according to Paul Krause, M.D., in the “Benefits of Cross-Training” article featured on the American Running Association Website.

Atkinson also adds yoga and weight-lifting to complement her HIIT and cross-training. “High intensity interval training whether running up and down hills or on the treadmill can be hard on your body and detrimental for your posture. These two types of exercise help straighten and balance out any asymmetry.”

## Benefits of Weight Training

According to Atkinson, when you correctly engage in strength training, you realign your framework. “You open up your body where it needs to be opened and strengthen it and pull it in places where it needs to be brought together. It can be really game-changing.” Atkinson noted that everyone loses, on average, half a pound of muscle per year after age 30. Additionally emphasizing that “We need to have muscle strength for balance, to prevent falls and be active when we retire and have those great plans.”

The key to building muscle mass is to reach muscle fatigue, not to be confused with being tired. Muscle fatigue is induced by exercise that reduces the muscle’s ability to produce force or power regardless of whether or not the task can be sustained. Without reaching fatigue, there won’t be muscle overload and overcompensation, according to Atkinson.

That means incrementally increasing your weights so you reach fatigue after one set of six to eight reps. “If we reach fatigue during strength training and are consistent about it, we will develop lean muscle mass during the rest and recovery

**Exercise specialists recommend that you warm-up for three to five minutes. This will help you burn more fat and energy due to increased circulation and greater oxygen use as well as keep you more comfortable, according to Atkinson.**

period. It’s the time in-between exercise, that we become fit,” said Atkinson.

## Implementing an Exercise Plan

Don’t forget to warmup and cooldown before and after exercise. Exercise specialists recommend that you warm-up for three to five minutes. This will help you burn more fat and energy due to increased circulation and greater oxygen use as well as keep you more comfortable, according to Atkinson. She recommends you wait about one hour before warming up in the morning to allow the fluid around the discs along the spinal vertebrae to dissipate. Otherwise, this increased pressure on the spine can make you more vulnerable to ruptured or slipped discs. The cooldown is designed prevent soreness and help you to recover. It should last 3 to 5 minutes as well.

If you are just beginning to start an exercise routine, start with 30 seconds at a moderate pace, about 50 percent maximum effort. After 30 seconds, go as hard as you can for 30 seconds

and then repeat. If performing on an exercise machine other than the treadmill, make sure to increase the intensity level so that it is challenging for you. Complete a total of five to eight intervals your first time. This will be more challenging then you realize. Once you are exhausted, do your cooldown. Only five to eight minutes of actual working sets and you are on your way to losing fat. **FRA**

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### RESOURCES:

<https://www.flippingfifty.com/>  
<http://www.nature.com/ijo/journal/v32/n4/full/0803781a.html?foxtrotcallback=true>  
<http://fitness.mercola.com/sites/fitness/archive/2014/08/22/short-high-intensity-exercise.aspx>  
<https://www.self.com/story/how-the-afterburn-effect-actually-works>  
<http://www.americanrunning.org/w/article/the-benefits-of-cross-training>  
<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2375565/>



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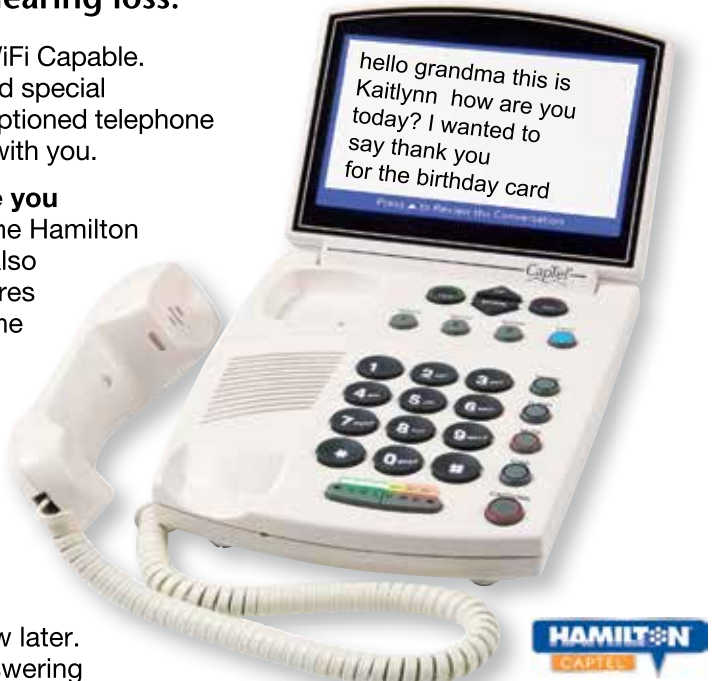
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# Young Marines: Character Building and Leadership

*By Victoria Duran*

**T**oward the end of the 1950's, a group of boys decided to create a program called "Young Marines-A National Youth Organization," likewise referred to as "Young Marines Program." Fast forward 58 years and this program is still going strong. As the years have passed, and through the changing times, it has remained grounded in its roots of strengthening "the lives of America's youth by teaching the importance of self-confidence, academic achievement, honoring our veterans, good citizenship, community service and living a healthy, drug-free lifestyle." Since 1959, the program has expanded from one Unit to 275, and has thousands of boys and girls from across the country and abroad joining in to learn skills needed in everyday life.

I don't know about you, but I find that a bit of the

good ol' childhood fun has somewhat disappeared within the last decade or so. It's as if kids feel utterly hopeless without a smart phone or iPad on hand. Finding ways to keep your children entertained and out of trouble is no small task. If you are searching for ways to steer your child and/or young adult from being constantly glued to their cell phone, then the Young Marines Program just may be the answer you need. It is available to youth from eight years of age through completion of high school. The trainees partake in a 26-hour orientation program. This includes different subjects from history, courtesies, close order drill, physical fitness and military rank structure.

Most importantly this will allow them the opportunity to interact and build camaraderie. The program has established different techniques to





develop different skills in each individual. Upon course graduation, their abilities continue to develop; they earn rank, are granted the honor of wearing the Young Marine uniform and earn ribbon awards. As we all know too well, no reward comes easy, and so they must earn these ribbons via various accomplishments such as leadership, academic excellence and drug resistance education to name a few.

By working through different obstacle courses they can cultivate an aptitude for teamwork, and develop ways to become leaders. They can learn to be responsible and disciplined enough to complete the different tasks assigned. As well as build resiliency and maintain motivation to reach any individual goal(s) they have set not just in the program but in their personal lives. All these skills are pivotal and it is something they will no doubt carry with them into adult hood.

There is something else that this program offers, that gives it that extra special meaning. These Young Marines are granted the opportunity to participate in parades for veterans, lay wreaths to honor our fallen service members and visit veterans at local hospitals. They can travel across the country to places such as Pearl Harbor and Iwo Jima. All while learning their history and understanding the significance of why we must never forget those that fought

for the freedoms we enjoy today.

What must one do to join this wonderful program? So long as you have a child that fits the age requirement previously listed and is in good standing at school you can sign

them up right away. For more information on how to join, and to locate the Unit closest to you, please visit their website at [www.youngmarines.com](http://www.youngmarines.com) or contact them by telephone at 800-717-0060.

I hope you found this program to be as fascinating as I did and I'll leave you with the wise words from the 2016 National Young Marine of the Year, YM/ Sgt. Maj Joseph J. Bacon, "Being a leader is more than giving orders and being in charge;..." "If you put effort and work into this program it will reward you with opportunities no one else your age has." **FRA**



## Membership & Retention Awards

**The National Convention Committee** on Membership & Retention met during the 90th National Convention in Hunt Valley, where members discussed the 2017-2018 Membership Marketing Plan. They plan to continue overall recruiting and retention programs to stabilize membership including the Calls program.

The committee supports participation in outreach events for both active duty and retired veterans and wants to continue with the Branch Membership Development Program. They defined improvements to the Recruiting Awards Program. Some of the other efforts membership growth efforts will include the 100% Branch Award Recognition Program, the Recruiting 32 Members and the Incentives Awards Program for Recruit 5 and Retain 10.

The committee will promote the Life Membership Program to increase life members to 10,000, provide mailing labels to branches for Member-at-Large (MALs), terminated and/or prospective members, and continue complimentary memberships for active duty enlisted sea service personnel. Also they will promote the FRA Student Veteran Program, which was developed to attract the next generation of FRA members.

### FRA 100% Award

Of the 205 branches, 32 branches or 15.53% qualified for this Award for 2016-2017. Those branches qualifying with percentage recruiting gains were as follows:

#### Group I

Branch 269 (Goose Creek, S.C.) Southeast: 0.87%

#### Group II

Branch 94 (Corpus Christi, Texas) South Central: 2.16%

#### Group III

N/A

#### Group IV

Branch 31 (Peabody, Mass.) Northeast/New England: 206.98%

Branch 72 (Fall River, Mass.) Northeast/New England: 92.00%

Branch 137 (Minden, Nev.) West Coast: 39.56%

Branch 13 (Atlantic City, N.J.) Northeast/New England: 23.81%

Branch 382 (Nampa, Idaho) Northwest: 21.28%

Branch 247 (Dagupan City, Philp.) Northwest: 10.47%

Branch 59 (Cheyenne, Wyo.) Northwest: 6.90%

Branch 207 (Dale City, VA.) East Coast: 5.68%

Branch 127 (Bicol Nabua, Philp.) Northwest: 5.68%

Branch 302 (Carson, Calif.) Southwest: 4.85%

Branch 226 (Staten Island, N.Y.) Northeast/New England: 0.00%

#### Group V

Branch 295 (San Angelo, Texas) South Central: 25.00%

Branch 112 (Birmingham, Ala.) Southeast: 16.33%

Branch 242 (Davenport, Iowa) North Central: 11.76%

Branch 154 (Baguio City, Philp.) Northwest: 8.51%

Branch 232 (Cape May, N.J.) Northeast/New England: 8.00%

Branch 214 (Schenectady, N.Y.) Northeast/New England: 5.66%

Branch 113 (Stockton, Calif.) West Coast: 4.84%

Branch 62 (San Diego, Calif.) Southwest: 4.00%

Branch 294 (Crossville, Tenn.) Southeast: 3.33%

Branch 183 (Interlachen, Fla.) Southeast: 0.00%

Branch 258 (Erie, Penn.) Northeast/New England: 0.00%

Branch 25 (St. Augustine, Fla.) Southeast: 0.00%

Branch 73 (Agana, Guam ) Northwest: 0.00%

Branch 187 (Chattanooga, Tenn.) Southeast: 0.00%

Branch 54 (McAlester, Okla.) North Central: 0.00%

Branch 287 (Livermore, Calif.) West Coast: 0.00%

Branch 21 (Ft. Collins, Colo.) West Coast: 0.00%

Branch 377 (Terre Haute, Ind.) North Central: 0.00%

Branch 369 (Cumberland, Md.) East Coast: 0.00%

### Recruiting Incentive Awards Program

FRA provides a \$100 cash award to one branch from each Group this is most successful in reinstating former FRA Shipmates. The winning branches for the 2016-2017 membership year, are listed below and followed by the number of Shipmate they brought back into the FRA:

#### Group I

Branch 24 (Annapolis, Md.) East Coast: 34

#### Group II

Branch 97 (Whidbey Island, Wash.) Northwest: 22

#### Group III

Branch 170 (Everett, Wash.) Northwest: 12

#### **Group IV**

Branch 13 (Atlantic City, N.J.) Northeast/New England: 21

#### **Group V**

Branch 197 (Modesto, Calif.) West Coast: 6

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### **Charles L. Lofgren Award for Branches**

The Charles E. Lofgren Award for Branches is awarded to one branch in recognition of excellence in membership promotion. Each of the following branches received a Captain's Desk Bell in honor of their success:

#### **Group I**

Branch 269 (Goose Creek, S.C.) Southeast: 0.87%

#### **Group II**

Branch 94 (Corpus Christi, Texas) South Central: 2.16%

#### **Group III**

N/A

#### **Group IV**

Branch 72 (Fall River, Mass.) Northeast/NE: 92.00%

#### **Group V**

Branch 295 (San Angelo, Texas) South Central:  
25.00%

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### **Charles E. Lofgren Award for Individuals**

The Charles E. Lofgren Award for Individuals is awarded to one Shipmate who has recruited the greatest number an engraved Cross Pen:

#### **Group I**

Todd Richter, Branch 91 (Jacksonville, Fla.): 55 recruits

#### **Group II**

Donald E. Larson, Branch 94 (Corpus Christi, Texas):  
24 recruits

#### **Group III**

Thomas J. Snee, Branch 181(Arlington, Va.): 21 recruits

#### **Group IV**

Robert W. Huscher, Branch 186 (Hernando, Fla.): 27 recruits

#### **Group V**

Garland W. Odell, Branch 112 (Birmingham, Ala.): 10 recruits

### **Abraham M. Rosenberg Membership Award**

The Abraham M. Rosenberg Membership Trophy is awarded to one of the branches eligible for The Charles E. Lofgren Branch Membership Award for outstanding membership promotion.

The Committee congratulates Fall River Branch 72, Fall River, N.Y. for their recruiting gain of 92.00%. Congratulations to Branch 72.

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### **Frank J. McPherson Memorial Award**

In accordance with FRA Standing Rule 7(c)(4), Regional Presidents shall forward their region's nominee for the Frank J. McPherson Memorial Award, along with supporting documents, to the Chairman, National Committee on Membership and Retention at the conclusion of their Regional Convention, but not later than seven days prior to the convening of the National Convention. The Committee congratulates the following nominees:

#### **East Coast Region**

Shipmate Kenneth E. Golden, Branch 166 (Virginia Beach, Va.)

#### **North Central Region**

Shipmate Rayford King, Branch 298 (Grand Rapids, Mich.)

#### **West Coast Region**

RPWC Maria Behm, Branch 113 (Stockton, Calif.)

#### **Northwest Region**

PRPNW Pete Lazzaretti, Branch 18 (Seattle, Wash.)

#### **Northeast/New England**

PRPNE/NewEngland Floyd G. Hunt, Branch 214 (Schenectady, N.Y.)

The award recipient of the **Frank J. McPherson Memorial Award** for 2016-2017 is Shipmate **Rayford King**, Branch 298 (Grand Rapids, Mich.). **FRA**

## 2017-2018 LA FRA "Capping" Installation





**F**R A CONGRATULATES THE FOLLOWING Shipmates who have become Life Members during the third quarter of 2017. The listing, which is arranged alphabetical and by join month, 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. **FRA**

Name	Branch						
		Frederick L. Weisgerber	24	Jason B. Miller	24	Robert J. Borka	207
		Lyle E. Wille	222	James D. Miner	24	Ray F. Bryant	269
		Robert G. Windrow	269	Jesse L. Mitchell	MAL	Kirk M. Burch	268
		Brian Winfield	24	Glenn C. Morford	163	Richard R. Cagle	238
		Frederick Winter	298	Edward J. Morris	293	Robert W. Campbell	61
		Kenneth S. Wright	162	Leonard W. Nahlen	MAL	Bruce S. Casey	MAL
				Antonio M. Nona	247	Jack J. Clowe	260
<b>JULY</b>		<b>AUGUST</b>		Charles H. Nunley	47	Urban J. Cabbage	MAL
Walter E. Baker	42	James C. Alkire	61	Anthony Olshefski	186	Michael P. Danhires	24
Jim Behrens	15	John W. Ballowe	MAL	Ulbio G. Parraga	24	Thomas R. Dawson	29
Frederick J. Bergman	91	Peter B. Beckwith	136	Antero V. Pascua	247	Daniel Deboer	261
Frank J. Boback	MAL	Rogelio H. Bolina	127	John Pawlicki Jr.	46	William Dezur	113
Richard M. Brunner	MAL	Floyd D. Bottom	MAL	Ike Payne Jr.	261	Elson F. Dunham	24
Edward R. Buzzard	MAL	Ken Brown	289	David L. Peckham	MAL	Robert E. Dunn	MAL
Jack M. Carter	89	Facundo C. Cabanayan	154	Stewart F. Pickell	61	Gerald C. Fraser	269
Lamberto C. Celino	247	William T. Cagle	210	Sean Reddick	371	Michael G. Fresia	208
Robert T. Clark	MAL	Lewis D. Center	MAL	Kevin M. Reeds	24	William M. Gray	29
Omer J. Cote Jr.	175	Darrell D. Christeson	86	Gerald C. Reese	24	Colorado P. Green III	MAL
Gordon A. Devetter	MAL	Robert W. Coe	MAL	Russell E. Rekas	42	Kelly R. Harris	MAL
Eugene A. Dickey Jr.	91	John Cornish	91	David J. Reynolds	MAL	Daniel E. Hirtz	113
Daniel F. Doherty Jr.	29	Joseph R. Craven	MAL	Waine L. Risley	MAL	Bobby E. Holt	141
Richard D. Dumm	126	John Davis	MAL	Clyde E. Roberts	102	Lance N. Jennings	MAL
William S. Finlayson	24	Ken Davrizio	24	Dennis R. Rowe	281	Roy F. King Jr.	MAL
Richard E. Fogal	14	George J. Deveneau	214	Thomas P. Ruane	MAL	Richard G. Kosters	298
Leroy D. Gamble	MAL	Richard J. Eckert	MAL	John W. Sallee Jr.	141	Vincent R. Krajcir	MAL
Harold Gerlach	147	Gregory Finke Sr.	29	James H. Saunders III	147	Diana F. Lendle	24
James M. Gibbons	MAL	Dave L. Fox	289	Ronald L. Schmidt	14	Steven D. Long	91
Ronald G. Graham	23	Joseph A. Gallagher	MAL	Roy E. Shores	41	Kenneth S. Lowe	334
Jack F. Harwood, JR	244	Spurgeon P. Garretson	60	George W. Sloan	MAL	Steven O. Malavolti	MAL
Harrold A. Hatter	MAL	Paul A. Garretson	60	Vernice M. Smith Jr.	254	David Morales	24
Robert W. Hayes	210	Eugene Goldman	70	Harold Snyder	24	James F. Murley	161
Donald H. Heinle	269	Nestor G. Gonzales	247	Timothy Sparks	46	Edgar S. Olid	260
Coral A. Hoffman	24	Roger M. Graham	136	Michael Stanges	MAL	John R. Pashinski	99
Charlie D. Hudson	269	Jimmie B. Grier	316	Robert Stephens	20	James E. Richards Jr.	24
Michael Johnson	289	Terry W. Harris	166	Oscar Stevens	MAL	Robert P. Saftenberg	118
Sigvard B. Johnson Jr.	24	Charles Haynes	MAL	Fred L. Trace	MAL	Richard G. Seguin	11
Eddie B. Johnson	8	James H. Henderson-Coffey	24	Walter D. Trahan	159	Clair H. Sheffield	192
John P. Karr	93	Robert Herr	24	William A. Turner	369	Andrew Smerek	115
Harry L. King	MAL	Richard D. Hill	46	Max L. Van Fossen	MAL	James C. Smith	29
Merle M. Long	94	Thomas D. Huffcut	MAL	John M Vargo	MAL	Chris O. Snell Jr.	MAL
Harold E. Luallen	181	Albert H. Jaska	24	Claire G. Veech	244	Michael S. Soule	MAL
Joseph A. Lundberg	MAL	Neal R. Johansen	94	Craig S. Wagner	24	Barry L. Stemler	70
Romeo A. Mejia	197	Carl R. Johnson	29	Robert P. Weil	97	Earl E. Terry	46
Richard N. Myers	24	William B. Kane	103	Darlene Wentzel	115	Stanley E. Trammell	101
Phelan Nichols	91	William C. Keese	MAL	Lee J. Westendorf	358	Robert W. Walters	MAL
Karen Oakes	29	William J. Kloida Jr.	29	Johnny R. Wheat	MAL	Thomas W. Waterman	289
Todd Oakes	29	Walter H. Krause Jr.	289	Susan E. White	MAL	Charles M. Wells Jr.	70
Armando M. Perdomo	51	Harvey P. Kravitz	29	Oren Wolfe	24	Terrance E. Welsh	276
Roger A. Rader	269	Lyal C. Lura	276	Odie R. Woods	MAL	Benton Wilkison	268
Jim G. Rodrock	24	Charles Malloy	115			Carroll J. Willis	MAL
Jefferson L. Scott	307	Gary Marr	46	<b>SEPTEMBER</b>		Charles R. Wood	113
Louis Smith	97	Thomas Mason	24	Charles Adams	24	Dale A. Wright	293
Joseph Stein	22	Norman D. Masterson	24	Allan Adams	MAL	Ronald A. Young	MAL
Nigel Sutton	24	Michael McCoy	192	Raymond A. Ascione	24	Marion D. Ziegler	263
Franswya M. Talbert	24	John H. Mcleod	24	William L. Baird	47	James D. Zugg	311
William Taylor	97	David R. Melton	91	David G. Baleto	73		
Bobbie J. Terry	290	Steven Miller	MAL	Anthony B. Batchelor	MAL		
Fred N. Townsley	120						
Ted D. Walton	59						
Freddie L. Walton	MAL						
Karen A. Way- Crews	24						
Frederick E. Weber	8						

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# National Conventions





# In Memoriam

Name	Rating	Branch	Name	Rating	Branch	Name	Rating	Branch
Albertson, Clayton M.	CTC, USN	24	Goldstein, George L.	ADCS, USN	263	Perkins, James E.	AMHC, USN	89
Bakersmith, Robert N.	HTCS, USN	MAL	Grimm, Junior H.	SMCM, USN	216	Pick, Donald G.	EMCM, USN	42
Baptista, Ronald	ENCS(SS), USN	18	Grissom, Billy A.	ADJ1, USN	101	Pilcher, Robert G.	DMC, USN	MAL
Bell, Isaac Wilbur	CSCS, USN	MAL	Guertin, Raymond Joseph		MAL	Porter, Clifford E.	EMCS/SS, USN	185
Bennetts, Rodger J.	AT1, USN	70	Gunther, Richard J.	BTCM, USN	70	Quillian, Joe E.	BMC, USN	MAL
Bielaski, Walter	PNCS, USN	MAL	<b>Haack, Edward W.</b>	<b>SPCM, USN</b>	<b>MAL</b>	Ray, Maurice J.	GYSGT, USMC	147
Bonebrake, Richard R.	CWO4, USN	137	Hadley, Richard C.	SKC, USN	MAL	Reeves, Robert P.	ADRC, USN	60
Brantley, Dennis	ETC, USN	MAL	Hall, Richard P.	EN2, USN	MAL	Ridge, James A.	CWO3, USN	MAL
<b>Brill, Premo A.</b>	<b>SH1, USN</b>	<b>61</b>	<b>Hayes, Alonzo W.</b>	<b>RMCS, USN</b>	<b>67</b>	Robinson, John C.	HMC, USN	182
Brown, Roy P.	ENCS, USN	MAL	<b>Heaney, Thomas A.</b>	<b>OSC, USN</b>	<b>77</b>	<b>Russell, Thomas M.</b>	<b>ICC, USN</b>	<b>20</b>
<b>Bruns, Joseph E.</b>	<b>TDC, USN</b>	<b>86</b>	Hodges, Connie	SN, USN	364	Schaefer, Ronald Lawrence	USCG	24
Burdick, Ronald N.	EMCS(SS), USN	MAL	Howard, William R.	ADJC, USN	MAL	Shaw, Robert Eugene	QMC, USCG	145
Burks, William	GMM1, USN	334	Johnson, Rolf S.	PO1, USN	146	St.Germain, Paul C.	BTC, USN	MAL
Cassin, William E.	SK1, USN	98	Jones, Alfred W.	ACMM, USN	22	Stevens, William F.	CTACS, USN	251
Ceralde, Amado	PC3, USN	247	Kistner, Lester E.	BMC, USN	8	Steventon, Richard F.	HMCS, USN	MAL
Chaney, Lon	HMC, USN	261	Krotzer, Mack	BMC, USN	MAL	Stuart, Elmer D.	POC, USN	MAL
Chapman, Floyd J.	CWO2, USN	89	Kunze, Richard F.	EMCS(SS), USN	MAL	Swisher, Raymond A.	MMC, USN	MAL
Chapman, Leo E.	CEC, USN	234	Landingin, Rolando N.	DK1, USN	247	Thornton, Jerry W.	ICC, USMC	MAL
Coughlin, David W.	BTC, USN	146	Larose, Joseph P.	MMCM, USN	269	Vaughn, James L.	USN	280
<b>Curry, Frank B.</b>	<b>STCS, USN</b>	<b>70</b>	Lau, Donald J.	SH2, USN	238	Ward, Francis G.	QMC, USN	307
Dean, Edgar W.	AMCS, USN	86	Leblanc, Hewitt P.	ADJC, USN,	98	Weaver, Jerry L.	TMCS(SS), USN	245
Dickson, James S.	LT, USNR	MAL	<b>Lofgren, Arthur L.</b>	<b>ADRC, USN</b>	<b>MAL</b>	Webb, Albert W.	MRCS, USN	104
Drey, Thomas G.	TMC, USN	163	Miotke, Stephen A.	MSGT, USMC	276	Weber, Richard	CPO, USN	MAL
Dring, Neal R.	SK1, USN	221	Moran, John E.	HT1, USN	MAL	Weissenfluh, Max C.	HMCS, USN	MAL
Dube, Laurence B.	HM2, USN	14	Mulkey, William F.	AEC, USN	126	Whisler, Kenneth D.	BU1, USN	MAL
<b>Dusenbury, George B.</b>	<b>HTC, USN</b>	<b>254</b>	<b>Murray, Lester L.</b>	<b>EMC(SS), USN</b>	<b>161</b>	Whitford, Louis H.	RMC, USN	126
Fullbright, Donald A.	GMTC, USN	MAL	Norosky, John J.	MCPO, USN	MAL	Williamson, Phillip L.	TM1SS, USN	57
Gentry, Joseph H.	PO1, USN	MAL	Nunley, William L.	AKCS, USN	91	Womack, Jerry D.	CSC, USN	MAL
Gilman, Calvin C.	AO1/TAR, USNR	89						

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

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## REUNIONS

### USS Harry E. Yarnell (DLG/CG-17)

11/02/2017-11/05/2017, Norfolk, Va.  
 Contact: Glenn Hunsberger, 212 Webb Street  
 Hertford, N.C. 27944  
 Email: glenn\_hunsberger@yahoo.com

### Naval Weather Service Association (NWSA)

04/16/2018-04/20/2018, New Orleans, La.  
 Contact: Gary Cox  
 Telephone: 307-632-0656  
 Email: reunioncommittee@navalweather.org  
 Website: www.navalweather.org/reunion44.html

### NMCB 62 Seabees

04/26/2018-04/29/2018, Gulfport, MS  
 Contact: Norm Hahn, 1805 Oaklawn Dr.,  
 Eau Claire, WI 54703  
 Telephone: 715-379-8482  
 Email: normhahnjr@yahoo.com  
 Website: www.nmcb62alumni.org

### USS Donner (LSD-20)

04/30/2018-05/03/2018, Hyannis, Mass.  
 Contact: Dennis Heimbach  
 Telephone: 610-775-7539  
 Email: dennisheimb@gmail.com

### USS Power (DD-839)

06/24/2018-06/28/2018, Portland, Maine  
 Contact: John Pinto  
 Telephone: 352-527-2352  
 Email: jpinto839@gmail

## LOOKING FOR...

Looking for... MSI Oscar Molina, USN (Ret.), from RTC/NTC, San Diego, Ca., October 1967. Last known duty station-Food Service Division, White House (Washington, D.C. in 1987). Please contact ABCM (AW/SW) Jorge P. Navarro, USN, Ret. 858-774-7964 (cell) or 858-780-9947 for any information.

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### FRA Americanism Rules

1. All entrants shall be students in grades seven through twelve (or equivalent).
2. Entrants must be sponsored by a branch of the Fleet Reserve Association or a unit of the Ladies Auxiliary, or by an FRA Member-at-Large.
3. The essay shall be on the theme designated and shall not exceed 350 words.
4. The essay shall be legibly written or typed on one side of the paper.
5. The title of the essay shall be written or typed at the top center of the paper.
6. A student may submit only one entry each year.

7. Each entry must be accompanied by a separate sheet stating: the entrant's name; address; zip code; telephone number; school grade (or equivalent); name of school or the words "home schooled;" number of words in essay; and the sponsoring branch/unit or sponsor's name.
8. Entries submitted to branches shall be submitted to the Branch Americanism-Patriotism Committee and postmarked not later than December 1, for judging at the branch level.
9. Entries sponsored by membership at large members shall be submitted to the national chairman and forwarded to an appropriate branch for judging in their respective grade group. All entries shall be postmarked not later than December 1.

## 10 Reasons Why Beneficiary Designations Are Important

**B**eneficiary designations can provide a relatively easy way to transfer an account or insurance policy upon your death. However, if you're not careful, missing or outdated beneficiary designations can easily cause your estate plan to go awry.

We often complete these designations without giving it much thought, but they're actually important and deserve careful attention. Here's why: Beneficiary designations take priority over what's in other estate planning documents, such as a will or trust.

For example, you may indicate in your will you want everything to go to your spouse after your death. However, if the beneficiary designation on your life insurance policy still names your ex-spouse, he or she may end up getting the proceeds.



Carl M. Trevisan, CFP®



Stephen M. Bearce

### Where you can find them

Here's a sampling of where you'll find beneficiary designations:

- Employer-sponsored retirement plans [401(k), 403(b), etc.]
- IRAs
- Life insurance policies
- Annuities
- Transfer-on-death (TOD) investment accounts
- Pay-on-death (POD) bank accounts
- Stock options and restricted stock
- Executive deferred compensation plans

Because you're asked to designate beneficiaries on so many different accounts and insurance products, it can be difficult to keep up. However, it's worth the effort; failing to maintain the beneficiary designation on that 401(k) from three employers ago could mean money will go to the wrong place.

When you first set up your estate plan, go over all the designations you previously made and align them with your plan. After that, you should review and update them regularly – a least once a year.

### 10 tips about beneficiary designations

Because beneficiary designations are so important,

keep these things in mind in your estate planning:

**1. Remember to name beneficiaries.** If you don't name a beneficiary, one of the following could occur:

- The account or policy may have to go through probate court. This process often results in unnecessary delays, additional costs, and unfavorable income tax treatment.

- The agreement that controls the account or policy may provide for "default" beneficiaries.

This could be helpful, but it's possible the default beneficiaries may not be whom you intended.

**2. Name both primary and contingent beneficiaries.** It's a good practice to name a "back up" or contingent beneficiary in case the primary beneficiary dies before you. Depending on your situation, you may have only a primary beneficiary. In that case, consider whether a charity (or charities) may make sense to name as the contingent beneficiary.

**3. Update for life events.** Review your beneficiary designations regularly and update them as needed based on major life events, such as births, deaths, marriages, and divorces.

**4. Read the instructions.** Beneficiary designation forms are not all alike. Don't just fill in names – be sure to read the form carefully.

**5. Coordinate with your will and trust.** Whenever you change your will or trust, be sure to talk with your attorney about your beneficiary designations. Because these designations operate independently of your other estate planning documents, it's important to understand how the different parts of your plan work as a whole.

**6. Think twice before naming individual beneficiaries for particular assets.** For example, you establish three accounts of equal value and name a different child as beneficiary of each. Over the years, the accounts may grow unevenly, so the children end up getting different amounts – which is not what you originally intended.

**7. Avoid naming your estate as beneficiary.** If you designate a beneficiary on your 401(k), for example, it won't have to go through probate court to be distributed to the beneficiary. If you name your estate as

beneficiary, the account will have to go through probate. For IRAs and qualified retirement plans, there may also be unfavorable income tax consequences.

8. Use caution when naming a trust as beneficiary. Consult your attorney or CPA before naming a trust as beneficiary for IRAs, qualified retirement plans, or annuities. There are situations where it makes sense to name a trust – for example if:

- Your beneficiaries are minor children
- You're in a second marriage
- You want to control access to funds

Even in cases like these, understand the tax consequences before you name a trust as beneficiary.

9. **Be aware of tax consequences.** Many assets that transfer by beneficiary designation come with special tax consequences. It's helpful to work with an experienced tax advisor, who can help provide planning ideas for your particular situation.

10. Use disclaimers when necessary — but be careful. Sometimes a beneficiary may actually want to decline (disclaim) assets on which they're designated as beneficiary. Keep in mind disclaimers involve complex legal and tax issues and require careful consultation with your attorney and CPA.

### Next steps

- When creating, updating, or simply reviewing your estate plan, pay attention to your beneficiary designations.
- Remember, beneficiary designations take precedence over what you may have specified in a will or trust.
- Put a reminder on your calendar to check your beneficiary designations **annually** so you can keep them up-to-date. **FRA**

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## FRA's 40th National Convention, Washington, D.C.

**S**hipmate National President O'Hare leads new National Officers in their oath of office. Picture was originally published in the *FRAtoday* November 1967 issue, then known as *Naval Affairs*. **FRA**



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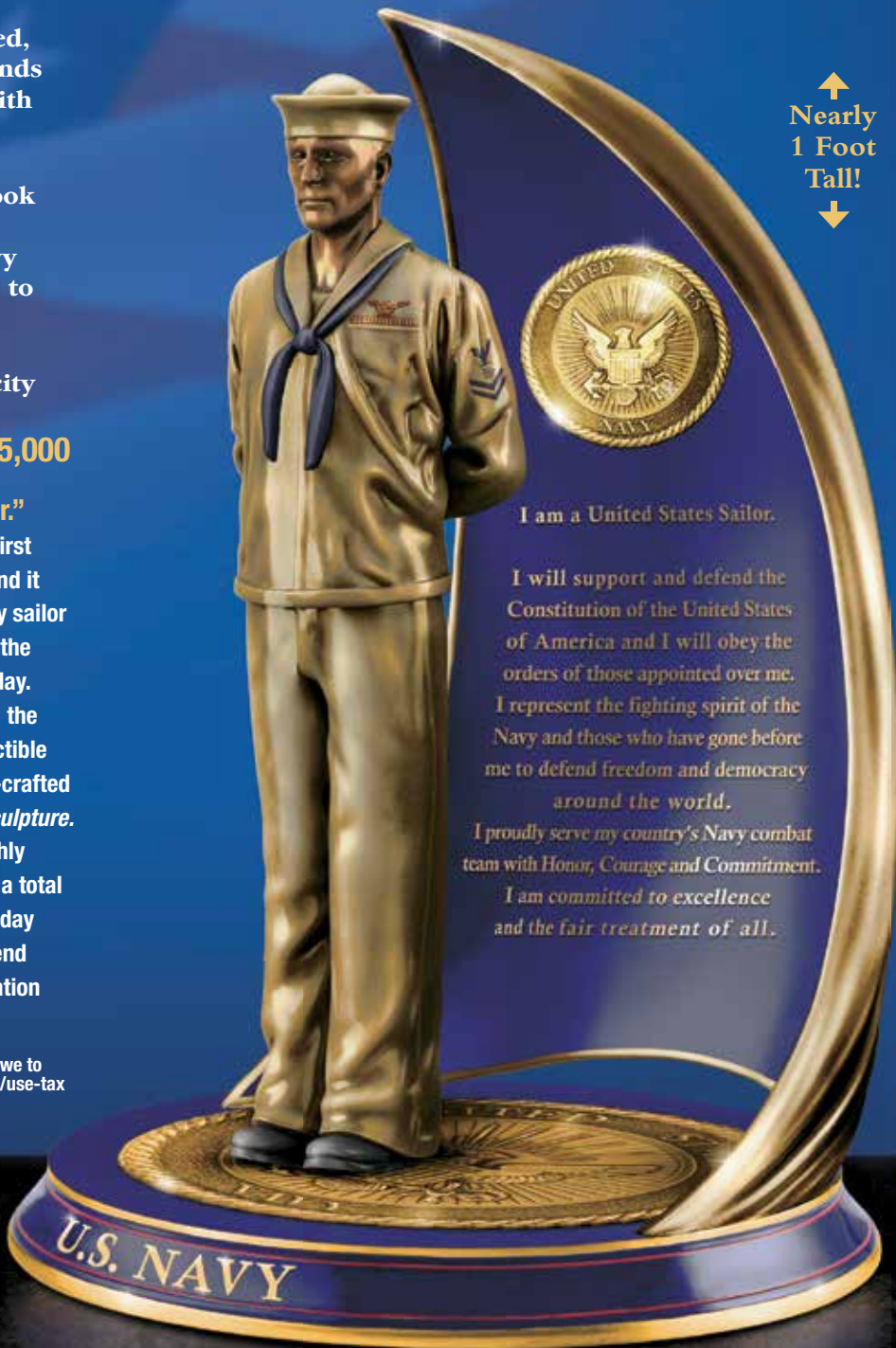
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