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FRA *today*

The magazine of the Fleet Reserve Association

SEPTEMBER 2017

FRA'S STUDENT VETERAN PROGRAM

INSIDE:

- 22** Osteoporosis In Men
- 26** Scholarship Winners
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Jonathan Reiland, president of the Student Veterans Organization at San Diego State University, addresses a group on campus. Photo by Lt. Matthew Stroup

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There are several benefits to being part of the FRA. Some of the most frequently mentioned are regarding scholarships for attending higher education. Learn why the new Student Veteran Program is doing well in three FRA Branches.

22 Naturally Reducing The Risk of Osteoporosis

Despite nearly 80,000 men experiencing bone fractures annually, osteoporosis remains largely undiagnosed and untreated. Osteoporosis is often called a silent disease because you can't feel your bones weakening.

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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.



September is Navy Chief "CPO-365" Month

The term "Chief" was first recognized by the Royal Navy before later being adopted by the U.S. Navy. As sailing vessels became more complex the duties onboard began to split into different responsibilities, which eventually became the rating system. This system of rank and position can be found in author Michael Lewis' book "England's Sea-Officers." Lewis writes about the system being a combination of two hierarchies, one of official ranks and a social divide between gentlemen and non-gentlemen.

Navy Chief Warrant Officer 4 Lester B. Tucker wrote an article for "All Hands Magazine" called "History of the Chief Petty Officer Grade." Tucker wrote, "The earliest known use of the term dates back to 1776 when cook's mate Jacob Wasbie, was called 'Chief Cook' aboard *USS ALFRED*. He stated the term was not meant as a title of authority, but to recognize Wasbie as the best cook aboard.

The first attempt to create the chief petty officer rank came in 1853. Author of the "Chief Petty Officer Leadership Thesis," Jason M. Juergens wrote that while manning levels increased to accommodate a growing fleet, attempts to establish the precedence of petty officers under Navy regulations began.

The rank of chief petty officer, as it is recognized today was officially established April 1, 1893. All first class petty officers were automatically shifted to the new rank in April 1895. The exceptions to the shift were schoolmasters, ships' writers and carpenters' mates.

Ratings seem to keep evolving with the modernization of the Navy, but chief petty officers have been used to lead these ratings in official capacities since 1893. According to Tucker, only two ratings have remained in continuous use since 1797, the boatswain's mate and gunner's mate.

Chiefs were celebrated as technical experts but their administrative abilities cannot be overlooked. Knowledge in all the details of a ship's daily operations and the ability to coordinate with various departments give chiefs unique abilities that are unrivaled. Even by the most senior officers. Enjoy your CPO Khaki Ball! **FRA**

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

Effectively running and fighting a warship relies on bridging the gap between officers and enlisted personnel. It was from this need that the creation of the rank of chief petty officer was born..

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FRA^{today} Magazine

The monthly membership publication of the Fleet Reserve Association

Publisher Fleet Reserve Association

National Executive Director Thomas J. Snee, M.Ed.

Communications Director William D. Stevenson

Managing Editor Victoria Duran

Design and Art Direction Touch Three LLC www.touch3.com

FRA^{today} (ISSN 1935-7192) is published monthly by FRA, 125 N. West St., Alexandria, VA 22314-2754. A member's subscription is covered by the member's annual dues. Periodicals postage paid at Alexandria, VA and additional offices. Publication of non-sponsored advertising in *FRA^{today}* does not constitute an endorsement by the FRA or its representatives. **Postmaster: Send address changes to Member Services, FRA, 125 N. West St., Alexandria, VA 22314-2754. FRA^{today}** is published in the interests of all current and former enlisted personnel of the U.S. Navy, Marine Corps and Coast Guard. Eligible nonmembers are not entitled to subscription rates. Established 1 November 1923. Title registered with U.S. Patent Office.

FRA Administrative Headquarters: 125 N. West St., Alexandria, VA 22314-2754 • Phone: 703-683-1400, 800-FRA-1924

Fax: 703-549-6610 • E-Mail: FRAtoday@fra.org • www.fra.org

Volume 96 Number 9



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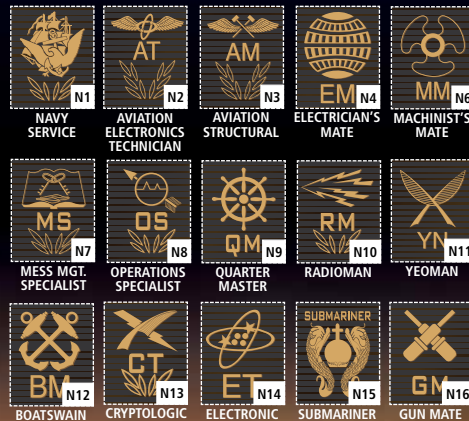
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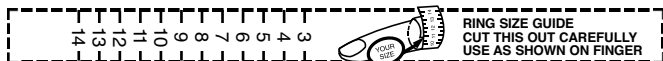
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Higher Education Is Not Always a Degree



Thomas J. Snee
Executive Director

Shipmates: Where has the summer gone? Regional Conventions, National Convention, Elections, school busses, weekend football games and students heading off to college—Fall is exciting and back in full swing. For FRA, it too should be as exciting to enhance our community spirit, visibility and outreach within our communities and on our bases.

I once told my students, “It’s not how much **you** know, but rather what **you** understand and share where you got your answers.” Let’s say you are stranded at the side of the road. Chances are the person who will be helping you is a technician or a member from a renowned company that specializes with stranded motorists. Either way, they have the **knowledge, wisdom and understanding to give good advice** to get you back on the road. We in the FRA have those same traits. We can help our active duty, veterans and retirees match up with higher learning, a personal investment to surpass what we know.

FRA has always been a subscriber to higher learning and reaching out or mentoring. Whether academic or technological self-improvements, education creates that intrinsic value and dignity for personal development. Some say, “Higher education is not what it is all cut out to be.” I have to wonder about people who actually believe that.

Perhaps we should discuss what FRA does to improve education and personal development, for the Vet, Active Duty, Retiree and anyone with the ambition to seek a “mark of excellence.” You will be setting an example for up-and-coming young people. Let’s review some of our programs:

- **Essay Contest:** Our essay contest was designed for our nation’s middle and high school students (7-12 graders) to share the merits of their critical thinking skills on paper. It also allows us as Shipmates to see how the up-and-coming generation expresses their ideas. Their recognition is important, regardless of the “pro-forma.” This is a **SUPERB** way to get into our schools and on base to network with educators.

- **FRA Educational Foundation:** This year, twenty-one students in sixteen states benefited from our awarding more than \$90,000 in scholarships. I’m sure many parents are very happy for this assistance to pursue their child’s higher education. If you have ever been in this situation, you know all too well the worth and value of this opportunity.

- **FRA Student Veteran Program:** Every Shipmate should **google** where their nearest college campus is located. I’m also willing to lay odds that each campus has a Veteran Counseling Office and could use FRA Shipmate assistance. No, not to run the day-to-day, but provide a “hub” for other veterans on those campuses. It may just give you that mentorship or advocacy opportunity. If you need a template letter or package, call or email FRA. What is in your **google neighborhood?**

Shipmates, we have a lot to offer in education development. Today’s service members want education and guidance. Some want the degree, some seek a certification. We can do all of that. Stop by your local schools. Chat with the subject matter experts, teachers and guidance counselors. Demonstrate how FRA can help. Don’t stop there; visit a middle or high school, local community college or university. It is a ‘win-win’.

Yes Shipmates, it’s all in the “knowledge, understanding and wisdom.” Let me close on a personal experience. As I was writing this article, an Army vet was working on my car. He is taking advantage of the GI Bill in auto mechanics and its certification. Someday he wants to be a general manager of his own shop, based upon his military experience. You know, he has that opportunity, with education. **PRESS ON! FRA**

Tom is FRA’s National Executive Director and can be reached at NEDFRA@fra.org

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Vietnam Vets, Still Persecuted

I read with interest, the June Shipmate Forum regarding the Agent Orange Blue Water Navy Bill being dropped again in committee. This reminds me of an incident at a past ship's reunion where we allotted funds to a veterans organization "Wounded Warrior." We got a reply back from a representative [saying] that they only recognize veterans from the Gulf War to the present conflict. Seems to me that the Vietnam Veteran is still being persecuted today

*A Proud Vietnam Veteran
T.L. Weaver GMGC (Ret.)*

Unintentional Demotion

In reading my July 2017 *FRA* today, I was a little disturbed by a photo on page 19. The caption identifies a young man (Austin Williams) at the grave site of 1st Class Petty Officer Christopher C. Campbell but the marker clearly indicates that

Mr. Campbell was in fact a SOC (Special Warfare Operator Chief petty officer). That demotion, even in error, is of considerable importance and I am sure that his family and friends would be taken aback by the misidentification. As a shipmate I would like to see a

correction of this very important misprint.

*Thank you for your attention and a fine magazine.
Shipmate Ray B. Shick, Mo-Kan Branch 161*

In the July 2017 edition, on page 19, there is a photo of Austin Williams visiting the gravesite of Christopher C. Campbell. You referred to him as a PO1, where in fact his stone shows he is a SOC.

Thomas Fox, Senior Chief, USN (Ret.)

FRA today: Although the magazine has greatly

improved is use of official military photographs in place of "stock" or purchased photographs, we are still learning the repercussions of some of the so-called factual aspects of the images we choose for the magazine each month. In addition to the websites for the U.S. Navy, U.S. Coast Guard and U.S. Marines (they each have an official government hosted website) we have found a fabulous resource called "Defense Image Video Distribution System" or DVIDS (www.dvidshub.net). This site has about everything you can look for, regarding the U.S. Military. You can not only find images, there is video, news articles and current trending stories. In fact one of the best cost-cutting efforts in the production of the monthly magazine has been to stop buying photographs and start using our own government-funded resources. The materials the Fleet Reserve Association now produces all rely upon these sites. The primary differences between the three U.S. Military sites and DVIDS, are the search capabilities and the resolution of the images. The DVIDS images are typically of a much better quality and size. Many of our *FRA* today covers have used photographs from DVIDS because of the "official" content and also the captions that are included. The captions we started to use this year are little stories all in themselves—the "what, where, when and who" are factual, to the best of our knowledge.

The photograph caption used in the July Arlington National Cemetery article written by Brian Condon was clearly incorrect. The "demotion" was not a typo, bad edit, or even a poor copy-and-paste error. FRA today just published the caption as it was provided. I am sorry for the mistake and can try to do a better job moving forward. Thank you for reading the magazine and more than that, THANK YOU for pointing out the things that need to be pointed out! FRA

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



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ON & OFF *capitol hill*

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

Beware of Health Care Index

The Trump Administration's FY2018 budget request was submitted to Congress on May 23. It had benefit cuts and fee increases. According to the budget submission the added revenue will not go to TRICARE but rather be used to improve military readiness. FRA opposes these increases because retirees have in-large part, paid for their health care benefits with 20 or more years of arduous military service. In addition beneficiaries should not be required to pay for military readiness through higher healthcare fees and co-pays.



John Davis DLP

Last year's NDAA did some cost shifting for

health care to active duty and retirees too, but current retirees (retired before January 1, 2018) and active duty (joined the military before January 1, 2018) were exempted (grandfathered) from these increases. The FY2018 submission eliminates these grandfather protections, meaning all retirees younger than age 65 will experience TRICARE fee increases. Pharmacy fees would triple throughout the next 9 years. The worst news is the budget submission calls for tying future fees, co-pays, and deductibles to the National Health Expenditure (NHE) in lieu of the Consumer Price Index (CPI—also used for COLA). NHE measures health care costs and has been increasing at a faster pace than the CPI. On average, annual NHE increases from 1991 to 2014 were 4.9 percent, in contrast, CPI increases averaged 2.5 percent for the same period. FRA members are urged to use the Action Center on the website (www.fra.org) to let their legislators know that these TRICARE fee increases are unacceptable.

SASC Chairman Diagnosed With Brain Cancer

Senator John McCain (Ariz), Chairman of the Senate Armed Services Committee, recently had surgery to remove a blood clot above his left eye. Subsequent tissue pathology revealed that a brain tumor known as a glioblastoma, an aggressive form of cancer, was linked to the blood clot. This is not the former Navy pilot and Vietnam POW's first battle with cancer. In 2000, the former GOP 2008 Presidential nominee successfully eliminated melanoma from his left arm and in 2002 eliminated melanoma from his nose. The 80-year-



old Senator is currently being treated at the Mayo Clinic. Last year he was re-elected to his sixth consecutive term as Arizona's senior senator. In 2000, FRA awarded McCain the FRA Pinnacle Award for outstanding legislator of the previous year. Despite the absence of the Chairman, the Senate Armed Services Committee is continuing to function with Senator James Inhofe (Okla.) as acting Chairman.

NED Snee Elected Co-chair of The Military Coalition

National Executive Director (NED) Thomas Snee has been elected to co-chair The Military Coalition (TMC). This is a group of 26 military and veteran organizations that work together to advance legislation beneficial to military personnel, veterans and their families or survivors.

FRA is a founding member of TMC, and is the leading enlisted organization in the coalition. Monthly coalition meetings are held at FRA NHQ. FRA staff members co-chair the following TMC policy committees: HCA Bob Washington-Health Care Committee, DLP John Davis-Retiree Committee and NVSO Chris Slawinski-Guard and Reserve Committee.

Snee is in his fourth year as FRA NED. He enlisted in the U.S. Navy and attended recruit training (boot camp) at Great Lakes, Ill., from October to December 1965. He initially served as a Yeoman

but in August 1973 changed his rating to Navy Counselor. Snee retired in September 1996 as the Force Master Chief, Navy Recruiting Command, Washington, DC. As a Master Chief Navy Counselor (Surface Warfare), he served in leadership and management positions for training and education, career development, recruiting and administrative duties.



FRA's Full Month's Retired Pay Bill Introduced

Representative Walter Jones (N.C.) recently introduced the "Military Retiree Survivor Comfort Act" (H.R.3011) authorizing surviving spouses, or other designated survivors, to retain the full month's retired pay for the month in which a military retiree passes away. "The Military Retiree Survivor Comfort Act" was introduced at FRA's request and seeks to ensure survivors are not unfairly burdened when overpayments occur.

The problem most often occurs when a military retiree dies late in the month. As survivors mourn and sort out the details of their loved one's passing, sometimes there is a delay in reporting the death to the Defense Finance and Accounting Service (DFAS). If the death report and other administrative details aren't handled before the next retirement payment is processed, an overpayment occurs for the period between the

retiree's death and the end of the month. DFAS has the authority to recoup this overpayment directly from the survivor's bank account with little or no warning, often creating financial and emotional hardship for the family.

Jones' proposal would allow survivors to retain the full month's retired pay for any month in which the retiree was alive for at least 24 hours. To offset the cost associated with this proposal, a provision of the bill would delay the first Survivor Benefit Plan (SBP) annuity payment until the month after the retiree passes.

Congress passed a similar law in 1996, allowing surviving spouses to retain veterans' disability and VA pension payments issued for the month of the veteran's death.

FRA believes military retired pay should be no different. This legislation is listed on the FRA Action Center (www.fra.org) and members are urged to contact their U.S. Representative to ask them to support this bill.



MOVING FORWARD

2017 - 2018



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 \$100 cash award if already a Life Member. For each subsequent 32 members recruited, a Shipmate will be eligible to receive an additional award of \$100.

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Remember to include payment and your full name and membership number in the "Sponsored by" section of the application.

Continuing Recruiting Initiatives (2018)

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 \$40. If the recruiter is already a Life Member, a special gift valued at \$40 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 5 Initiative

To strengthen retention, we will randomly draw a total of 20 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 five names each in July, October, December and April. Winners' memberships will be extended for one year, valued at \$40.

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



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 the FRA. Annual dues include a subscription to *FRAtoday*, *NewsBytes* and *OnWatch*.

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SASC NDAA Has TRICARE Fee Increases and More

The Senate Committee version of the FY2018 National Defense Authorization Act (NDAA) provides for substantial TRICARE fee increases. This Senate bill (S.1519) has been approved by Committee and as *FRA* today goes to press, is expected to be considered by the full Senate. The bill repeals the so-called grandfather clause that excluded retirees who retired before the January 1, 2018 from scheduled TRICARE fee increases. The bill also increases pharmacy co-pays and provides for a smaller active duty pay increase (2.1% vice 2.4%) and makes further cuts to Basic Allowance for Housing (BAH). Members are strongly urged to use the FRA Action Center to ask their Senators to oppose these provisions.

The House of Representatives amended, debated and approved its version of the FY2018 Defense Authorization bill (H.R.2810). The House considered 210 floor amendments. Most of the amendments were defeated by floor votes including one that would have struck a provision prohibiting the Pentagon from implementing a new round of Base Relocation and Closures (BRAC).

Once the Senate completes work on its bill, a conference committee will be appointed to resolve the differences between the two bills and then voted on by both chambers of Congress. If approved by the House and Senate, the bill will then be sent to President Trump to be signed into law or vetoed.



Bill Introduced to Extend SSIA

Sen. Bill Nelson (Fla.) has introduced a bill (S.1411) to extend the Special Survivor Indemnity Allowance (SSIA) benefit that expires in May 2018. The bill provides a five-year extension of the SSIA payments. The Association supports this bill, however, FRA is also working to increase SSIA payments.

FRA has long sought the elimination of the Survivor Benefit Plan (SBP) Dependency and Indemnity Compensation (DIC) offset for widows and widowers of service members (H.R.846/S.339). This offset, also known as the "widow's tax," impacts approximately 63,000 widows and widowers of our Armed Forces. These widows and widowers should receive both SBP and DIC benefits without the current dollar-for-dollar offset. SBP provides a surviving spouse 55 percent of their deceased spouse's retirement pay. The retiree gains this coverage for their spouse by paying a premium equal to 6.5 percent of his/her retired pay.

SBP and DIC payments are paid for different reasons. SBP is purchased by the retiree and is intended to provide a portion of retired pay to the survivor as stated above. DIC is a special indem-



nity compensation paid to the survivor when a member's service causes his or her death. In such cases, the VA indemnity compensation should be added to the SBP the retiree paid for,

not substituted for it. Currently this offset is more than \$1,200 a month for many widows/widowers. It should be noted as a matter of equity that surviving spouses of federal civilian retirees who are disabled veterans and die of military-service-connected causes, can receive DIC without losing any of their federal civilian SBP benefits.

In 2008, Congress enacted the Special Survivor Indemnity Allowance (SSIA), which increased gradually and now pays approximately 25 percent (\$310) of the offset. Unfortunately the SSIA sunsets in May 2018. Members are urged to use the FRA Action Center on the website (www.fra.org) to ask their legislators to support the SBP/DIC offset legislation (H.R.846/S.339) and to ask their Senators to support extension (S.1411) as well as increase payments of SSIA.

NED Meets Chairman of HVAC to Discuss Veterans Issues



Rep. Phil Roe (Tenn.)

FRA's National Executive Director (NED) Thomas Snee recently met with Rep. Phil Roe (Tenn.), Chairman of the House Veterans Affairs Committee to discuss FRA's Legislative Agenda. DLP John Davis and NVSO Chris Slawinski also attended the meeting. NED Snee congratulated the Chairman for the House passing the GI Bill reform (see next story). NED thanked the Chairman for having a HVAC subcommittee hearing earlier in the year on the "Blue Water Navy Vietnam Veterans Act" (H.R.299) that would allow "Blue Water" veterans who served off the coast of Vietnam to be compensated for service connected disabilities related to their exposure to the Agent Orange herbicide. Dr. Roe offered to have a committee vote on the Blue Water Navy bill if it could be amended to round down veteran's monthly benefits to the nearest dollar.

Snee also expressed his concern and the Association's opposition to the Administration's request to eliminate the Department of Veterans Affairs (VA) Individual Unemployability benefits for veterans once they start collecting Social Security benefits starting at age 62. The program awards benefits at 100 percent for veterans who cannot find work due to their service-connected disability. NED expressed the need to expand the VA Caregiver program to all catastrophically disabled veterans. Currently the program only applies to veterans disabled after September 11, 2001. Members are urged to use the FRA Action Center on the website (www.fra.org) on these and other issues.

House Passes GI Bill Reform

The House unanimously passed (405-0) major reform of the Post 9/11 GI Bill program (H.R.3218). Major provisions of the bill include:

- Eliminating the 15 year time limit for using education benefits,
- Abolishing exemption for GI Bill credit for Reserve Component members called to active duty under specified circumstances,
- Providing beneficiaries will not have to pay back tuition paid to attend schools that close or lose accreditation and
- Awarding benefits to Purple Heart recipients without 36 months of active duty requirement.

As *FRAtoday* goes to press the bill now goes to the Senate for further consideration. Members can use the FRA Action Center on the website (www.fra.org) to support these improvements.



VA Offers OTH Veterans Mental Health Care

The Department of Veterans Affairs (VA) recently announced that veterans with Other Than Honorable (OTH) discharges can receive care for mental health emergencies, which can include inpatient, residential or outpatient care. "Suicide prevention is my top clinical priority," said VA Secretary Dr. David Shulkin, "We want these former service members to know there is someplace they can turn if they are facing a mental health emergency—whether it means urgent care at a VA emergency



department, a Vet Center or through the Veterans Crisis Line."

The VA has reported 20 veterans commit suicide every day, making veteran suicide a high priority for FRA. Any veteran in crisis should call the Veterans Crisis Line at 800-273-8255 (press 1), or text 838255.

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VA Gulf War Illness Program Reviewed by HVAC Subcommittees



Two House Veterans Affairs Subcommittees held a joint hearing on the approval rates of veterans seeking compensation due to Gulf War illness. The joint hearing focused on the approval rates of veterans seeking compensation and the training required for medical examiners and claims processors. Gulf War veterans displaying symptoms of Gulf War illness continue to have their claims denied. Many members of the HVAC subcommittees want the VA to improve the disability claims process for this ailment. Many subcommittee members noted that the VA has made little if any progress on the issue since a similar hearing held in 2016.

FRA Opposes Financial Institutions Forced Arbitration

FRA signed onto The Military Coalition (TMC) letter of support for the Consumer Financial Protection Bureau's (CFPB) final rule on arbitration agreements. The proposed rule addresses the widespread harm of forced arbitration by preserving the ability of service members and consumers to band together and seek relief through the civil justice system when financial institutions have broken the law.

Forced arbitration is a system wherein service members' claims against a corporation are funneled into a rigged, secretive system in which all the rules, including the choice of the arbitrator, are picked by the corporation. Forced arbitration clauses include a provision banning the rights of consumers to band together to hold a corporation accountable.

Our service members protect our nation against both foreign and domestic threats. The sacrifices they and their families make in order to serve are compelling reasons alone to ensure they are not only shielded from predatory financial practices and unscrupulous lenders, but are also able to use our civil justice system if and when violations arise.

In related news the House recently passed the "Financial CHOICE Act" (H.R.10), which seeks to dramatically reshape the regulation of banking and other financial activities. This legislation includes a number of provisions weakening the Consumer Financial Protection Bureau (CFPB) and its Office of Service Members Affairs.

The bill now goes to the Senate for further consideration. Members can use the FRA Action Center located on the website (www.fra.org) to ask their Senators to oppose this legislation

PCS Improvements Implemented

The Department of the Navy has recently made changes to the Permanent Change of Station (PCS) moves. The objective is to reduce stress for Navy and Marine families. Many Sailors and Marines nearing the end of their current assignment will receive a letter of intent. The letter enables them to begin the PCS



process, set up shipment of their household items, complete required screenings and start searching for housing before receiving their official PCS orders.

Master Chief Petty Officer of the Navy (MCPON) Steven Giordano testified in March before the House Appropriations, Military Construction and Veterans Affairs Subcommittee. He stated that in past years, PCS orders were issued four to six months before the move. Today, the current average for PCS orders is only two months before the scheduled move.

FRA's 2017 Legislative Agenda includes tracking the PCS process to ensure adequate funding and timing and authorization of increased PCS mileage rates and higher household goods weight limits for senior enlisted personnel.

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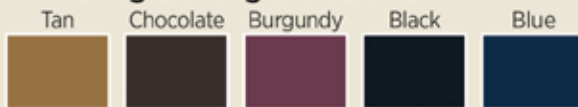
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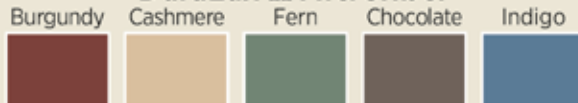
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House Passes DHS Authorization Bill



For the first time since the creation of the Department of Homeland Security (DHS) the House passed an annual authorization act for the entire DHS (H.R.2825). This omnibus legislation includes authorization for the U.S. Coast Guard FY2018 authorization bill (H.R.2518) and authorization for the other 21 agencies within DHS. The legislation authorizes an increase in Coast Guard end strength from 42,000 to

more than 47,000 for the next five years.

FRA supports the annual authorization legislation for the Coast Guard to enable Congress to provide adequate oversight of the 11 Coast Guard statutory missions. Coast Guard parity with DoD personnel programs remains a high priority for FRA. The association notes the Administration's FY2018 budget request increased funding for the Navy and Marine

Corps by nine percent and provided no increase for the Coast Guard. The House Authorization bill authorizes a 6.3 percent increase for the Coast Guard compared to FY2017 and 7.3 percent more than the FY2018 Administration's request. Members can use the FRA Action Center to ask their legislators to provide the same increase for the Coast Guard that was provided to the Navy and Marine Corps.

Navy Secretary Nominee

The Senate Armed Services Committee (SASC) recently held a confirmation hearing for Richard Spencer to be Secretary of the Navy. Spencer, a financier and former Marine Corps officer, was nominated for the post on June 2 after months of speculation. Former Navy Secretary and Senator John Warner (Va.) introduced him to the SASC. Ten former Secretaries of the Navy signed onto a letter of support for this nominee. He is the second pick for the job. President Trump's first choice, financier Philip Bilden, withdrew due to difficulty untangling his finances.

According to an ethics agreement and financial disclosure posted by the Office of Government Ethics, Spencer will effectively shut down his venture capital firm, Fall Creek Management. If confirmed, he will resign his positions with 17 separate companies and nonprofit groups as well as divest stock from 45 different corporations.

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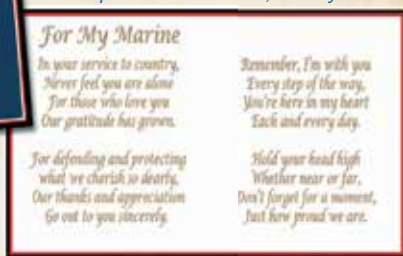
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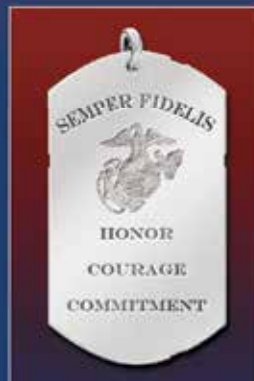
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FRA's Student Veteran Program

By W.D. Stevenson

Colleges and universities support veterans in many ways but the most significant way, as far as a student who also is a veteran is interested in, is tuition assistance. Yes, there are many ways to tap into funds for higher education. You can get loans from private institutions, the federal government and with some research, you will find all sorts of grants and other resources.

Some scholarships for college are merit-based and you qualify for them by meeting standards set by the scholarship-giver. Merit scholarships might be awarded based on academic achievement or a combination of academics and a sport. Other scholarships can be based on financial need.

Scholarships can also be geared toward particular groups of people. There are scholarships for women or high school seniors and some are available because of where you or your parents work, or because you come from a certain background, such as a military family.

A scholarship might cover the entire cost of your tuition or it might be a one-time award of a few hundred dollars. Either way, it's worth applying for since it will help reduce the cost of your education. You can learn about scholarships in several ways, including contacting the financial aid office at the school you plan to attend or checking scholarship information in a public library and online. Be careful, make sure the scholarship information and offers you receive are legitimate and remember that you



Tidewater Community College Student Center at Virginia Beach campus.

don't have to pay to find scholarships or other financial aid.

FRA Has Two Scholarship Programs

The Fleet Reserve Association has an Education Foundation that provides nearly \$100,000 in scholarships each year, (see pages 26-27 in this issue). The second and most recently introduced scholarship program is called the Student Veteran Program. This financial support program was launched two years ago by FRA Outreach Director Bob Washington and was aimed at providing branches a tool for outreach and recruiting. Although the program is in the beginning stages, there are three branches (maybe more) currently having great success helping veterans attend higher education institutions in their community.

Most campuses have a Veteran Service Office, a chapter of the Student Veterans of America or a bursar's office who may be able to determine what financial aid you have access to as a veteran.

Branch 166, Virginia Beach, Va.

S.D. Martin and Branch 166 in the Virginia Beach area took an interesting approach to the Student Veteran Program. The program had success at a Branch in Delaware, and after hearing of its accomplishments, Branch 166 decided to imple-

ment it, and began working with Tidewater Community College (TCC). Shipmate Martin said, "TCC is located in all four cities in our area and close to our branch." He believes local community colleges are the better place to start with this program since they can use the funds in a manner that they [the branch] like. "Community colleges work more in a 1-on-1 relationship with a

branch," said Martin. Once a veteran has completed their coursework at a community college, they are more likely to gain admission and financial help from larger universities. The larger universities, such as UVA or Old Dominion University, are both Division-1 colleges and they get large corporate and alumni donations. The FRA Branch scholarships are not yet at that scale.

The branch started the first scholarship with a donation from Betty Rogers Wanat. Before she passed, Betty donated the funds specifically for tuition assistance. This started the process of launching the branch's program. Under the current agreement with TCC that started September 16, 2016, there is one scholarship awarded each year. The funds go directly to the college and they administer the distribution, all under a 501c(3) tax-deductible process. Branch 166 has an entire section of their website built for the scholarship donation at <http://www.fra166.org/scholarships>. Anyone can donate directly to the fund, and receive acknowledgement and a receipt as soon as you click the donate button. The pages are hosted and maintained by TCC but are part of Branch 166's website. The branch raises additional money through fundraisers and other outreach efforts.

Martin's advice to any branch is to have a master plan and be open-minded about making changes to align with your partner of choice. First of all find a willing partner and above all, ensure it is all done



Frank Kendall, undersecretary of defense for acquisition, technology and logistics, watches a student perform simulated remote pilot operations. Photo by Marvin Lynchard



A student receives information from admission counselor at Temple University's Japan campus, during a college fair at Camp Zama, Japan. Photo by Lance D. Davis

legally. He says with great optimism, "The program can only grow from here."

Branch 13, Atlantic City, N.J.

Shipmate Bob Campbell has also had great success with their scholarship program, but with a slightly different approach. Branch 13 has partnered with Stockton University, Rowan University, Atlantic Cape Community College and Cumberland County Community College. Each award was in the amount of \$1000 per year for two years. "It has been a team effort led by Branch President Al Davenport and Branch Treasurer Frank Davis," Campbell says. The branch is now a member of the Veterans Advisory Boards of the partner colleges and universities. This allows them the opportunity to attend and promote both their branch and FRA scholarships during meetings.

The funds for the scholarship were raised in a number of creative ways. Branch 13 participates in fund-raising activities that include golf tournaments, seminars, and most successfully coin drops. This works best if you go where lots of people shop. If any Shipmates would like information about conducting street coin drops, Bob Campbell suggest you contact him at Campbell@Craigtest.com. In two years' time they have raised more than \$30,000.

"We also sent informational literature to as many as 20 additional universities and colleges in the southeastern Pennsylvania and southern New Jersey

area," said Campbell. The Branch has already received 10 letters asking for information about the FRA Student Veteran Program. Campbell believes there is the potential of literally thousands of veterans who qualify for membership in the FRA at these colleges and universities. In order to help grow recognition of the association, each one of these educational facilities has been signed up to receive 10 issues of *FRAtoday* every month.

There were learning moments with the program. Bob recalled going to one of the ceremonies where the scholarships were presented. Some of the universities and colleges have hundreds of individual awards from organizations such as FRA. "Some of the colleges print booklets naming the organizations that gave awards but we found some of the universities do not make any arrangements for those who provided the funding. We just want to personally meet and promote these young people and personally congratulate them. This is one aspect that needs to be worked on," said Campbell. "It is a great program and we urge all branches to participate." Branch 13 has decided to enlarge the program to as many as 10 more colleges and universities.

Branch 115, Lehigh Valley, Pa.

Regional President and Branch 115 member David Sharp has been all over his region this year, wearing his Regional President Northeast/New England hat of responsibility. Between his cross-



John San Miguel works with programmable logic controllers. Photo by John F. Williams

state trek from the Niagara Falls area back up to Groton Connecticut, he still made time to build on Branch 115's success on campuses in their area. Sharp first went to colleges and distributed FRA information. Just in making conversation, he could sense that there was a "need" for scholarships. He has gone to Lehigh Carbon Community College, Warren County Community College, Northampton Community College and Moravian College to launch their efforts.

While at these campuses he usually starts with locating the Military Advisor on campus—they all have one. He makes sure he is properly dressed, looking more business-like in his sport coat and dress shirt than usual. He wanted to just distribute FRA information, politely pass out brochures and magazines and connect with folks. Dave said, "I have found out the younger fellas really don't hang out at the local VFW or FRA locations. They want to be involved in their community doing things that help others out. One way I get these guys involved, is ask them if they want to go help build a house?" Sharp is a Seabee and still loves to build stuff. Habitat for Humanity has really been one place where Dave has networked and been able to talk about FRA.

Another place Sharp found that was a great place to network is the Lehigh Valley Military Affairs Council, which meets monthly. He has made many contacts with folks at the VA and other local



Aidarbek Raev, a native of Bishkek, Kyrgyzstan, poses with his mother and older brother on his graduation day at Camden Community College in Blackwood, N.J.

military organizations. There is a common bond between veterans.

Branch 115 does many different fund raising events throughout the year to help fund their Student Veteran Program. Raffles, 50/50, picnics and just about any event that lets them put up a table and pass out literature seems to be the answer. Recently they attended a car show, set up a table next to another veterans group and did pretty well with the tip jar routine. Sharp has even provided "freebies" to the community just to get awareness of the FRA to grow. "I bought a bunch of baseball tickets to a triple A team here, you know, just to kind of give back. Let them know who we are and what we do," said Sharp.

Currently Branch 115 has given out 4 scholarships and plans to grow the program. "As we get involved with a college it takes time to build that relationship and confidence in the FRA program," said Sharp. "You don't build it in one day. It's just like building a house, it develops slowly and you have to keep working at it until it's done—that's my job."

I think Dave summed up the FRA Student Veteran Program pretty well. His advice for anyone interested in helping student veterans out, is to keep pushing forward and work at it until it works. If you or anyone at your branch is interested in the Student Veterans Program feel free to contact FRA Outreach Director Bob Washington at 703-683-1400 ext. 125 or email: bobw@fra.org. **FRA**



Naturally Reducing The Risk of Osteoporosis

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

Osteoporosis is commonly known as a women's disease, however, one out of four men older than age 50 will experience a fracture caused by osteoporosis, compared to one in two women. According to the December 2009 article in the "Best Practice & Research Clinical Rheumatology Journal", men are just as likely to experience osteoporotic fractures as they are a heart attack or stroke, or prostate and lung cancer combined.

This disease involves the progressive loss of bone mineral density (BMD), which accelerates during middle-age when sex hormones (estrogen and

progesterone in women; testosterone in men) begin to decline more rapidly. After age 70, men tend to experience the most rapid sex hormone decline. The loss of minerals and bone mass, results in the bones becoming fragile and brittle, making them more susceptible to breaking. Fractures occur typically in the hip, spine and wrist. A fracture or broken bone can have a huge effect on your life, causing disability, pain or loss of independence. Fractures can make it very difficult to perform daily activities without help.

Despite the fact that about 80,000 men experience bone fractures annually, osteoporosis remains largely undiagnosed and untreated. It is often referred to as a silent disease because individuals

cannot feel their bones weakening.

However, there can be warning signs that one can take special notice to such as, dull pain in the muscles and/or bones—particularly in the neck and lower back, and sudden pangs of sharp pain limited to one area, that intensify when increasing pressure. According to the National Osteoporosis Foundation other signs are a decrease in height or when your upper back is curving forward.

Some of the risk factors for osteoporosis in men include heavy alcohol consumption, smoking, poor diet, lack of exercise, steroid medications and low testosterone levels. There are also instances of family history.

Osteopenia is the stage preceding osteoporosis, which is when your bone mineral density is below normal. A diagnosis at this phase is a wake-up call to begin making lifestyle changes to prevent osteoporosis or slow the pace of bone mass loss.

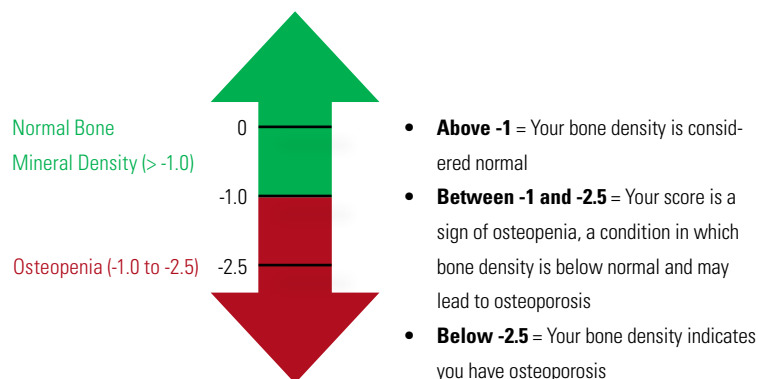
If you are experiencing some of the aforementioned symptoms, are 50 years or older, then you may want to get tested for bone mineral density (BMD). I had my first DEXA scan in my mid-40s when my estrogen was declining, and discovered that I had osteopenia. It was also visible on x-rays I had done when I broke my wrist.

That discovery prompted me to ask my primary care doctor for a referral for a radiologist to perform the DEXA scan that covered my lumbar spine and left hip femur. The bone mineral density scale runs from 0 to -5. Normal BMD is a score between -1 and 0. Osteopenia is a score between -1 and -2.5 while osteoporosis is a score between -2.6 and -5. My DXA score on my left hip femur was -2.5, which is at the tail end of osteopenia, and -2.7 for my lumbar spine which is at the early stage of osteoporosis.

How to have healthy bones

Listed below are essential food and supplement sources that are needed to keep our bones healthy:

- The **mineral calcium** is stored in your bones and teeth. Calcium also performs many essential functions in your body, including blood clotting, neurotransmitter release and muscle contraction.



When you don't have enough calcium for these functions, your body withdraws the calcium from your bones, which reduces its bone mineral density. To ensure adequate levels of calcium, men need a minimum of 1000mg daily and women a minimum of 1200mg. Food sources of calcium are plain yoghurt, milk from cows and goats, a probiotic drink called Kefir when it's made from whole milk, mozzarella and cottage cheese. I recommend that you buy organic milk products to avoid antibiotics and hormones. Non-dairy foods with high calcium include sardines, sesame seeds, spinach and shredded cooked cabbage. The supplement I take has 770mg of calcium from red algae, which also provides 70 trace minerals. An alternative is calcium citrate, which is superior to calcium carbonate.

- **Vitamin D** is needed for your body to absorb calcium and maintain adequate calcium and phosphate levels for BMD. The best sources are sunlight and fatty fish in particular, wild-caught salmon, tuna, swordfish and mackerel. Cod liver oil is also rich in Vitamin D. Canned salmon and tuna also have moderate amounts of Vitamin D.
- **Vitamin K** plays a number of life-saving roles including helping our blood to clot. It also helps keep inflammation under control, which plays a role in reducing bone mass. Vitamin K2 is essential for ensuring that calcium is deposited in your bones. Leafy greens are the best food sources of Vitamin K1 and the highest amounts are found in raw Kale, Swiss chard, parsley, broccoli, and spinach. However, the amount of leafy greens converted to K2 is small so you still need to get more Vitamin K2 from other

— Exclusively for FRA Members age 50 – 74 —

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sources. There are two types of Vitamin K2 (menaquinone-4 or MK-4 and menaquinone-7 or MK-7). You can find them in small amounts from eating meat and dairy products. You need to take at least 45mg of MK4 or 45mcg of MK7. The only concentrated food source of the Mk-7 form is a Japanese fermented soy product called natto—an acquired taste (and smell) for some people. While I like it, the best option is ordering it online since it's not easy to find. I get 45mcg of Vitamin K2-MK7 from natto in the algae calcium supplement I take, in addition to 35mcg of Vitamin K1.

- **Other minerals:** Strontium has been shown to increase BMD in several studies. It is best taken in the natural citrate or algae form rather than strontium renelate, which has been associated with several negative side-effects. Also, strontium competes with calcium for absorption and should be taken in a smaller amount than calcium and not at the same time. Other beneficial bone-building minerals include magnesium, manganese, phosphorous, boron and the trace minerals zinc, copper and silicon.
- **Warning:** Consuming more than two drinks of alcohol daily and more than 300mg of caffeine daily can reduce BMD. Caffeine causes calcium to be excreted through the urine and feces. For every 150mg of caffeine consumed, about the amount in one cup of coffee, 5mg of calcium is lost. This effect occurs even hours after the consumption of caffeine. One study showed that of postmenopausal women who consumed more than 300mg of caffeine lost more bone in their spines than women who consumed less.

Also, experts recommended taking your calcium supplement at a different time than your coffee to avoid losing calcium.

Exercises to Build Healthy Bones

Regular exercise can also help build stronger bones and decrease your risk of fracture. The key is to engage in rhythmic weight-bearing movement that requires your muscles and attached bones to resist gravity. Recommended forms of exercise include brisk walking, hiking, jogging/running, tennis, vigorous dancing, and cycling. Regular weight lifting can also strengthen bones as well as certain Pilates exercises and Yoga poses and movements, which can be modified for people with osteoporosis. Certain exercises that involve flexion of the spine such as twisting to either side and holding the upper torso up are not recommended.

The role of medications: While bisphosphonates (brand names include Fosamax, Actonel, Boniva, and Reclast) are widely prescribed by doctors to treat osteoporosis and can improve bone density, they have several side-effects. These include “severe and sometimes incapacitating bone, joint, and/or muscle pain, which may occur within days, months or years after starting the medication,” according to a 2008 Food and Drug Administration alert. The FDA notes that these side-effects may continue even after stopping the medication. If you are considering taking medication, please read about it and related side-effects by visiting reputable sites such as WebMD and Mayo Clinic. Your doctor may be unfamiliar with all of them.

For more assistance regarding bone health, you can contact me (Christine) at www.reversedibabetescoach.com **FRA**

Resources:

<http://www.reversedibabetescoach.com/how-men-and-women-can-prevent-osteoporosis-naturally/>

<https://www.nof.org/patients/what-is-osteoporosis/>

[http://www.bprclinrheum.com/article/S1521-6942\(09\)00115-6/fulltext](http://www.bprclinrheum.com/article/S1521-6942(09)00115-6/fulltext)

<https://www.radiologyinfo.org/en/info.cfm?pg=dexa>

<https://www.newchapter.com/products/calcium/bone-strength-take-care-slim-tablets/>

<http://www.fitday.com/fitness-articles/nutrition/vitamins-minerals/the-effect-of-caffeine-on-vitamin-absorption.html>

<https://www.nof.org/patients/fracturesfall-prevention/exercisesafe-movement/osteoporosis-exercise-for-strong-bones/>

FRA Education Foundation Announces 2017 Scholarship Recipients

THE FRA EDUCATION FOUNDATION proudly announces its scholarship recipients for 2017. Funded through private donations, corporate sponsorships, and established trusts, the Foundation will present \$90,000 in scholarships to 21 deserving students who are pursuing their dreams of a college degree in the 2017-2018 academic year.

Scholarship recipients are selected based on need, academic proficiency and character. Established in 2009, the FRA Education Foundation works to advance FRA's longstanding tradition of helping students reach their educational and professional goals.

"Our scholarship program continues to be a great source of pride for the Foundation and we're especially proud of this year's award recipients," says Joe Barnes, President of the Foundation's Board of Directors and FRA National Executive Director Emeritus. "Students from 16 states will benefit from these scholarships. Since 2000, we've disbursed nearly \$1.7 million in awards and we're grateful for the great support from FRA, many

FRA branches and shipmates, and other contributors who make these awards possible."

All current and former members of the Navy, Marine Corps and Coast Guard, their spouses and dependent children are eligible to apply for Foundation scholarships. Members of the FRA, their spouses, children, grandchildren, and great grandchildren qualify for a broader range of awards, several of which are funded through member legacy donations.

Although applicants don't have to have a connection to FRA to apply for Foundation awards, it is important to note that 16 of the 21 recipients are, or are related to, FRA Shipmates. "Our scholarship program is a high interest issue to prospective members. Shipmates should mention these scholarship opportunities when interacting with Navy, Marine Corps and Coast Guard personnel," suggests Barnes.

Applications for FRA's 2017-2018 scholarships will be available at www.fra.org/foundation after September 1, 2017.

THE RECIPIENTS OF FRA EDUCATION FOUNDATION SCHOLARSHIP AWARDS FOR 2017

Glenn F. Glezen Scholarship (\$5,000)

(1) Shipmate David Lee, Carlsbad, Calif. (FRA Member, Branch 62)

Robert W. Nolan Scholarship (\$5,000)

(2) Shipmate James C. McCracken, Jr., New York, N.Y. (FRA Member, Branch 226)

Joseph R. Baranski Scholarship (\$5,000)

(3) Candice A. Wilson, Ferndale, Wash.; spouse of Shipmate Robert F. Wilson (FRA Member-at-Large)

FRA Education Foundation Awards (\$5,000 each)

(4) Shipmate David W. Conway, Vallejo, Calif. (FRA Member-at-Large)

(5) Jessica N. Vickers, Trenton, Fla.; daughter of Bryan E. Vickers (Non-FRA Member)

(6) Nathan J. Herreweyers, Iowa City, Iowa; grandson of Robert G. Hobneck (Non-FRA Member)

GEICO Scholarship (\$5,000 each)

(7) Timothy B. Canning, Palmer, Mass.; son of John M. Canning (Non-FRA Member)

(8) Jacob A. O'Hara, California, Md.; son of Joseph M. O'Hara, II (Non-FRA Member)

Robert M. Treadwell Annual Scholarship (\$5,000)

(9) Wendy Sands, Reno, Nev.; step-daughter of Shipmate Lamoine L. Springer (FRA Member, Branch 137)

Stanley A. Doran Memorial Scholarship (\$5,000)

(10) Carson J. Dennis, Grand Forks, N.D.; son of Shipmate Thomas A. Dennis (FRA Member, Branch 273)

Colonel Hazel Benn Scholarship (\$2,000 each)

(11) Zachary S. Hoyt, Lexington, S.C.; son of Shipmate Lawrence J. Hoyt, IV (FRA Member-at-Large)

(12) Rebecca L. Ray, Burleson, Texas; daughter of Gregory P. Ray (FRA Member-at-Large)

The Donald Bruce Pringle Family Scholarship (\$5,000)

(13) Keana C. Mayer, Lodi, Wis.; granddaughter of Shipmate John J. Geiger (FRA Member, Branch 238)

MCPO Ken E. Blair Scholarship (\$5,000)

(14) Madison R. Garver, Lima, Ohio; daughter of Shipmate Grant W. Garver (FRA Member-at-Large)

Express Scripts Scholarship

(15) Serena I. Pasquino, Goose Creek, S.C.; granddaughter of William F. Heilig (FRA Member, Branch 53) (\$3,000)

(16) Cameron G. Hillebrand, Houston, Texas; great-grandson of Shipmate William Grantham (FRA Member, Branch 94) (\$2,500)

(17) Ethan A. Sizelove, League City, Texas; son of Shipmate William E. Sizelove (FRA Member, Branch 61) (\$2,500.00)

US Family Health Scholarship (\$5,000)

(18) Christopher A. Cruz, Jr., Virginia Beach, Va.; son of Christopher A. Cruz, Sr. (Non-FRA Member)

Angelo and Mildred Nunez Scholarship (\$5,000 each)

(19) Lydia A. Jodrey, Graham, N.C.; daughter of Shipmate David W. Jodrey (FRA Member-at-Large)

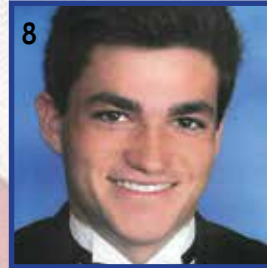
(20) Kailyn Lambert, Groton, Conn.; daughter of Shipmate Jonathan S. Lambert (FRA Member, Branch 20)

Tom and Karen Snee Scholarship (\$3,000)

(21) Allie N. Sands, Greer, S.C.; granddaughter of Shipmate James W. Sands (FRA Member-at-Large)

FRA Education Foundation Scholarship Award Recipients

**for
2017**



The FRA Education Foundation

The FRA Education Foundation provides academic scholarships to deserving students based on financial need, academic standing, and demonstrated leadership qualities. The Foundation is a Combined Federal Campaign-authorized charity and partners with military and education professionals to promote life-long learning opportunities that help scholars reach their educational, professional and personal goals. To learn more, visit www.fra.org/foundation or call 703-683-1400.

Visit www.fra.org/foundation for the 2018 scholarship applications.

Available September



Who needs money for college?

FRA's Education Foundation awards approximately \$100,000 in scholarship funds each year to recipients based on financial need, academic standing, character and leadership qualities. Our scholarship program is open to anyone who has an affiliation with the USN, USMC or USCG, through their own service or that of a spouse, parent or grandparent.

To learn more about the FRA Education Foundation and our scholarships, visit 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?

E-mail us at scholars@fra.org or call 703-683-1400.

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



125 N. West Street
Alexandria, VA 22314
800-FRA-1924 • 703-683-1400
scholars@fra.org

2017 FRA Candidates & Resolutions



William E. Starkey



Robert Washington



James E. Robbins

Branch Delegates for the Fleet Reserve Association will be gathering during the upcoming National Convention in Hunt Valley, Maryland this September. There are three nominating resolutions along with three FRA Constitution & Bylaws resolutions to be considered. All the resolutions have been distributed to the branches and are available on the FRA website in their entirety at www.fra.org/2017resolutions.

Nominating Resolutions

Candidate for National President:

Shipmates from South Jersey Branch 57 have nominated National Vice President William E. Starkey for office of **National President** of the Fleet Reserve Association for the 2017 to 2018 term. NVP Starkey has been an FRA member since 1994 and a Life Member since 2003. He has held the following branch positions: member of the board of directors for 23 years, treasurer for 13 years, secretary for eight years, parliamentarian for 14 years, chair of the bylaws revision committee for 14 years, president and vice president each for one year. Starkey held the following Northeast Regional positions within the FRA: treasurer for three years, vice president for two years, president for two years and parliamentarian for eight years. Starkey also served on the 75th annual convention committee, the C&BL committee several times, once as chairman.

Candidate for National Vice President:

Shipmates from Navy Department Branch 181 have nominated Robert Washington for office of **National Vice President** of the Fleet Reserve Association for the 2017 to 2018 term. Washington has been an FRA member in good standing since 1988 and a Life Member since 2004. Shipmate Washington has served in the following branch positions: member of the board of directors and treasurer for six years, secretary for eight years, vice president and president for 12 years and as North Capital Region Central Liaison Committee chairman. Washington has held the following East Coast Regional positions: vice president and president for one year each, chair of the membership and retention committee, active duty advisor and chair of the youth activities and Americanism committee as well as chair of the Regional Bylaws Committee. Shipmate Washington retired from the Navy in 1988 as the Navy's Senior Enlisted Advisor for the Defense Information Systems Agency. He has held a number of staff positions at FRA as director of member services, director of legislative programs, director of membership development and director of outreach coordination.

Candidate for National Vice President:

Shipmates from First Coast Branch 91 have nominated RPSE James E. "Robbie" Robbins for

the office of **National Vice President** of the Fleet Reserve Association for the 2017 to 2018 term. Robbins joined First Coast Branch 91 in 1987 and has been a Life Member since 2005. Shipmate Robbins served 16 terms as branch president, seven years as branch vice president and two terms as a branch director. He served as chairman of the Americanism essay contest for three years and chairman of three Florida coordinated council of branches and units. Robbins also served on a number of committees such as Welfare/Rehabilitation Activities, Time and Place and Americanism/Patriotism. Robbins has attended 17 regional conventions and 16 national conventions. He served as regional chaplain, master at arms for seven years and several South East Regional leadership positions, currently serving as president. Shipmate Robbins retired from the Navy in 1994 after serving for 22 years as an aviation structural mechanic. Following his retirement Robbins worked as an auto mechanic and 12 years as a mobile forklift mechanic.



In addition to electing the national officers, convention delegates will also consider changes to the FRA Constitution and Bylaws.

Constitution and Bylaws (C&BL) Resolutions

C & BL Resolution Number 1 (by National Committee on Membership and Retention) is seeking to change the eligibility rules for FRA membership to also now include the branches of both the Army and Air Force. The current eligibility for membership in the FRA is restricted to personnel who have served or are now serving in an enlisted status in the U.S. Navy, Marine Corps or Coast Guard, regardless of length of service, including reserve components. Many branches have added new and returning members to their rosters each year, but the efforts have not been enough to sustain membership from declining. It was suggested that to help with our growth as well as maintain the integrity of FRA, we consider opening our

membership up to all services members who served honorably. This resolution was proposed during the March 15, 2017 conference call, then distributed, read and discussed and adopted by majority vote May 19, 2017.

C & BL Resolution Number 2 (by National Board of Directors) is seeking to renumber the Articles in section 301 of the Constitution and Bylaws. During the 89th FRA National Convention in Jacksonville a resolution was passed to specifically note that personnel discharged by reasons of "bad conduct" or "dishonorable" discharges are not eligible to join the FRA. The objective was to allow service members with a general discharge to be eligible for membership. When Article 3, Section 301(c) was reworded, it should have been requested to delete Article 301 (b) and renumber to read: Section 301(b). Personnel discharged by reason of bad Conduct or Dishonorable discharges are not eligible for FRA membership.

C & BL Resolution Number 3 (by Inland Empire Branch 38) is seeking to change how continuous membership is calculated. The gold continuous-membership pin may currently be worn by a Shipmate without any lapse in membership, whatsoever, starting with five years and longer. The members of the Inland Empire Branch 38, Spokane, Wash., feel if a member had a lapse in their membership and then returned to being a member in good standing, they should not be punished for that period of time that has lapsed. Some members that have let their membership lapse for a period of time and rejoined should not lose all the time they had been a member and there is probably a valid reason for letting their membership lapse. FRA should not punish them forever for the lapse and it makes some members feel as if they wasted all the time as a member before joining again. The Branch 38 members feel that these Shipmates who rejoin should be able to have their continuous membership date adjusted to reflect all the time they served as a member excluding the time membership had lapsed. **FRA**

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VFRA Leadership Visits AFRH



Penny Collins

On April 20, 2017 The Armed Forces Retirement Home (AFRH) located in Washington, D.C. hosted the FRA National Board of Directors for a briefing and facility tour. The eleven board members, led by National President Donald E. Larson, also honored AFRH residents who are FRA members. AFRH would like to thank Ms. Penny Collins for arranging the visit and for her continued outstanding support of the Home.

We offer an affordable lifestyle—fees for independent living are 40 percent of total current income (**fees do exceed \$1,429 / month**). We are located on a scenic, wooded campus just minutes from downtown Washington, DC where there are museums, monuments and a host of entertainment, sports and other cultural options.

Veterans must be able to live independently upon admission to the AFRH. This means being able to care for personal needs, attend a dining facility for meals, and keep all medical appointments.

Veterans from each service branch live at the Home, and 85 percent of our residents spent a career in the military.

Many veterans choose to live at AFRH for the superior medical, dental and vision care offered, with amenities that include: private rooms with a shower, cable TV, three delicious daily meals in our modern dining facility, a wellness program and deluxe fitness center, movie theater, bowling center and hobby shops.

Services include recreational activities and resident day trips, a full-service library, campus PX/BX,

Services include recreational activities and resident day trips, a full-service library, campus PX/BX, off-campus shuttle, public transportation—and more!

off-campus shuttle, public transportation and more!

Below is a list of eligibility requirements to become an AFRH resident:

- Served as members of the Armed Forces, at least one-half of whose service was not active commissioned service (other than as a warrant officer or limited-duty officer)

The following categories will be considered. Veterans (male or female) who are:

- 60 years of age or older; and were discharged or released under honorable conditions with 20 or more years of active service

Or

- Determined incapable of earning a livelihood because of a service-connected disability incurred in the line of duty.

Or

- Served in a war theater during a time of war declared by Congress or were eligible for hostile fire special pay; were released from service in the Armed Forces under honorable conditions; and are determined to be incapable of earning a livelihood because of injuries, disease or disability.

Additionally, those who served in a women's component of the Armed Forces before June 12, 1948 and are determined eligible for admission because of compelling personal circumstances will also be considered.

Married couples are welcome, but both must be eligible in their own right. Veterans who have been convicted of a felony or are not free of drug, alcohol, or psychiatric problems are ineligible to become a resident.

AFRH-Washington is now accepting applications for residency! For further information or to request an application contact them by telephone at 1-800-422-9988, by email at admissions@afrh.gov or simply by applying online at: <https://www.afrh.gov/apply> **FRA**

Christopher C. Kelly is the Public Affairs Officer for the AFRH, located in Washington DC.

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| | |
|-------------------------------|---------------------------------|
| COMFORT | Less than 1 ounce |
| SOUND QUALITY | Excellent: Optimized for speech |
| FITTING REQUIRED? | No |
| ONE-ON-ONE SETUP | Free |
| SENIOR AND MILITARY DISCOUNTS | Yes |

LA FRA North Central



Teresa A Norton

I am honored to be a member of the LA FRA, founded on the principles of Loyalty, Protection and Service 87 years ago. I also feel so very fortunate to once again serve as the North Central Regional President. Throughout the years, all the units have strived to make a difference in their communities. Our region is a cohesive and hard-working one.

During this past year, donations have been made to St. Jude's, Misericordia Chicago, Toys for Tots, HELP, Toys 4 Military Kids, Goodwill, the VFW, hospice locations and various local charities. Volunteer work is performed at Veteran's homes and Children's hospitals. These venues are especially tended to at Christmastime.

Our President's Project this year, "Survival of the Auxiliary" is of extreme importance. It has been no secret that declining membership has caused a reduction in revenue. This project calls for dona-

tions to be submitted for the LA FRA to fund our Scholarship programs and Welfare Fund. This will help stabilize the Auxiliary. May we all work hard for this most worthy project.

The North Central Region of the LA FRA has been part of my life for 14 years now, and the impact it has had on me is immensely positive. The relationships that have blossomed throughout the years, both within the region and beyond, mean the world to me. Auxiliary members have always been there for me, in times of need and in times of celebration. I believe we all can make that statement.

May God bless us all!

In Loyalty, Protection & Service,
Teresa A Norton, RPNC **FRA**

Teresa Norton is the LA FRA Regional President, North Central



Above from L to R: PNP Virgil and NVP Bill Starkey inside model of tiny house. PNP Sandy Robbins, Marty and Rosemary Posekany. RP Norm Combs and Bob Washington.

Veterans Helping Veterans

The Veterans Community Project (VCP) is helping to eliminate veteran homelessness by providing transitional-housing. The 4.3 acres located across the street from the VCP was purchased from the city for \$500. VCP is focusing on the Greater-Kansas City, Mo. area with the long-term goal of eliminating veteran homeless-

ness nationwide. Veterans Village is a specialized community of tiny-homes and onsite services that will provide veterans stability. Branch and Unit 161 are supporting the project with donations. They met with VCP COO Kevin Jamison and toured the project. For more information about VCP, please visit:

<http://veteranscommunityproject.org/>

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|-----------------------------------|-------------------------|-------------------------|
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| Nationwide Coverage | YES | YES |
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1. FRA HQ, ALEXANDRIA, VA.

Honorary Shipmate Jimmy Short celebrated 45 years of working with FRA. "He is a dedicated 'servant' to the headquarters and membership and should be recognized for his many years of support," stated NED Snee. "While many go about their work, there is one staffer who marks the highlight of working for FRA. Not only is this a milestone, but to a grateful servant who has been under many administrations. He understands the NATS and Redskins better than their owners!"

**2. BRANCH 126, JACKSONVILLE, FLA.**

SE Regional Vice President J. J. Thomas presented Eduardo R. Florez with a check for \$1000. Florez won 3rd place in the 2017 National Americanism/Patriotism Essay Contest.

**3. BRANCH 161, KANSAS CITY, KAN.**

PRPNC John Partin and Shipmate Bob Fallert traveled to Bloomsdale, Mo., to present certificates, trophies and checks to the FRA essay contest winners. The winners all are 7th & 8th graders who attend St. Agnes Elementary School in Bloomsdale.

**4. BRANCH 298, GRAND RAPIDS, MICH.**

Shipmate Joann Gorkowski (L) and RVPNC Rosemary Posekany (R) presented Noel Tyrrell recognition and a check for third place this year. Gorkowski is Noel's aunt. Noel is home-schooled and attends Huron Area Technical Center daily for training.

**5. BRANCH 101, SANTA CLARA, CALIF.**

Branch and Unit members participate with Raising the Flags Memorial Day at Oak Hill Cemetery. (L to R) Auxiliary members Cee Cee Harvey, Melinda Blaza and Shipmates Don Harvey, Kate Blanton, Rick Fetro and Richard Ruiz all participated.

**6. FRA HQ, ALEXANDRIA, VA.**

Branch 181 member Tom Snee, along with Unit 181 member Karen Snee, attended the Navy Memorial in Washington, DC during the Memorial Day wreath laying ceremony. Photo by Jeff Malet.

**7. BRANCH 342, ANCHORAGE, ALA.**

(L to R) Commanding Officer Michael Kenney, Navy Operational Support Center and Branch President Joseph Wright presented Adam Skelton with certificates and checks totaling \$1,200. He placed first in the Northwest Region and third in the National Americanism Essay contest.

8. BRANCH 22, PENSACOLA, FLA.

RPSE James Robbins (L) and Branch President Jim Richmond (R) present Shipmate Tony Salas (yellow vest) with his FRA 50-year continuous member pin and Shipmate Carl Kirtley with his FRA 40-year continuous member pin.

9. BRANCH 208, JACKSONVILLE, FLA.

Command Master Chief Matt Deschamps recognized Branch President Raymond Applewhite as a legend and trail blazer while providing continued support of the Fleet Marine Force Community and Field Medical Training Battalion-East.

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

Seventh grader Justin Lustig of St. Patrick's school received a \$1500 check and certificate for 2nd place in the National Essay competition. (L to R) Msgr. Jeff Conway, Mr. and Mrs. Lustig, Branch President Jim Brown, VP Al Klingele, Justin Lustig and Principle Vincent Sadowski.

11. BRANCH 162, NEW ORLEANS, LA.

(L to R) Shipmate Jerry DuPre and PRPSC Dave Field presented a JROTC medal and gift certificate to Cadet Sergeant Carson Keller during the Change of Command and awards program, held at Jesuit H.S. on April 26.

12. BRANCH 41, ROANOKE, VA.

Branch President Joe Black presented an award to Kaylee Shaffer for winning the Americanism/Patriotism contest for Branch 41 eighth graders. Kaylee was a student at Dublin Middle School in Dublin, Va.



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

In Memoriam

| Name | Rating | Branch | | | | | | |
|---------------------------|-----------------|------------|---------------------------|------------------|------------|---------------------------|-----------------|-----------|
| Alves, George | ICC, USNR | MAL | Folmar, Alfred B. | DTC, USN | 159 | Nowakowski, Peter J. | SCPO, USN | MAL |
| Angelo, Michael | TMCM, USN | 87 | Forkum, Albert H. | AO1, USN | 44 | Oca, Eddie | MS2(SS), USN | 207 |
| Beck, Robert E. | GMT1, USN | MAL | Freeman, William E. | CEC, USN | 31 | Ocobock, Kathleen A. | PNC, USN | MAL |
| Bednarz, Thaddeus R. | CWO4, USN | 12 | Geiger, Raymond V. | AMCS, USN | 126 | Odom, Larry | HMCS, USNR | 161 |
| Benson, Clinton A. | SKCM, USN | 136 | Gilley, William R. | ET1, USN | MAL | Perisich, Rudolph M. | HTC, USN | MAL |
| Betz, Martin E. | AEC, USN | 99 | Hample, William G. | POCS, USN | 229 | Perkins, Marion | SCPO, USN | MAL |
| Biggs, Bobby L. | PRC, USN | MAL | Haynes, Arthur D. | CDR, USN | 91 | Poovey, Lamar P. | AEC, USN | 44 |
| Blevins, William E. | BM1, USN | 89 | Hickman, Joseph C. | LT, USN | MAL | Presley, John E. | HMC, USN | 11 |
| Brady, Terence J. | AMCS, USN | 91 | Hodges, Randolph J. | AEC, USN | 91 | Richards, Robert L. | BM1, USN | 29 |
| Brittle, Fred | IC1, USN | 137 | Hosman, John F. | QMC, USN | 159 | Rindt, Harold | AVCM, USN | 90 |
| Brown, Theodore | SSGT, USMC | 46 | Ickes, Kenneth E. | TMCS(SS), USN | 230 | Ringger, Ralph J. | MRCS, USN | 22 |
| Bryant, William E. | YN1, USN | 46 | Jablonski, Joseph A. | | 118 | Robinson, Donnie J. | GYSG, USMC | 269 |
| Burrell, Talimas S. | MMC, USN | MAL | Johnson, Jerry | BMCM, USN | MAL | Roundtree, Edwin | ETC, USN | 290 |
| Cabug, Candido | CPO, USN | 302 | Johnson, Norman H. | LT, USN | 101 | Rubish, Kenneth J. | YNC, USN | 61 |
| Call, Robert | ENC, USN | MAL | Johnson, Daniel R. | AXC, USN | MAL | Rush, William C. | ADRC, USN | 280 |
| Carr, Wayne E. | AFCM, USN | 289 | Jones, Ronald C. | LNCS, USN | 67 | Serabian, Paul J. | BMC, USN | 20 |
| Cecil, Joseph T. | HM1, USN | MAL | Jordan, William D. | SD2, USN | 182 | Sheets, Lewis R. | ATCS, USN | MAL |
| Cleckler, Louis C. | CPO, USN | 264 | Keene, Ernest R. | AEC | 156 | Siniawski, Paul | MMCM, USN | 117 |
| Clements, Floyd E. | CPO, USN | 124 | Kenner, Elmer Leroy | QMC, USN | 244 | Steele, John E. | HMC, USN | 20 |
| Collins, Charles V. | MMC(SS), USN | MAL | Kuczowski, James F. | EMCS, USN | MAL | Steere, Mario Luis | MS1, USN | 0 |
| Crouch, Frederick T. | TMCS(SS), USN | 334 | La Barbera, H. Frank | SM2C, USN | 118 | Stout, George W. | BT1, USN | 11 |
| Crowley, John F. | BMCS, USCG. | MAL | Lee, Robert G. | ADR1(AC), USN | 91 | Taylor, William B. | AO3, USN | 24 |
| Culwell, James H. | SHC, USN | 159 | Lindau, Carl H. | UTCS, USN | 282 | Usery, Jerry R. | AE1, USN | 210 |
| Delao, Arthur A. | AC1, USN | 175 | Madura, R.W. | ENCM, USCG | MAL | Vandiver, Charles W. | CWO5, USN | 40 |
| Dierks, Gordon | CDR, USNR | MAL | Massey, Robert | LT, USN | 159 | Vann, Everett | USN | 12 |
| Dowty, Kenneth L. | AN, USN | MAL | McAnally, Charles M. | ETCS, USN | 159 | Wells, Fenrick M. | PHCS, USN | MAL |
| Dressler, Kenneth W. | PTC, USN | MAL | McClurken, Dawn L. | RM, USN | 136 | Yuskis, Edward C. | LT, USN | 49 |
| Duggan, William C. | MCPO, USN | MAL | Michel, Gasper M. | GMM1, USN | 92 | | | |
| Elks, Gennis W. | HMCS, USN | 20 | Mlachak, M.F. | GYSGT, USMC | 17 | | | |
| Emrick, Harry L. | BT1, USN | MAL | Montgomery, Robert D. | HON Member | 22 | | | |
| Erb, Gerald P. | SHC, USN | MAL | Moten, Samuel H. | SKC, USN | 11 | | | |
| Estes, Rena A. | SKCS, USN | 101 | Myers, Bruce J. | CPO, USN | 18 | | | |
| Faas, Daniel P. | ATC, USN | 97 | Newton, Wayne | CAPT, USN | 47 | | | |
| | | | Nicholson, Allan R. | HM1, USN | MAL | | | |

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

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Email: phillipsr71@yahoo.com

USS Dixie (AD-14) & USS Piedmont (AD-17) joint reunion

10/03/2017-10/7/2017, San Diego, Calif.
Handlery Hotel
Contact: Ken Robinson
Email: USSDixieReunion@yahoo.com
Telephone: 520-825-5613

USS Arnold J. Isbell (DD-869)

10/10/2017-10/13/2017,
Buffalo, N.Y.
Contact: Barry Dahlberg,
11267 Red Bud Trail
Berrien Springs, MI 49103
Telephone: 708-203-1445
Email: evba@ameritech.net

USS Conserver (ARS-39)

04/26/2018-04/29/2018, Jacksonville, Fla.
Contact: Kevin Weaver, 160 Hadden Drive
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Email: kcwrdc@yahoo.com
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BMCM (Ret) from the Sherman, Texas area.
Stationed as a Navy recruiter in Hutchin-
son, Kansas in the 1950s; recruiter in Dallas
from 1962-1966; USS Bonne Homme Rich-
ard, 1962. Looking for a photo for a Vietnam
Vets Memorial honoring Texas veterans.
Contact Bill Pegues at zimac88@att.net or
847-345-9338.

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To Be Active or Passive, That Is the Question

Active investing or passive investing. It's an ongoing debate, and here, briefly, is what's behind it.

Active investing involves the skills of an investment manager who seeks to generate greater returns than a market benchmark or index and may pursue other goals, such as risk reduction and income enhancement.



Carl M. Trevisan, CFP®

A passive manager's investment strategy, on the other hand, is designed to track the performance of an index, an asset class, or market segment (benchmark) and achieve returns that closely correspond to the returns of that benchmark with low fees. The goal of this type of investing might be, for example, to track the performance of the S&P 500 Index, which means owning a basket of stocks that mirror the composition of the index. Once the basket's contents are determined, the manager generally steps back and lets market forces do what they will.



Stephen M. Bearce

With this type of investing, the manager will not sell securities to take advantage of changing market conditions and may have less flexibility to react to price declines in the securities but will continue to hold the same securities as the benchmark it is designed to track.

Active investing includes substantial research and, possibly, a fair amount of trading, and the manager generally passes these expenses on to the investor. On the other hand, expenses for a passively managed fund, such as an exchange-traded fund (ETF), are usually low, making it comparatively inexpensive for investors to own. It is important to note that

although these funds trade relatively infrequently, keeping administrative expenses relatively low, means the fund's performance probably will not match the benchmark's performance exactly.

This is the crux of the debate: Is active investing worth the additional expense?

Active Remains Popular

According to Morningstar Direct, U.S. investors have been increasingly drawn to passive funds, but they still have substantially more invested with active managers. One reason may be a potential challenge passive investing faces when the markets are down or flat.

While a passive manager's hands are essentially tied during these times, an active manager is able to make adjustments to the portfolio in an attempt to improve its performance. Although there's no guarantee these efforts will prove successful, the active manager – unlike the passive manager – at least has room to maneuver.

Wide Range of Alternatives

Because there are literally thousands of funds on the market, deciding on active investing opens the door to a wide range of additional choices.

There are funds concentrated on a specific level of capitalization, or cap—a term used to describe a company's size. It's determined simply by multiplying a company's stock price by the number of shares in the market. In addition to large-cap, such as those in the S&P 500, there are also mid-cap and

Active vs. Passive Snapshot

| Active | Passive |
|---|--|
| <ul style="list-style-type: none"> • Ongoing research and frequent trading • Relatively high expenses • May focus on, for example: <ul style="list-style-type: none"> -Large-, mid-, or small-capitalization -Value vs. growth -Dividend-paying (income) companies | <ul style="list-style-type: none"> • No ongoing research and little, if any, trading • Relatively low expenses • Generally more tax efficient • May seek to track the performance of |

small-cap companies.

In addition, there are funds focused on different investing styles. Growth funds invest in companies that appear poised to grow faster than their market sector or the market in general, although growth may not be realized. Value funds, on the other hand, look for companies that investors appear to be overlooking for one reason or another and show promise for a comeback, although there is no guarantee such value will be recognized by the overall market.

Some funds look to generate income by investing in companies that pay dividends. Investors can receive that income as cash or reinvest it in additional fund shares. However, keep in mind that reinvested income generally is taxable in the year it's paid unless it's held in a tax-advantaged account, such as an IRA.

Remember to Diversify

The debate over active vs. passive is somewhat pointless because you don't have to choose between the two. In addition to spreading your money across a variety of different asset classes (stocks, bonds, and cash), market capitalizations (large, medium, and small), and investing styles (growth and value), you can also diversify by including both passive and active investments in your portfolio. For help with building a portfolio designed to help you reach your goals, consider turning to a professional financial advisor. **FRA**

All investing involves risk, including the possible loss of principal. There is no assurance any investment strategy will be successful or that a fund will meet its investment objectives. An investment in an exchange-traded fund (ETF) will fluctuate and shares,

when sold, may be worth more or less than their original cost. ETFs are subject to risks similar to stock including market risk, which is the risk that the value of an ETF's holdings may fluctuate in response to general economic and market conditions, the prospects of individual companies, and industry sectors. Shares of ETFs are bought and sold at market price in the secondary market, which may differ significantly from the ETF's net asset value and are not individually redeemed from the fund. Only "authorized participants" or market makers may trade directly with the fund, typically in large, specified blocks of 50,000 shares. Ordinary brokerage commissions for purchases and sales may apply which could reduce the fund's returns.

There are different types of ETFs such as index-based, sector and industry, investment style, or asset class, each with its own risk and return characteristics. Index-based ETFs seek investment results that, before expenses, generally correspond to the price and yield of a particular index. There is no assurance that the price and yield performance of the index can be fully matched. Sector- and industry-based ETFs are narrowly focused. Concentration in certain sectors or industries may present more risks for a portfolio than if it was broadly diversified over numerous sectors of the economy. This will increase a portfolio's vulnerability to any single economic, political, or regulatory development affecting the sector or industry and may result in greater price volatility. Investment-style ETFs include growth- and value-type ETFs. The growth and value types of investing tend to shift in and out of favor; growth may not be realized; and a company's intrinsic value may not be recognized by the overall market. Asset class ETFs include small-, medium-, and large-cap stocks. Investing in small- and mid-cap companies involves additional risks from investing in large-cap companies, such as limited liquidity and greater volatility. Dividend-focused ETFs generally seek to track the investment results of an index composed of dividend-paying equities. The income generated by the ETF's holdings is dependent upon the dividend policies of the companies in which it invests. Dividend-paying stocks may fall out of favor with investors and may not return more than the overall stock markets. Dividends may be reduced, changed, or eliminated at any time. Both active and passively managed funds are subject to fees and expenses not applicable to indices which are unmanaged and unavailable for direct investment.

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While a passive manager's hands are essentially tied during these times, an active manager is able to make adjustments to the portfolio in an attempt to improve its performance.



A Special Memento

Shipmate National Executive Secretary Bob Nolan accepts pen from Chairman L. Mendel Rivers, which President Johnson used in signing the Military Health Benefits Act of 1966 into Public Law 89-614. Witnessing the presentation are Congressman Charles E. Bennett (seated left) and Congressman Charles S. Gubser (seated right), standing are Shipmates Anthony Orlando, Branch 67, NES Nolan and Walter Kelly, Jr., Secretary, Branch 315. Picture was originally published in the *FRA* today December 1966 issue, then known as *Naval Affairs* (Official USN Photo by L.V. Cilla, PH2). **FRA**



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