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FRA *today*

The magazine of the Fleet Reserve Association

AUGUST 2018



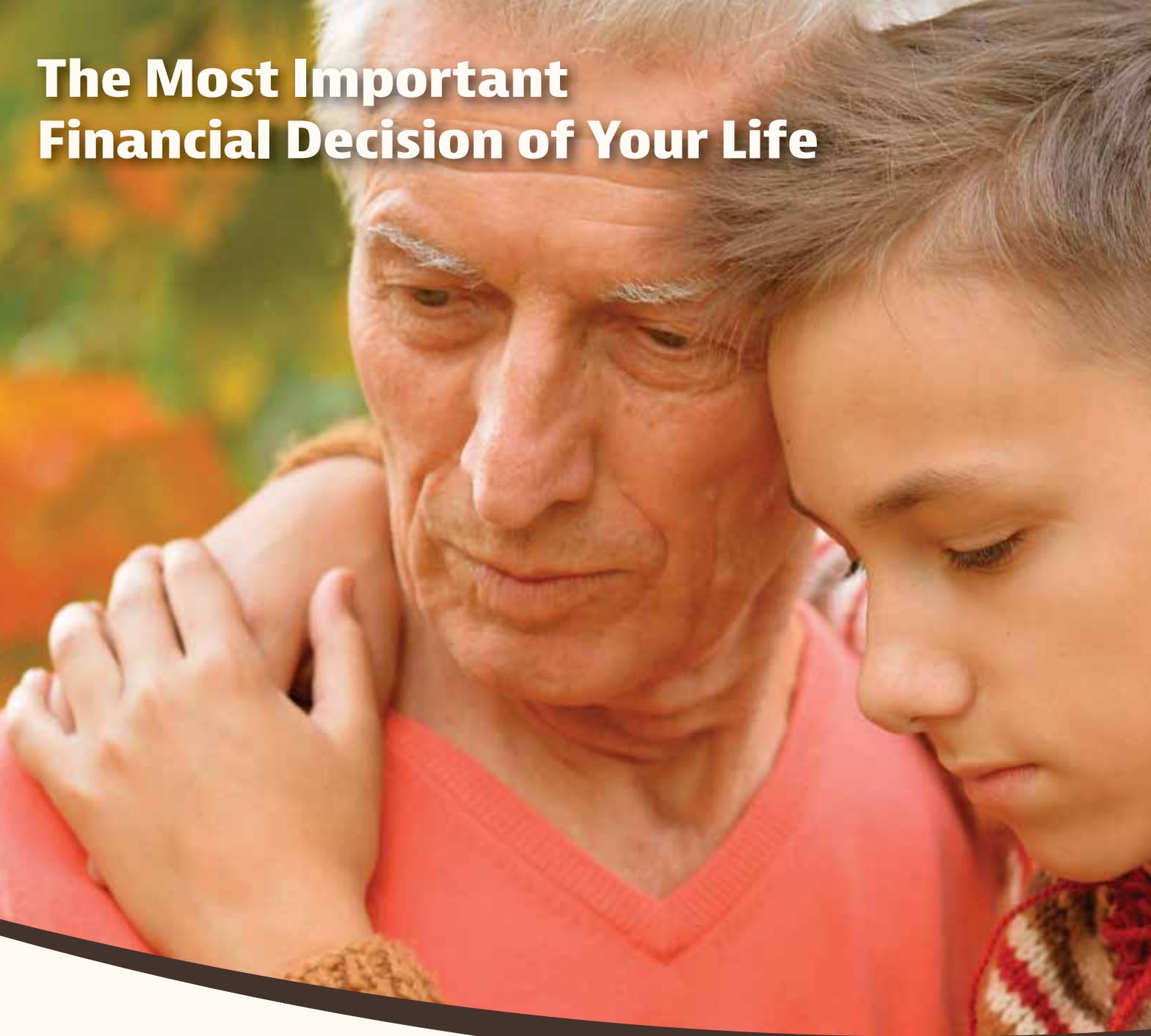
TRDP TRANSITION TO FEDVIP

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INSIDE:

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Aviation Boatswain's Mate (Equipment) 1st Class Josue Fernandez-Lopez undergoes dental work aboard the aircraft carrier USS Dwight D. Eisenhower (CVN 69)(Ike). Ike is undergoing a Planned Incremental Availability (PIA) at Norfolk Naval Shipyard during the maintenance phase of the Optimized Fleet Response Plan (OFRP). Photo by Mass Communication Specialist 3rd Class Dartez Williams

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Before there were roads, there were ports and harbors. The beacons that safely guided vessels to their destinations were fundamental to our history. Here is a quick look at three special East Coast lighthouses.

departments



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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Hamilton Started the Coast Guard

The U.S. Coast Guard (USCG) is a branch of the Armed Forces and one of the country's seven uniformed services. It is a maritime, military, multi-mission service with jurisdiction in domestic and international waters. It operates under the Department of Homeland Security during peacetime but can be transferred to the Department of the Navy by our president at any time or by Congress at times of war. This happened during World War I and II.

The branch was created by Congress August 4, 1790 at the request of Alexander Hamilton. It was called the Revenue Marine and is the oldest continuous seagoing service. As Secretary of the Treasury, Hamilton headed the Revenue Marine, whose original purpose was collecting customs duties in the nation's seaports. By the 1860s, the service was known as the U.S. Revenue Cutter Service. The term Revenue Marine name was eventually dropped.

The American Revolution drove us millions in debt with no income tax to create revenue. The nation had to rely upon tariffs on luxury items for revenue. However, colonists avoided paying those fees by stopping just outside port where its crew would hand off cargo to small boats that paddled out to meet them. It was considered patriotic to smuggle since it prevented funds from getting back to the British.

As part of his plan to reduce the nation's debt, Hamilton federalized the nation's lighthouses and called for ten ships known as "revenue cutters" to check cargo ships heading to U.S. ports to make sure the declared goods matched up with what was on board. The government hired ex-smugglers, who could spot the small boats used for the practice, and established a military-inspired system of ranks. Customs agents at the ports would report to the federal government how much money they collected periodically (though they could easily be bribed).

The cutter's first major test came at the end of the 18th century when the French got annoyed we weren't paying off our debt as fast as they wanted. French privateers were sent to capture American merchant ships to recoup their losses. The only agency around to fight them was the Revenue Cutter Service. We did not go to war with France, but the expanded role of the seafaring service was now in place.

Today's Coast Guard combined the Revenue Cutter Service and the U.S. Life-Saving Service on January 28, 1915, under the scope of the U.S. Department of the Treasury. The Coast Guard, one of the country's five armed services, has been involved in every U.S. war from 1790 to Afghanistan.

In August of 2017, the U.S. Coast Guard community celebrated Hamilton's role as the "father of the U.S. Coast Guard." I wonder how they are going to top that this year? **FRA**

In Loyalty, Protection & Service,
William Stevenson, Communications & Marketing Director

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News Flash....

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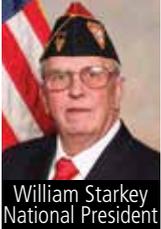
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Armed Forces Retirement Home, Gulfport, Miss.



William Starkey
National President

The Armed Forces Retirement Home (AFRH), located in Gulfport, Mississippi is the home of FRA Branch 307. I visited my Branch 307 Shipmates on June 14, 2018, which was Flag Day. The residents of the AFRH celebrated and honored our flag and the birthday of the United States Army with a ceremony. I attended the monthly branch meeting and had the honor of installing the branch officers for the 2018 - 2019 term. I would like to thank each of my Shipmates in Branch 307 for their hospitality.

A "Promise" for All Your Sacrifices

Back in 1811, our young nation made a promise to care for its older and disabled veterans. This would be repayment for all their sacrifices made in defending liberty. To fulfill that promise, two homes were built; the U.S. Naval Asylum located in Philadelphia was built in 1834 and the U.S. Military Asylum located in DC was built in 1851. Since then, both homes have housed thousands of eligible aging military veterans.

Both asylums were self-sufficient in the 1800s.

Reduce Huge Rent Increase for Military Retirees

Armed Forces Retirement Home military retiree residents in Gulfport, Mississippi and Washington, DC are scheduled to see a huge increase in rent effective October 1, 2018. Fees for those in the independent living program (75 percent of residents) are based largely on income. Beginning October 1, 2018, these fees will increase from 40 percent of income to 60 percent of income. The current maximum rent is \$1,458 per month. After October 1, the maximum rent will be \$3,054 per month. Many of the residents who live there are elderly and on a fixed and limited income. This extraordinary raise in rent will put a financial burden on those who have served our Nation.

At the request of FRA, the Senate NDAA, recently passed by the Senate provides a cap on rent increases and prohibits removal of a resident solely on their inability to pay. Please contact your Representative to urge them to support this provision in the final bill.



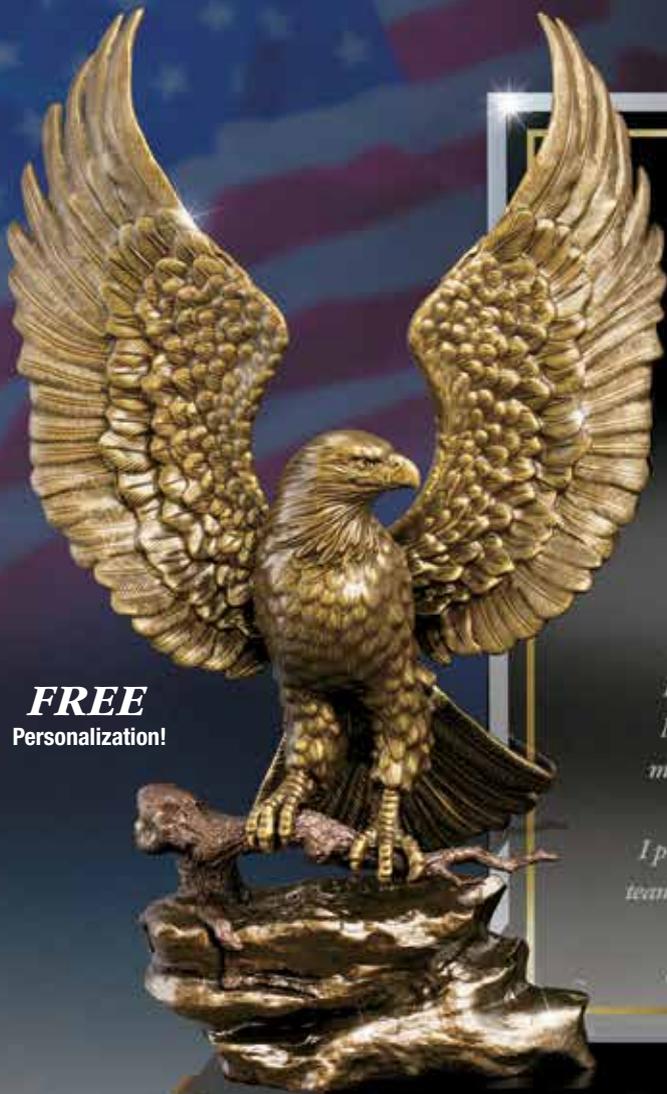
All "inmates" were expected to work and contribute to the daily operation of farms that supplied all their needs. Uniforms were issued, reveille was called at 0500 and inmates marched to supper. Through the 1900s and following World War II, the two homes evolved with the times by placing an emphasis on leisure and recreation. In 1991, both homes joined forces and became known as the AFRH.

Today the AFRH is a modern, thriving retirement home that focuses upon health and wellness. They offer premier services that parallel those services offered in the private sector. Yet, one constant remains: all residents have served in the U.S. military and share the common bond of defending our liberty at home and abroad. Each of the AFRH communities has a Hall of Honor to celebrate our military heritage and recognize all who served.

The AFRH staff at Gulfport are driven to nurture the residents while also giving them the respect they deserve. The staff continually enhance the great programs and services to deliver highly personal care. The overall objective is for the residents to stay happy, healthy and get the most out of retirement. "After all, this is your time to thrive." If you are considering moving to one of the AFRH, go to the following website for additional information (www.afrh.gov). **FRA**

In loyalty, protection & service
NP William E. Starkey

William Starkey is the National President of the Fleet Reserve Association for the 2017-2018 term.



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CPO Standards

Excellent article! I was welcomed and initiated into The Chiefs Mess some 46 years ago and still remember the greatest day in my Navy career. In my Navy “The Chiefs ran the Navy” was real. Unfortunately, the “politically correct” movement has deteriorated and hampered true leadership in teaching sailors AND officers in the greatest Navy in the world.

Hopefully, the term “Ask the Chief” is still the norm. More hopefully, today’s Chief knows the answers and is not restricted by any new protocol.

Go Navy!

Jim Worthington, Proud Navy Chief (Ret.)

“Change”

Thank you for the article entitled, “Change, A Motive Toward Future Success!” in this month’s (May) magazine. As in all your writings, I found this to be most appropriate at the present time.

Shipmate, Phil Hannah, PRPEC

My CHANGE is accepting new ideas to complete a job and move forward. It is not always about how much money is saved as long as it fits the customers’ desire. I believe there are still too many folks stuck in the past in our military today. You sent and seeded a great message and I hope folks read it and take heed.

LCDR/LDO

“Why A Marine Cover”

In the June 2018 *FRAtoday* issue (Page 6) under the title CPO Standards written by Chief Petty Officer Downs, there is a huge error! I am sure many Shipmates will be shocked to see the photograph of a Marine cover instead of the CPO cover. My response is probably one of many you will receive regarding this photo.

*In Loyalty, Protection and Service,
James L. Adams, PNCM, USN (Ret.)*

I enjoyed the Forum on page 6 of the June 2018 magazine. My dad was a TMC back in the day of the old Gato Class of subs. He was COB on the *USS Quillback (SS-424)* and helped recommission



the old *USS BATTLESHIP (SS-310)*.

In any case, I remember visiting the boats on weekends to watch movies on board, eating great food and lots of

ice cream. I also remember dad instructing young officers on the finer things about the boats and the proper way to do things especially concerning the interaction with the crew. Commander Bradley had on several occasions offered stern advice to the young officers about listening and learning from the CPO’s especially the COB. Having said all of this about a great institution within the Navy, my main question would be, if the article was about the CPO’s, why was the enlisted Marine cover pictured on the same page as the article? I was in the Corps from ‘64 to ‘68 and proudly wore it as my dad wore his CPO cover.

*Ralph R. Krummel, Jr
SGT USMC (Ret.)*

*FRAtoday: Greetings Shipmate Adams and Krummel, and yes you are correct in pointing out the picture of the cover used to fill out that editorial page was not Navy, but rather USMC. You are also correct, we did receive and are still receiving letters, emails and calls about the artwork not “belonging” to that story. Thanks for reading and the communications staff appreciates everyone’s efforts to remind us of what we publish and for whom. We shall try to do a better job when choosing artwork. **FRA***

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

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ON & OFF *capitol bill*

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



John Davis DLP

Will Retirees Take Another Hike?

As *FRAtoday* goes to press, the House and the Senate have passed their version of the FY2019 National Defense Authorization Act (NDAA). After each chamber approves its bill, a conference committee is appointed to resolve the difference between the two bills. The House bill does not provide a TRICRE fee increase and the Senate bill does. The Senate provision will increase TRICARE fees on retirees under age 65 who retired before January 1, 2018. This provision would increase TRICARE Prime annual fees (currently \$282 for individuals/\$565 for families) to \$350 for individual/\$700 for family. TRICARE Select annual fee (currently \$150 for individual/\$300 for family) would increase to \$450 for individual and \$900 for family. These increases are achieved by repealing the "grandfather clause" created with the 2017 NDAA.

Many retirees have already experienced unexpected increases in their TRICARE fees. Many of these increases result from DoDs decision to change its fee schedule from

a percent-of-cost model to flat-rate fees. These structural fee changes disregard the intention of the FY2017 NDAA, which mandated that current beneficiaries would be "grandfathered" from health care cost-share increases. Some copayments have doubled and tripled. FRA also opposed these regulatory TRICARE fee increases, arguing that military health care benefit should reflect the sacrifices of military service as a partial prepaid premium for their earned benefits. Further, FRA contends that the Defense Department should do more to sufficiently investigate and implement other options to make TRICARE more cost-efficient as alternatives to shifting costs to TRICARE beneficiaries.

Members are strongly urged to use the FRA Action Center on the FRA website (www.fra.org) to ask their Representative to oppose this Senate provision in the final Defense Authorization bill (H.R.5515).

Also included in this issue on page 14, is a side-by-side chart of key provisions in each version of the FY 2019 NDAA.

Veterans Homelessness Increasing

Housing and Urban Development (HUD) Secretary Ben Carson recently speaking at the National Coalition for Veterans Homelessness annual convention noted that there is a nationwide rise in veteran's homelessness. This is the first time in seven years that advocates for homeless veterans are faced with a back slide in progress on the issue. Federal estimates on the number of homeless veterans nationwide declined from 74,000 in 2010 to about 40,000 in 2016, but saw a small rise last year.

In 2010, the Department of Veterans Affairs (VA) established a goal of eliminating veteran homelessness by 2015. That goal was not achieved. HUD, the Department of Labor and the VA have a wide range of programs that try to prevent homelessness among veterans, including health care, housing solutions, job training and education.

Expanded Agent Orange Reform Bill Passes House

NED Snee was in the House gallery chamber when the House passed the "Blue Water Navy Vietnam Veterans Act" (H.R.299). This bill would clarify that service members serving off the coast of the Republic of Vietnam during the Vietnam conflict have a presumption for filing disability claims with the Department of Veterans Affairs (VA) for ailments associated with exposure to the Agent Orange herbicide. The presumption of exposure was afforded by the Agent Orange Act of 1991, but was eliminated by regulation in 2001 for those who had served offshore by the Secretary of Veterans Affairs. Studies have shown that Agent Orange dioxin made its way into the rivers and harbors, and was enriched

by the ships' evaporation distillation system, causing significant exposure to those serving aboard ships.

The bill has been amended in committee to include certain veterans that served in Korea near the demilitarized zone and in Thailand. FRA believes Congress should recognize these veterans were exposed to Agent Orange herbicide and authorize presumptive status for VA disability claims associated with this exposure.

The bill goes to the Senate for further consideration. Members are strongly urged to use the FRA Action Center on the website (www.fra.org) to ask their Senators to support this FRA-supported legislation.

NDAA Passes Senate Without Any Floor Amendments & with TRICARE Fee Increase

The Senate approved its version of the FY2019 National Defense Authorization Act (NDAA) without debating or approving any floor amendments. No amendments could be considered since three senators objected (Bob Corker-Tenn., Rand Paul-Ky. and Mike Lee-Utah) to every proposed amendment, including FRA-supported amendments for concurrent receipt expansion and SBP/DIC offset repeal.

The Senate Armed Services Committee (SASC) version of the NDAA (S.2987) that was approved earlier will increase TRICARE fees on retirees younger than age 65 who retired before January 1, 2018. The provision in the SASC bill (S.2987) would increase TRICARE Prime annual fees (currently \$282 for individuals/\$565 for families) to \$350 for individuals/\$700 for families. TRICARE Select annual (currently \$150 for individuals/\$300 for families) would increase to \$450 for individuals and \$900 for families. These increases are achieved by repealing the "grandfather clause" created with the 2017 NDAA.

The Senate NDAA also has provisions, provided at FRA's request, to cap rent increases at the Armed Forces Retirement Home (AFRH) and to prohibit removing residents solely on the basis of inability to pay. The House passed its NDAA in May. Now that both bills have passed their chamber of origin, a conference committee will be appointed to resolve the differences between the two bills. Members are strongly urged to use the FRA Action Center to ask their Representatives to oppose the Senate TRICARE fee increase provision and to support the cap on rent increases at the AFRH in the final NDAA (H.R.5515). This issue of FRA Today provides a chart of key provisions in each version (House & Senate) of the FY 2019 NDAA.

Veterans Crisis Line



1-800-273-8255
PRESS 1

VA Opens Another Veterans Crisis Line

The Department of Veterans Affairs (VA) has opened its third Veterans Crisis Line (VCL) call center in Topeka, Kansas. The Topeka-based center was opened to support increased demand. VA has two other call centers located in Canandaigua, New York and Atlanta, Georgia. Since VA launched the VCL in 2007, the crisis line responders have answered more than 3.5 million calls. If you are in crisis, or know a veteran who is, call the Veterans Crisis Line for confidential support 24 hours a day, 7 days a week, 365 days a year. Call 800-273-8255 and press 1, or chat online . You can also text to 838255.

FRA Hosts 20th Annual Coast Guard Caucus Breakfast

The Fleet Reserve Association (FRA) hosted the 20th Coast Guard Caucus Breakfast. The annual event is held to expand awareness of the Coast Guard's varied



missions, recognize their remarkable service to our nation and promote dialogue between members of Congress and key Coast Guard leaders.

FRA's National President William Starkey, National Executive Director (NED) Tom Snee, recently confirmed Coast Guard Commandant Admiral Karl Schultz, Master Chief Petty Officer of the Coast Guard (MCPOCG) Jason Vanderhaden and a number of Coast Guard officers and senior enlisted leaders participated in discussions about

the needs of U.S. Coast Guard (USCG) personnel.

The Coast Guard Caucus is a bipartisan group of 27 lawmakers who share a common interest in the Coast Guard. Caucus co-chairmen in attendance included Representatives Frank LoBiondo (NJ) John Garamendi (CA) and Duncan Hunter (CA.).

NED Snee thanked the assembled Coast Guard personnel and caucus members in his opening remarks and then introduced Commandant Schultz. The Commandant thanked FRA for hosting the event and for actively supporting the U.S. Coast Guard. The newly confirmed Commandant took questions from attendees. Other legislators in attendance include Reps Joe Courtney (Conn.), Walter Jones (N.C.), David Rouzer (N.C.), and Ralph Abraham (La).

MCPON Resigns Amid Investigation

Master Chief Petty Officer of the Navy (MCPON) Steven Giordano resigned recently. His resignation comes during an ongoing inquiry by the Navy Inspector General's office into claims he created a "toxic work environment" in his office. According to press accounts, a complaint was filed by a member of his own staff. MCPON Giordano's

resignation leaves the MCPON position open for the first time since the position was created. MCPON's announcement was posted on the Navy's Facebook page and did not provide a specific date when his resignation takes effect. Chief of Naval Operations (CNO) Admiral John Richardson acknowledged Giordano's resignation on his Facebook page. "I have accepted Master Chief Giordano's offer to step aside as the MCPON effective immediately. I appreciate his recognition that the situation had become untenable," CNO said.

Giordano was appointed the 14th MCPON in September 2016. The position of MCPON was created by legislation in 1966 that was strongly supported by FRA. The holder of this rank and post is the senior enlisted member of the Navy. MCPON is appointed by the CNO to serve as a spokesperson to the highest positions in the Navy on issues impacting enlisted personnel. Fleet Master Chief Russell Smith will temporarily assume the role of MCPON until a successor is appointed.

VA MISSION Act Signed into Law

National Executive Director Tom Snee and DLP John Davis attended a White House signing ceremony to watch President Trump sign the VA MISSION Act (S.2372) into law. The FRA-supported bill will:

- Expand the VA Caregiver program to include all disabled veterans;
- Consolidate seven VA community care programs into one to improve access to care;
- Fund for the VA Choice program; and
- Audit VA infrastructure,

The expansion of the VA Caregiver program to include all disabled veterans is a major victory for FRA. The current program is available to only veterans who were seriously disabled on or after September 11, 2001. The program will allow seriously disabled veterans to receive care at home. The Association wants to thank all of the Shipmates who used the FRA Action Center on the website (www.fra.org) to weigh in on this important legislation.

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Each bracelet is meticulously made by hand from pure sterling silver and celebrates the traditional woven Byzantine design—an intricate array of woven links that forms a flexible and elegant drape. Passing the test of time and surpassing the definition of beauty, the **Argento Byzantine Bracelet** is perfect for the lady who appreciates fine art. And, priced for those who appreciate a fine value.

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• Made in Arezzo, Italy • .925 sterling silver • 7.5" bracelet; lobster clasp

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A collection of impeccable design & craftsmanship from Italy.

DOJ Settles on USERRA Case

The Department of Justice recently reached an out-of-court settlement with Syncom Space Services, LLC (S3) that resolves allegations that S3 violated the employment rights of Louisiana Air National Guardsman, Jason Cooper, under the Uniformed Services Employment and Reemployment Rights Act (USERRA). USERRA safeguards the rights of uniformed service members, including Reservists and National Guardsmen, to all benefits of employment following periods of absence due to military service obligations. The benefits of employment protected by USERRA include promotional opportunities.

Cooper worked as a Predictive Testing and Inspection (PT&I) Specialist for S3 at Stennis Space Center in Hancock County, Mississippi. On June 13, 2016, he was deployed on active duty with the Air National Guard. During his deployment, Cooper applied for a vacant PT&I Shop Lead position. Although Cooper had the most PT&I experience of all applicants, S3 failed to promote him to the position upon his return from deployment. As a result of the employer's failure to promote him to a position for which he was qualified, because of his military service, Cooper lost promotional income and benefits.

Under the terms of the settlement agreement, S3 has agreed to pay Cooper for lost wages and to make his promotion effective as of the date on which he returned to work from active duty. The settlement agreement did not determine liability. Cooper initially filed a complaint with the Department of Labor's Veterans' Employment and Training Service, which investigated this matter and then referred it to the Justice Department after resolution attempts failed.

FRA supports the enforcement of USERRA and urges continued attention to veteran's employment issues to ensure that veterans returning home are not penalized for their military service.

USCG Has New Commandant

Coast Guard Commandant Adm. Paul Zukunft retired during a recent ceremony attended by President Donald Trump, Vice President Mike Pence and Homeland Security Secretary Kirstjen Nielsen. He was replaced by Karl Schultz, who is now the 26th Coast Guard Commandant. He has been with the Coast Guard for more than 30 years and most recently headed operations in the Atlantic area.

Schultz is a native of East Hartford, Connecticut. He graduated from the U.S. Coast Academy in 1983 with a Bachelor of Science degree in Civil Engineering. He received a Master's Degree in Public Administration from the University of Connecticut in 1992 and in 2006 he completed a one year National Security Fellowship at the Kennedy School of Government. Schultz is no stranger to Capitol Hill since his staff assignments include Chief of the Office of Congressional and Governmental Affairs, and Congressional Liaison Officer to the House of Representatives.

During his remarks, The President thanked Zukunft for working "tirelessly to protect America's interest in the Arctic" and pushing for greater funding for polar icebreaker construction, among other priorities. He said he felt certain that Schultz would continue to push the service forward.

"I have complete confidence that Karl will carry out his new mission with the same talent, strength and devotion that have characterized his entire career," Trump said at the change of command ceremony. Schultz has signaled that, like his predecessor, he plans to stump for the Coast Guard to get a boost in shipbuilding funding. The new Commandant is scheduled to attend the annual Coast Guard Caucus breakfast next week. The event is sponsored by FRA.

Senate Cancels August Recess

Senate Majority Leader Mitch McConnell (Ky.) recently announced that he will cancel the Senate's August recess, citing "historic obstruction" by Democrats. "Due to the historic obstruction by Senate Democrats of the president's nominees, and the goal of passing appropriations bills prior to the end of the fiscal year, the August recess has been canceled," McConnell said in a statement.

He added that senators would stay in session "to pass legislation, including appropriations bills, and to make additional progress on the president's nominees." In addition to appropriations and nominees, a spokesperson for the Majority Leader noted that the Senate still needs to approve the FY2019 National Defense Authorization Act (NDAA).

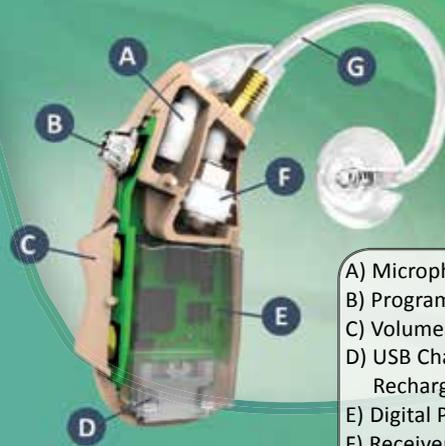
The Senate is expected to leave town on August 3 for a four-week break and return to Washington early September, after Labor Day.

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The new more powerful HearClear™ HCR2 rechargeable hearing aid combines advanced technology with a low price to provide you with outstanding value.

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Outstanding Product! "This product is outstanding. Dad loves it, my mom loves it, and I am grateful! Don't believe that you have to spend a lot of money to get a quality hearing aid"

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Your brain is designed to use both ears working together. In fact, studies show that you may be able to **hear up to 3 times better** in noisy situations when using two hearing aids. Buy a pair for the best results and maximum savings!



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Rechargeable Digital Hearing Aid - For Only \$229!*

The new HearClear™ HCR2 Rechargeable Digital Hearing Aids are now available to you for an unbelievably affordable price! The HCR2 is packed with same key technologies that all high end digital hearing aids share while leaving out the extra bells and whistles that increase cost and require expensive adjustments. This helps you **hear better, while saving you a lot of money.**

Your new HearClear HCR2 hearing aids work at a fraction of the cost of name-brand hearing aids, and you don't have to keep changing the batteries! You will love the discreet, comfortable, lightweight Open-fit design. The HCR2 is **shipped directly to you and pre-programmed for most hearing losses.** It will help you hear better right out of the box and does not require professional appointments to make costly adjustments.

You can spend thousands for an expensive hearing aid, or you can spend just **\$249** for a hearing aid that is great for most hearing losses (**only \$229 each when you buy a pair – hear up to 3 times better than wearing just one**). We are so sure you will love your hearing aids that we offer a **100% Money Back Guarantee - Risk Free** if you are not satisfied for any reason.

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Comparison of the House and Senate NDAA

The House and Senate each have passed their version of the National Defense Authorization Act (NDAA). The chart below is a comparison of key provisions associated with FRA's legislative agenda. A conference committee will be appointed to resolve the difference between the two bills. Once the differences are resolved, the final bill will be voted on by both chambers of Congress and if approved, sent onto the President to be signed into law or vetoed. **FRA**



NED Tom Snee and DLP John Davis at the White House for VA Mission Bill signing. Photo by Jeff Malet

Issue	H.R.5515	S.2987	FRA Position
TRICARE Fee Increase	House version of FY 2019 NDAA has no TRICARE fee increase.	Increases TRICARE fees on retirees under age 65 who retired before Jan. 1, 2018. This provision would increase TRICARE Prime annual fees (currently \$282 for individuals/\$565 for families) to \$350 for individual/\$700 for family. TRICARE Select annual fee (currently \$150 for individual/\$300 for family) would increase to \$450 for individual and \$900 for family. (Sec. 701)	FRA strongly opposes the Senate provision. FRA argues that a large part of the health care cost have already been paid for by retirees with 20 or more years of arduous military service. FRA believes that the DoD must sufficiently investigate and implement other options to make TRICARE more cost-efficient before shifting costs to beneficiaries.
SBP/DIC Offset Repeal	House bill has "Sense of Congress" (non-binding) to work to eliminate widow's tax.	Nothing in Senate bill.	"Sense of Congress" does NOT change the current law. FRA supports repeal of the SBP/DIC offset for surviving spouses of personnel who die of service-connected causes.
Pay Increase	House bill provides 2.6% pay increase, which keeps pace with civilian pay increases.	Senate bill provides 2.6% pay increase, which keeps pace with civilian pay increases.	FRA supports the House and Senate provision. FRA wants an annual pay increase that at least keeps pace with pay increases in the civilian sector.
Use of Commissary and MWR facilities by certain veterans	Allows veterans who are recipient of Purple Heart or Medal of Honor, former POW, and veterans with service-connected disability, and caregiver for disabled veteran. Allows SecDef to impose user fee for veterans. (Section 629)	Senate bill has no similar provision.	FRA has expressed concern about allowing ALL veterans access to Commissaries and Exchanges.
Armed Forces Retirement Home	House bill has no similar provision.	Senate bill provides a cap on rent increases at AFRH and prohibits removal of residents solely due to inability to pay rent. (Sections 1425 & 1426)	FRA strongly supports the Senate provisions.

* Provisions reported are based on House bill (H.R.5515) that passed the House and on Senate legislation (S.2987) that was approved by the Senate.

Own the "Gem of the Century"



Incredibly rare find is now available to the public for **ONLY \$59!**

For centuries, the "Big Four"—diamonds, rubies, emeralds and sapphires—ruled the gem world. When tanzanite debuted in 1967, it was a sensation. Unlike those other stones, which are mined all over the world, tanzanite can be found in only one place on Earth: in the remote Merelani Hills in the shadow of Mt. Kilimanjaro in Tanzania, Africa.

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What makes tanzanite so irresistible to jewelers and gem experts? Part of its appeal is the beautiful violet blue color. Tanzanite is also trichroic—which means that three different colors are visible when the stone is viewed from different angles.

"This ring is unbelievable. I've owned some spectacular high-dollar gemstones in my life and this ring will compete with any of them!" —Katharine, Shreveport, LA

Henry Platt, past president and chairman of Tiffany & Company, called Tanzanite "The most important gemstone discovery in over 2,000 years."

A gemstone found only one place on earth, means supply is extremely limited. Get your hands on the *Karatu Tanzanite Ring* before they're gone!

Your satisfaction is 100% guaranteed. Experience the rare beauty of the *Karatu Tanzanite Ring* for two months. If you're not completely awestruck, simply send it back within 30 days for a complete refund of the sale price. We want you to feel like you got the deal of the century!

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2018 Marks A Year of Transformation for TRICARE

by Vice Admiral Raquel Bono, USN
Director, Defense Health Agency

The Defense Health Agency (DHA) has overseen significant changes to TRICARE during 2018 and is making more plans to serve you better! Since January 1, regions have consolidated, contractors have transitioned and other changes mandated by Congress have been implemented. But additional changes, including how you sign up for health plans and the TRICARE Retiree Dental Program, are right around the corner. Here is what you need to know:

What Has Changed About Enrollment?

For starters, we have introduced the TRICARE Open Season. We want to make sure you have the right health plan that works for you and your family, so the

following information will be helpful for making your selection.

First the good news: If you want to stay in your current TRICARE Prime or TRICARE Select plan, you do not need to do anything during Open Season. You will remain enrolled for the next calendar year or as long as you remain eligible for TRICARE. Open Season does not apply to TRICARE premium-based plans, which are TRICARE Reserve Select, TRICARE Retired Reserve or TRICARE Young Adult.

Now the new news: In order to sign up for a TRICARE plan, beneficiaries will be asked to select a plan during the Open Season (if it is different from the one they are currently on) or may change to a more appropriate plan after a qualifying life event (QLE). The Open

Vice Admiral Raquel Bono, director of the Defense Health Agency, in Falls Church, Virginia, recognizes exemplary Defense Health Agency employees during an October 24, 2017, Defense Health Headquarters Awards Ceremony. Photo by Mr. Jaime Chirinos, MHS Communications





Season occurs over a four week period in the fall and you will have up to 90 days after a QLE to change plans.

Open Season

Open Season, a common concept in civilian plans, is likely to be a new concept for many TRICARE beneficiaries. Open Season is an annual period when you can enroll in or change a health insurance plan for the following year. TRICARE's Open Season will occur every fall, from the Monday of the second full week in November to the Monday of the second full week in December.

During this year's Open Season, which takes place November 12 to December 10, you will be able to change enrollment to TRICARE Prime or TRICARE Select. Your coverage will begin on January 1, 2019. If you do not elect to enroll in TRICARE Prime or TRICARE Select during Open Season, you will have to wait until the next open season to enroll although you may get

care at military hospitals and clinics on a space-available basis.

If you are not sure which plan is best for you and your family, check out the TRICARE health plan comparison tool at www.tricare.mil/compareplans. For more information about Open Season, visit www.tricare.mil/openseason.

Qualifying Life Events

If you wish to enroll in or change a TRICARE plan during any other time of the year, you can only do so within 90 days of experiencing a QLE.

A QLE is a certain life event, like getting married, having a baby, becoming Medicare eligible or losing health coverage. When you and your family experience a life-changing event, your health needs may also change and TRICARE gives you the flexibility to change your plan to meet your needs. If one beneficiary in a sponsor's family experiences a QLE, any member of the family may change their enrollment status during the QLE period.

WHAT YOU NEED TO KNOW

for Coverage Beginning In

2019

2018 Open Season:



[NOV. 12 – DEC. 10]



TRICARE® is implementing an Open Season for enrollment. You can only enroll in TRICARE Prime or TRICARE Select or switch plans during Open Season or after a qualifying life event (QLE). The TRICARE Retiree Dental Program (TRDP) is ending on **Dec. 31**. Many TRICARE-eligible beneficiaries will qualify for the Federal Employees Dental and Vision Insurance Program (FEDVIP).

I am a(n)...	I Want to Change My TRICARE Plan	I Want to Enroll in a FEDVIP Vision Plan	I Want to Enroll in a FEDVIP Dental Plan
Active Duty Service Member	You can only change plans if you're retiring. At retirement, coverage ends. Learn about your options and what to do at www.tricare.mil/Retiring	You do not qualify to purchase a FEDVIP vision plan. You will continue to get your vision care from your military hospital or clinic.	You do not qualify to purchase a FEDVIP dental plan. You will continue to get your dental care from your military hospital or clinic.
Active Duty Family Member <small>*Not including adult children enrolled in TRICARE Young Adult</small>	You can change plans during the 2018 Open Season.	You must enroll during Open Season.	You do not qualify to purchase a FEDVIP dental plan. You can get your dental care through the TRICARE Dental Program.
Reserve Component Member or Family Member enrolled in TRICARE Reserve Select®	No action needed. This doesn't apply to you.	You must enroll during Open Season.	You do not qualify to purchase a FEDVIP dental plan. You can get your dental care through the TRICARE Dental Program.
Retired Service Member or Family Enrolled in TRICARE Prime®, TRICARE Select™	You can change plans during the 2018 Open Season.	You must enroll during Open Season.	TRDP ends December 31, 2018. You must enroll in a FEDVIP dental plan during Open Season to maintain coverage.
Retired Service Member or Family Member using TRICARE For Life	No action needed. This doesn't apply to you.	You must enroll during Open Season.	TRDP ends December 31, 2018. You must enroll in a FEDVIP dental plan during Open Season to maintain coverage.

To learn more about Open Season, visit www.tricare.mil/OpenSeason.

For a full description of FEDVIP plans and coverage options, visit www.tricare.benefeds.com.

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What Is Happening to the TRICARE Retiree Dental Program?

One of the several changes going on this year includes the discontinuation of the TRICARE Retiree Dental Program. This program, which ends on December 31, 2018, is a voluntary dental insurance plan for retired service members and their families. This includes retired National Guard and Reserve members and their families, Medal of Honor recipients and their families and survivors.

If you were enrolled in TRDP this year or would have been eligible for the plan, you will be able to enroll in the **Federal Employees Dental and Vision Insurance Program**, also known as FEDVIP. This program, offered by the U.S. Office of Personnel Management, offers eligible participants a choice between 10 dental and four vision carriers, with some plans offering both high

and standard options. Key features of the dental plans include no waiting period for dental services, except orthodontia on some plans and no annual maximum benefit for some dental plans.

For the first time ever, active duty family members and retirees will have access to vision plans through FEDVIP! We are excited about this because it offers our beneficiaries something they have never had—vision coverage. Key features of the vision plans include no copays for some vision plans, except for lens options, an allowance for frames, with no limit on brand for frames or contacts with most vision plans and some plans offer discounts on LASIK. To enroll in this program, you must be enrolled in a TRICARE health plan. TRICARE Young Adult enrollees are not eligible to enroll in FEDVIP vision.

The 2018 Federal Benefits Open Season,

Break Free from Neuropathy with a New Supportive Care Cream

A patented relief cream stands to help millions of Americans crippled from the side effects of neuropathy by increasing sensation and blood flow wherever it's applied

Raymond Wilson
The Associated Health Press

AHP – A recent breakthrough stands to help millions of Americans plagued by burning, tingling and numb legs and feet.

But this time it comes in the form of a cream, not a pill, suggesting the medical community may have been going about the problem all wrong.

The breakthrough, called *Diabasens*, is a new relief cream developed for managing the relentless discomfort caused by neuropathy.

When applied directly to the legs and feet, it causes arteries and blood vessels to expand, increasing the flow of warm, nutrient rich blood to damaged tissue.

However, what's most remarkable about the cream...and what makes it so brilliant...is that it contains one of the only natural substances known to activate a special sensory pathway right below the surface of the skin.

This pathway is called TRPA1 and it controls the sensitivity of nerves. In laymen terms, it determines whether you feel pins and needles or soothing relief.

Studies show that symptoms of neuropathy arise when the nerves in your legs deteriorate and blood flow is lost to the areas which surround them.

As the nerves begins to die, sensation is lost. This lack of sensation is what causes the feelings of burning, tingling and numbness.

This is why the makers of *Diabasens* say their cream has performed so well in a recent clinical use survey tria: it increases sensation and blood flow where ever its applied.

No Pills, No Prescriptions, No Agony

Until now, many doctors have failed to consider a topical cream as an effective way to manage neuropathy. *Diabasens* is proving it may be the only way going forward.

"Most of today's treatment methods have focused on minimizing discomfort instead of attacking its underlining cause. That's why millions of adults are still in excruciating pain every single day, and are constantly dealing with side effects" explains Dr. Esber, the creator of *Diabasens*.

"*Diabasens* is different. Since the most commonly reported symptoms – burning, tingling and numb legs and feet – are caused by lack of sensation of the nerves, we've designed the formula increase their sensitivity.

And since these nerves are located right below the skin, we've chosen to formulate it as a cream. This allows for the ingredients to get to them faster and without any drug like side effects" he adds.

Study Finds Restoring Sensation the Key To Effective, Long Lasting Relief

With the conclusion of their latest human clinical use survey trial, Dr. Esber and his team are now offering *Diabasens* nationwide. And regardless of the market, its sales are exploding.

Men and women from all over the country are eager to get their hands on the new cream and, according to the results initial users reported, they should be.

In the trial above, as compared to baseline, participants taking *Diabasens* saw a staggering 51% increase sensitivity in just one week. This resulted in significant relief from burning, tingling and numbness throughout their legs.

Many participants taking *Diabasens* described feeling much more balanced and comfortable throughout the day. They also noticed that after applying, there was a pleasant warming sensation that was remarkably soothing.

Diabasens is shown to provide relief from:

- Burning
- Swelling
- Tingling
- Heaviness
- Numbness
- Cold extremities

Diabasens Users Demand More

Many of *Diabasens* users say their legs have never felt better. For the first time in years, they are able to walk free from the symptoms which have made life hard.

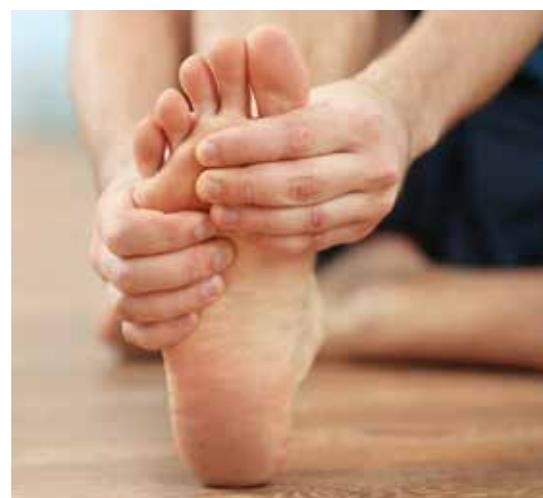
"I have been using the cream now for about ten days. It has given me such relief.

I've had very bad foot pain from injuries and overuse of my feet for years which have contributed to severe itching/tingling and pain for some time. (My father also suffered from this pain and itching. I wish I would have had this for him.)

The first time I used the cream, I felt an almost immediate relief from this.

I now use it at least twice a day: once in the morning before work and once at night before I sleep.

I am so delighted with this. It has helped my walking, also. It has helped generate feeling again in my feet," raves Marsha A. from Texas



Topical Cream Offers Sufferers a Safer, More Effective Avenue of Relief: *Diabasens* increases sensation and blood flow wherever its applied. It's now being used to relieve painful legs and feet.

Targets Nerve Damage Right Below the Skin's Surface

Diabasens is a topical cream that is to be applied to your legs and feet twice a day for the first two weeks then once a day after. It does not require a prescription.

Studies show that neuropathy is caused when the peripheral nerves breakdown and blood is unable to circulate into your legs and feet.

As these nerves deteriorate, sensation is lost. This is why you may not feel hot or cold and your legs and feet may burn, tingle and go numb.

Additionally, without proper blood flow, tissues and cells in these areas start to die, causing unbearable pain.

An ingredient called cinnamaldehyde in *Diabasens* is one of the only compounds in existence that can activate TRPA1, a special sensory pathway that runs through your entire body.

According to research, activating this pathway (which can only be done with a cream) increases the sensitivity of nerves, relieving feelings of tingling and numbness in your legs and feet.

Supporting ingredients boost blood flow, supplying the nerves with the nutrients they need for increased sensation.

How to Get Diabasens

In order to get the word out about *Diabasens*, the company is offering special introductory discounts to all who call. Discounts will automatically be applied to all callers, but don't wait. This offer may not last forever. **Call toll-free: 1-800-580-8371.**

which runs from November 12 to December 10, 2018, will be your opportunity to enroll in, change or cancel a FEDVIP dental or vision plan. Coverage will begin January 1, 2019. You may only enroll in a FEDVIP plan outside of Open Season if you experience a FEDVIP QLE. Any election in a FEDVIP plan remains in effect for the entire calendar year.

If you are currently enrolled in the TRICARE Retiree Dental Program plan, you will **NOT** be automatically enrolled in a Federal Employees Dental and Vision Insurance Program plan for 2019. You must take action and enroll.

For more information, visit the FEDVIP website at <http://tricare.benefeds.com> and sign up for email notifications. You will get an email when new information is available and key dates approach. To use a plan comparison tool for 2018 rates, visit <http://tricare.benefeds.com>. Rates for 2019 will be available in October, but you can begin reviewing program options now at www.opm.gov/fedvip.

What Has Already Changed in 2018?

As of January 1, 2018, these changes went into effect:

- **Easier Urgent Care Access.** Urgent care is now easier to access. There is no limit to the number of urgent care visits most TRICARE Prime enrollees can make without a referral.
- **Updated Health Plans.** TRICARE Select replaced TRICARE Standard and TRICARE Extra.
- **Costs.** Many cost-shares were replaced with fixed copayments, making it easier to understand your portion of the payment before you get care.
- **New Stateside Regions and Contractors.** There are now two regions stateside—East and West.

Take Action: TRICARE Open Season

- Learn about and compare TRICARE plans and decide if you want to enroll in or change your TRICARE Prime or TRICARE Select plan during Open Season, Nov. 12 to Dec. 10. You can view plans at www.tricare.mil/compareplans.
- Check-in with www.tricare.mil/openseason for more information and to sign up for email alerts.

Take Action: FEDVIP

- Learn about and compare FEDVIP dental and vision plans. You can view plans at <http://tricare.benefeds.com>. The website will also give you information on how to register for an online account and enroll in a FEDVIP plan during Open Season, Nov. 12 to Dec. 10.
- You must be enrolled in a TRICARE plan to enroll in a FEDVIP vision plan. If you are eligible for TRICARE but aren't enrolled in a plan, enroll now.

Health Net Federal Services, LLC manages the contract for the West Region, while Humana Military manages the contract for the East Region.

- **Required Enrollment.** You must now be enrolled in a TRICARE plan to get or change coverage. Otherwise, you may only seek space-available care at a military hospital or clinic as long as you are TRICARE eligible.

Expanded Coverage. TRICARE Select beneficiaries now have access to additional preventive care services without a copayment when received from network providers. Coverage also increased for medically necessary foods and vitamins.

Learn more about TRICARE and its changes at www.tricare.mil. Stay informed this fall and take command of your health care! **FRA**

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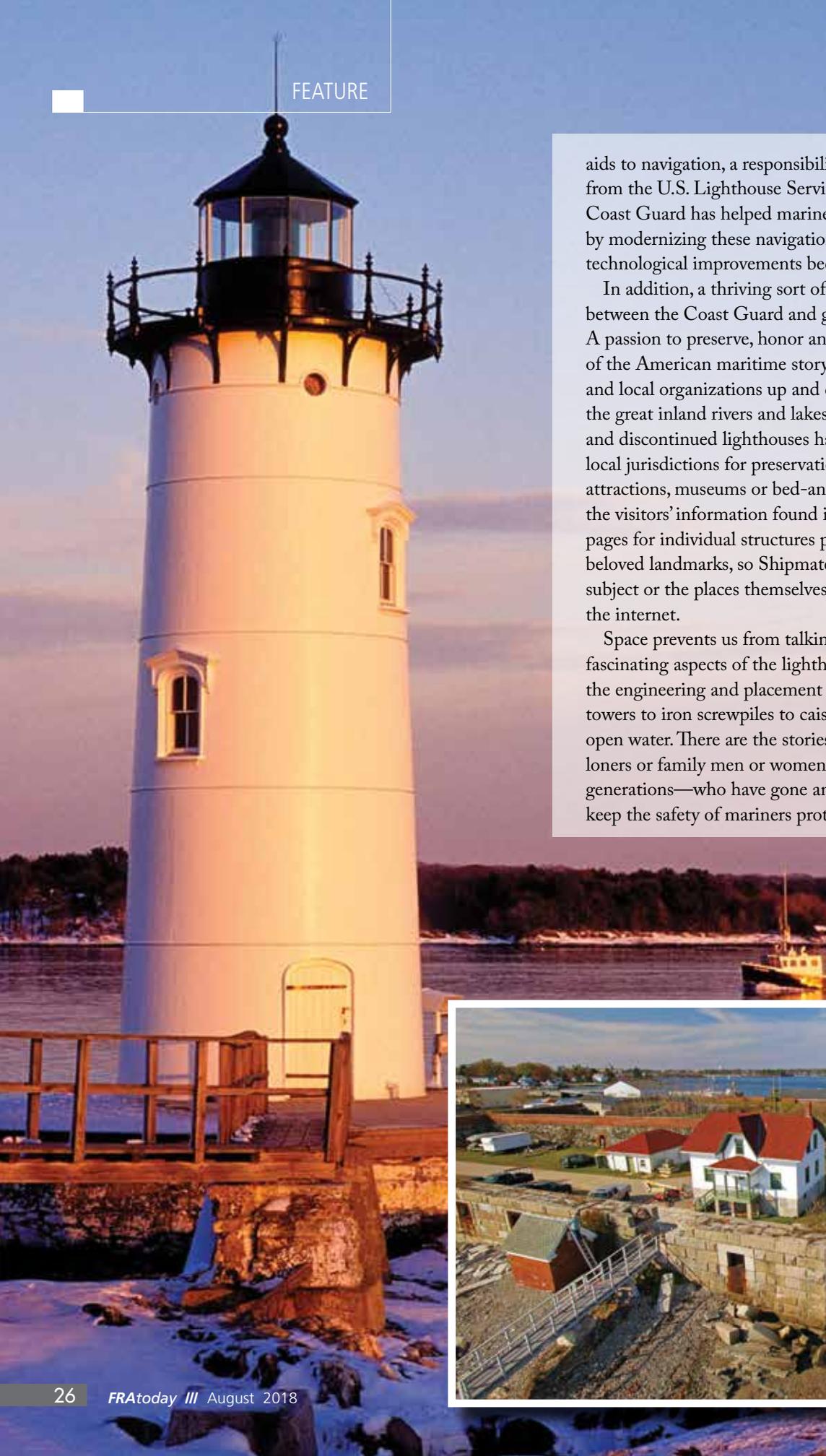
By Ann Norvell Gray

The story of lighthouses on our Atlantic coast is the story of the building of the nation. Before we were a country, before there were roads or vehicles to navigate them, before there were bustling towns and hubs of communication and commerce, there were ports, harbors, navigable rivers and the ships that brought the earliest European settlers everything they needed, and carried away everything they had to sell. Most of America's oldest cities are port cities or towns at the headwaters of navigable streams. Many of its first thriving plantations lie along the banks of water deep enough to accommodate the vessels that carried everything in and out.

The beacons that guided those vessels safely to their coastal and inland destinations were fundamental to our history. Success or failure in the transport of goods and people between the continents and among the expanding rural and urban hearts of the new nation both created and destroyed fortunes and the dreams that inspired them. Today, mariners still depend on those signals in both light and sound from many of the remaining structures to move safely through the complicated waterways of our topographically intricate coastlines.

The U.S. Coast Guard cares for functioning lighthouses as part of its responsibility along the Long Blue Line. As part of its duty to oversee aids to safe navigation, the Coast Guard works to keep technology current. According to the online publication *Coast Guard News*, "The Coast Guard continues to operate many historic lighthouses as active





aids to navigation, a responsibility the service inherited from the U.S. Lighthouse Service in 1939. Since then the Coast Guard has helped mariners navigate U.S. waters by modernizing these navigational aids when possible, as technological improvements become available.”

In addition, a thriving sort of partnership exists between the Coast Guard and groups of private citizens. A passion to preserve, honor and share these treasures of the American maritime story infuses vibrant national and local organizations up and down the coasts and along the great inland rivers and lakes. Some of the unmanned and discontinued lighthouses have been turned over to local jurisdictions for preservation. Some serve as tourist attractions, museums or bed-and-breakfasts. The history and the visitors’ information found in websites and Facebook pages for individual structures provide a fine guide to these beloved landmarks, so Shipmates thinking to explore the subject or the places themselves are encouraged to dive into the internet.

Space prevents us from talking here about all the fascinating aspects of the lighthouse story. There is variety in the engineering and placement of structures, from masonry towers to iron screw-piles to caisson-mounted lights in open water. There are the stories of lighthouse keepers—loners or family men or women, sometimes in successive generations—who have gone and still go to great lengths to keep the safety of mariners protected by the signals that are

(Left) Portsmouth Harbor Lighthouse (Below) Portsmouth Harbor keeper’s house. Photo by Jeremy D’Entremont, Chairman, Friends of Portsmouth Harbor Lighthouses.



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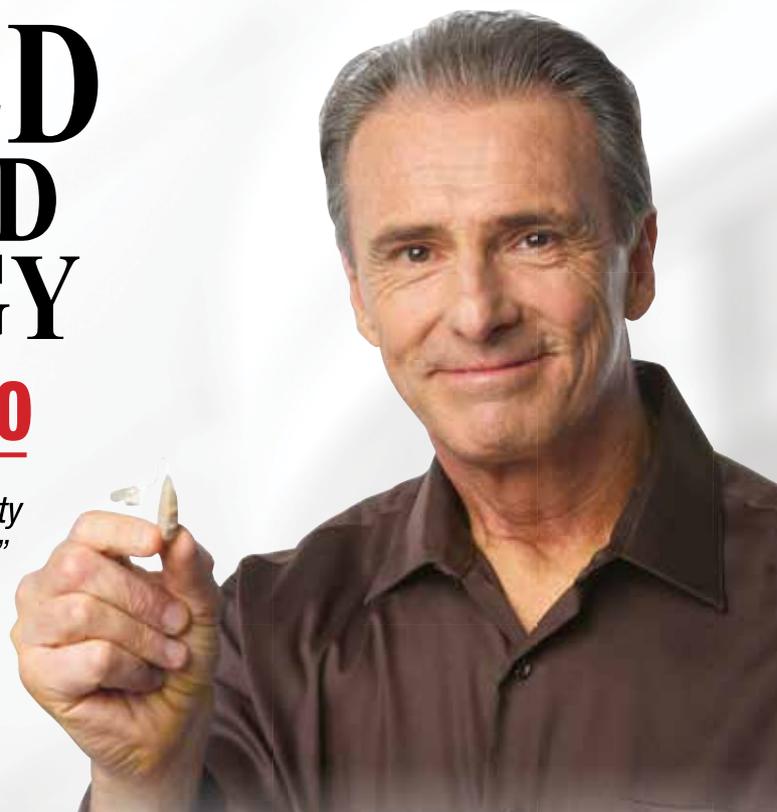
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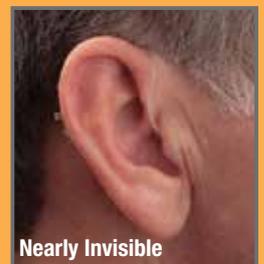
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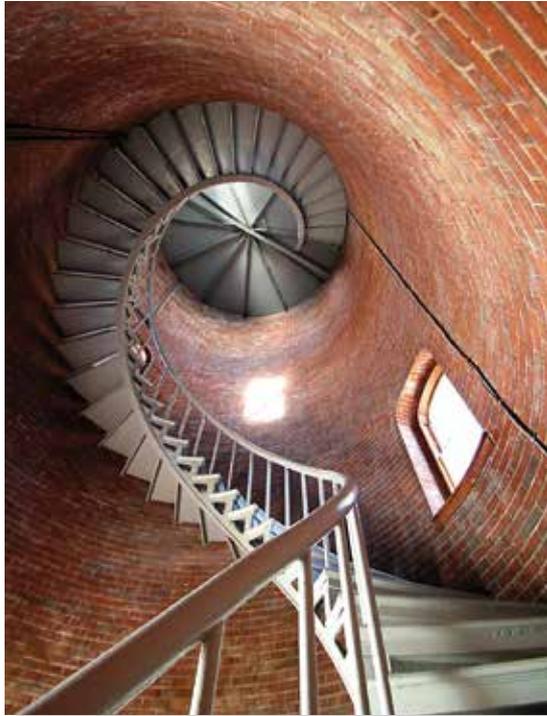
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Portsmouth Harbor stairs Photo by Jeremy D'Entremont President, American Lighthouse Foundation.

their sworn responsibilities. There is the science of triangulation in determining location, made possible by the specific light patterns and foghorn sounds of each lighthouse, recorded on navigational charts. As every Shipmate knows, even if electronics fail, basic triangulation skills allow experienced navigators to employ a chart and a simple set of tools to determine exactly where they are.

Here are three examples of classic lighthouses, one each from New England, the mid-Atlantic barrier islands and the Gulf Coast of the Florida panhandle. Many of you probably know them well already, but there is always much more to discover.

Portsmouth Harbor Lighthouse

On a rocky outcropping at the northeastern edge of New Castle Island, New Hampshire, where the Piscataqua River empties into the sea, stands the Portsmouth Harbor Lighthouse. Beginning in 1721, the citizens of Portsmouth petitioned the Provincial Assembly for a beacon to protect incoming sailors who risked life and limb, not to mention cargo, to get to them. Despite repeated entreaties, no light was provided until 1771, when a wooden lighthouse built for the British military became the first such

structure north of Boston. Its location made it critical to the port city's success in international trade, lumber, shipbuilding and the importation of African slaves.

The current structure is a white-painted cast iron tower, a material rare for such purposes when it was built in 1878. Despite its handsome proportions, durability and relative low maintenance, it was not universally appreciated. One critic called it "hideous," and a "corpulent length of stove pipe." It is now listed on the National Register of Historic Places.

The Coast Guard owns this lighthouse, keeps offices in the 1872 keeper's house and maintains its navigation equipment. Since 2001, the Friends of Portsmouth Harbor Lighthouse organization has been licensed through the American Lighthouse Foundation to care for the tower, the oil house and the wooden walkway. Ghostly presences are locally rumored to have appeared here. You may judge for yourself what to think of these reports.

- <http://www.portsmouthharborlighthouse.org>

Cape Hatteras Lighthouse

One of the most instantly recognizable lighthouse towers belongs to the boldly striped Cape Hatteras lighthouse on the Outer Banks of North Carolina. Here, where the waters conceal the dangerous Diamond Shoals and the air is prone to fog, the warm Gulf Stream and the cold Labrador Current collide, creating ideal conditions for oceanic violence. The treacherous Hatteras waters have been the death of more than 5,000 ships since the sixteenth century. This lighthouse marks the shoals and guides ships along the worst stretch of this otherwise amiable course along the eastern seaboard.

At 210 feet, the Hatteras lighthouse is the tallest brick lighthouse structure in the United States, but this was not always the case. Since its first incarnation, it has been raised, ruined, replaced, renovated, encroached upon by a relentless sea, and finally, in a feat of engineering no one was certain could succeed, moved almost 3,000 feet inland to where it stands now, the



Cape Hatteras Lighthouse



tallest masonry structure ever moved.

When Hurricane Sandy tore up the east coast in 2012, the three-masted replica ship *Bounty* sailed into the path of the storm and was caught in this deadly stretch. Despite the heroic efforts of Coast Guard crews in heavy seas through the night, she was sunk, and the captain and a crew member who shared the surname of Christian with the original HMS *Bounty*'s Fletcher Christian perished. In those conditions, even the latest technology was no match for the "Graveyard of the Atlantic."

- <http://lighthousefriends.com/light.asp?ID=356>
- <https://www.facebook.com/Cape-Hatteras-Lighthouse-145904912098685>

SOME LIGHTHOUSE INFORMATION

The United States Lighthouse Society is a great resource. They are a nonprofit historical and educational organization dedicated to saving and sharing the rich legacy of American lighthouses.

- <http://uslhs.org>

New England:

- <http://www.discovernewengland.org/things-to-do/new-englands-iconic-lighthouses>

Mid-Atlantic:

- <https://cheslights.org/chesapeake-bay-and-coastal-lighthouses/lightships-lifesaving-station-information>
- <http://lighthousefriends.com/va.html>
- <https://www.unc.edu/~rowlett/lighthouse/nc.htm>

Low Country/Florida:

- <https://www.pinterest.com/SCLowcountry/lowcountry-lighthouses/?lp=true>
- <http://www.pensacolalighthouse.org/lighthouses>

St. Marks Lighthouse

At first glance, the lightkeeper's house for Florida's old St. Marks Lighthouse looks rather like a typical southern low country cottage, with a long columned porch shading its first floor, a half-story above the flood-prone ground. But that is where the similarity ends. The lighthouse's Facebook page fills us in thus: "The structure consists of the light Keeper's house attached to the 80-foot tower, both resting on a 12-foot-thick limestone base. According to local legend the limestone blocks are from the ruins of old Fort San Marcos de Apalachee." That Spanish fort at the junction of the Wakulla and St. Marks rivers protected Spain's 16th century claim to Florida until the future state was ceded

(Below) St. Marks Lighthouse, FA Heather Downey from ANT Team Panama City, Fla., stands atop St. Marks Lighthouse.



to the United States in 1819. Since 1842, the lighthouse has guided merchant, military and recreational vessels to the mouth of that same St. Marks River.

Like so many of its counterparts, this old lighthouse has a checkered past. Despite the critical importance of the port to transport of the agricultural products of South Georgia and Central Florida, it took long efforts in the early to mid-19th century to get it built. It has been threatened by erosion and by violent conflicts from the Seminole Indian Wars through the Civil War and battered repeatedly by the violent storms common to the Florida Gulf Coast. Between the Civil War and the assumption of responsibility by the Coast Guard in 1939, the lighthouse was incorporated into the St. Marks National Wildlife Refuge.

The St. Marks Light Station was officially transferred from the U. S. Coast Guard to the U.S. Department of Interior, U. S. Fish & Wildlife Service in October 2013. In 2016, the Coast Guard removed its beacon, and the St. Marks Lighthouse went dark for the first time since the Civil War. It remains a beloved and often visited landmark in the St. Marks National Wildlife Refuge. **FRA**

- <http://stmarkslighthouse.net>
- https://www.fws.gov/refuge/st_marks

(Left) St. Marks Lighthouse and (Below) Lightkeeper's home.



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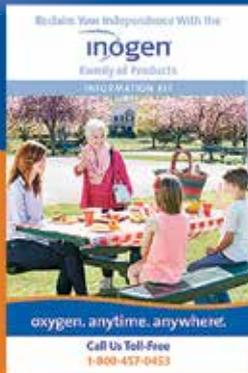
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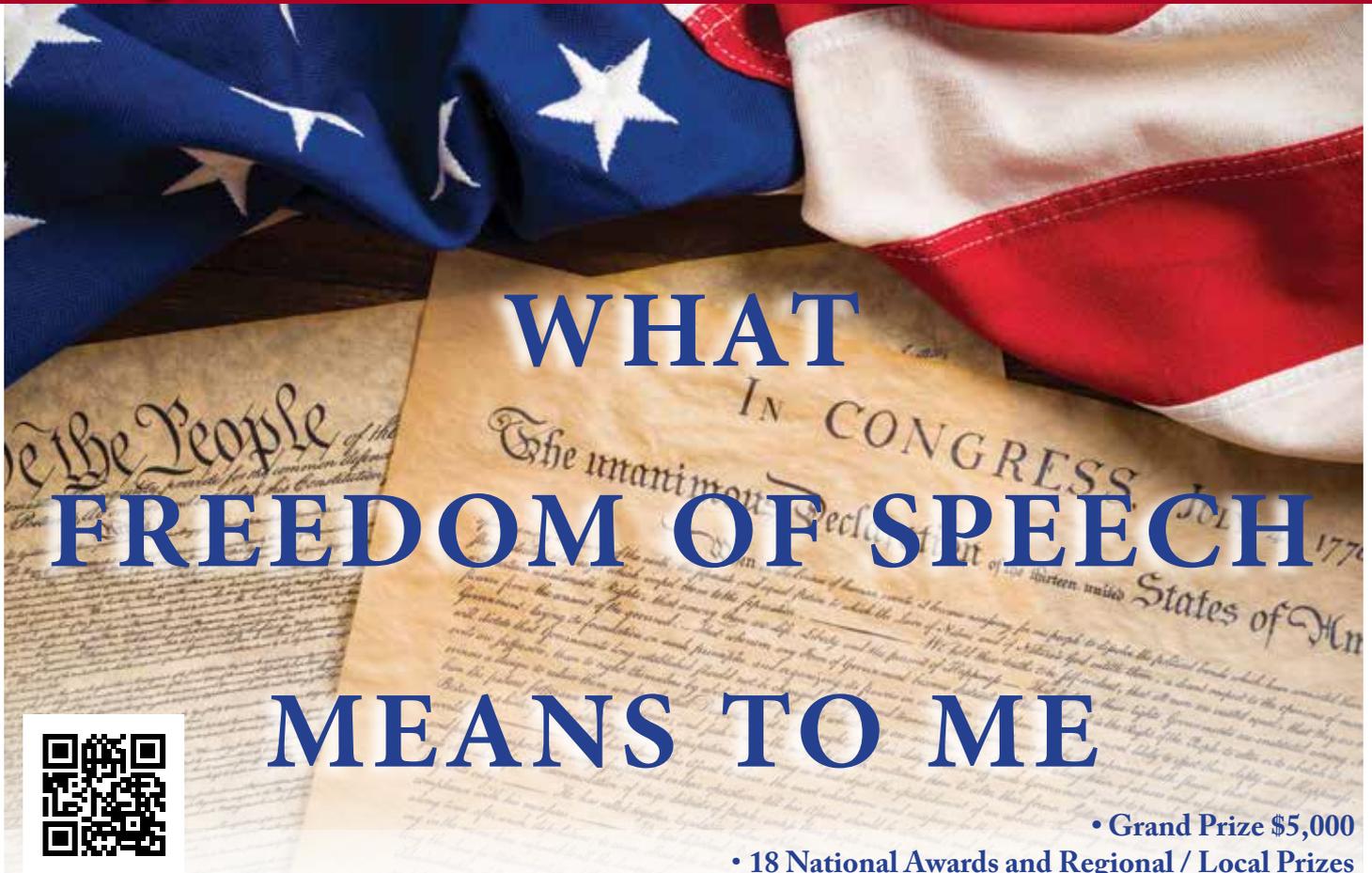
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- All entrants shall be students in grades seven through twelve (or equivalent).
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- The essay shall be on the theme designated and shall not exceed 350 words.
- The essay shall be legibly written or typed on one side of the paper.
- The title of the essay shall be written or typed at the top of the paper.
- A student may submit only one entry each year.
- 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.
- 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.
- 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.

FRA 2018 Regional Convention Calendar

August 3-4, 2018

Southwest Regional Convention
 Riverside Resort,
 1650 S Casino Dr.,
 Laughlin, NV 89029
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 (Fri.-Sat. \$62) + 10% tax.
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*Contact: Alice Smith, 619-300-2384 or
 Aaron Jensen, 858-668-8715
 email: blueitigger@yahoo.com*

August 9-12, 2018

North Central Regional Convention
 DoubleTree by Hilton
 Grand Rapids Airport
 4747 28th St SE,
 Grand Rapids, MI 49512
 616-957-0100
*Contact: Marty Posekany,
 816-847-6562
 email: posekany@chartermi.net*

August 16-19, 2018

South Central Regional Convention
 Wyndham Garden Shreveport,
 1419 E. 70th Street,
 Shreveport, LA 71105
 318-797-9900
*Contact: Bruce Talbot,
 808-781-6542 or
 281-489-9322
 email: brucetalbotfra@outlook.com*

August 17-18, 2018

Northwest Regional Convention
 Riverside Hotel,
 2900 Chinden Blvd.
 Boise, ID 83714
 208-343-1871
 ask for FLEET RESERVE
 rate \$102.00 + tax
 (4 days prior - 2 days after)
*Contact: Tom Flanik,
 208-455-8100 or
 Bill Hall, 208-695-1664
 email: gunny@sos.net*

August 23-26, 2018

Southeast Regional Convention
 Quality Inn & Suites,
 51 Gulf Breeze Parkway,
 Gulf Breeze, FL 32561
 850-932-2214
*Contact: JJ Thomas, 850-932-2214
 email: aquaspaceventure@aol.com*

September 5-7, 2018

Northeast/New England
 Regional Convention
 Days Hotel Egg Harbor,
 6708 Tilton Rd.,
 Egg Harbor Township, NJ 08234
 609-641-4500
*Contact: Al Davenport,
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 email: adavenport2@comcast.net*





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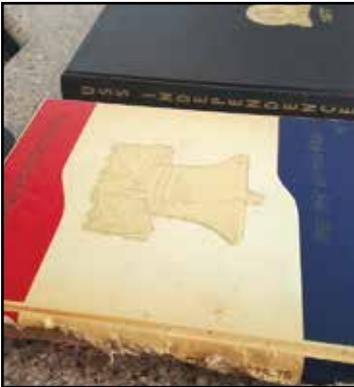
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FRA CONGRATULATES THE FOLLOWING Shipmates who have become Life Members during the second quarter of 2018. The listing, which is arranged alphabetical and by join month, also includes their branch number or designation as a Member-At-Large (MAL). Call 1-800-FRA-1924 to learn how you can become a Life Member of the FRA. **FRA**

<i>Name</i>	<i>Branch</i>						
APRIL							
Robert J. Agnor	166	Murt Bubba Sperry	67	Alfonso S. Marcelo	MAL	Clyde Bryant	MAL
Ardell P. Allen-Harr	MAL	Charles H. Stock	91	Charles A. Mayberry	346	Philip B. Buma	89
Donald Edward App	24	Jerry M. Taylor	170	Jerome J. McAvoy Jr.	106	John B. Camp	382
Kenneth G. App	24	Eric A. Trent	MAL	Kevin McGlory	24	Gordon Canter	MAL
Robert Bellamy III	51	Joel L. Turnham	161	Daniel Joseph McGrath	24	Nathaniel C. Chaney	MAL
Donald Beltz	MAL	James L. Vines	MAL	Ruth Melchior	136	Gregory J. Ciaccio	166
Reinaldo Benitez	24	David E. Wagner	11	Walter R. Michajlyszyn	MAL	Carroll N. Creamer	MAL
Russell J. Blanchard, Jr.	91	John T. Wahking	177	Duane P. Mosier	91	Charles S. Crooks	382
Rich Brune	181	Preston D. Weller	MAL	Charles Nause	MAL	George E. Danshaw	94
Reece Campbell	MAL	Meade Withrow	MAL	Charles L. Nelson	161	Jimmy A. Dodd	MAL
Gary R. Case	53	Danny J. Wolven	166	Robert Niehoff	MAL	Ben A. Dorsett Jr.	197
Harry D. Collis	22	Donna Kay Wood	89	Edmund Paszkiewicz	161	John S. Douglas	162
Brian Craig	MAL	MAY					
Frank L. Davis	MAL	Henry B. Adams	89	Forrest R. Peters	276	Ronald D. Dressen	MAL
Frank P. Duenas	61	Raymond E. Alsbury	MAL	Alberto V. Poblete	84	David A. Dux	269
Steven Bruce Edmund, Sr.	269	Norman C. Alsobrook	77	Donald A. Prickett	49	Harry R. Errington	93
Vernon Howard Ela	147	John E. Anderson	MAL	Walter E. Reynolds	MAL	James J. Figo	99
John S. English	MAL	Rodolfo F. Aure	175	George Riley	24	Danny R. Fischio	212
Russell A. Eseltine	61	Carl L. Ayers	163	Larry J. Roth	115	Dennis Graybush	290
Reynald F. Fernandez	302	John Barbour	276	J. Stephen Rumpf	126	John D. Grindinger	29
Michael A. Fitzgerald	94	John L. Bayne	91	Richard E. Schneider	222	Patrick E. Hagerty	MAL
James H. Flatley	MAL	Peter Botte	MAL	Roscoe Slade Jr.	MAL	Roger A. Hanthorn	MAL
David A. Freeman	MAL	Michael S. Bowin	311	John W. Smith Jr.	24	Charles E. Harris Jr.	MAL
Robert Fugate	MAL	Bryan M. Brown, Jr.	289	Albert N. Sotto	6	John R. Hartley	20
Philip J. Germain	210	Russell W. Brunk	93	Linda J. Southard	46	Donald K. Hehman	18
Crisogono P. Gurion	8	David M. Carter	24	Craig A. Sufficool	273	Dan Heitzer	115
Matthew R. Hamel	40	John A. Chartier	229	Raymond Trautman, Jr.	163	William H. Heyser	55
Charles Henderson	MAL	Frank Cirincioni	281	Benjamin Truitt	177	Edward A. Hoiler, Jr.	24
Mark D. Hodgin, Jr.	99	Ronald Clapsaddle	70	Chester A. Ward	99	Blaine A. Jarrett	166
Phillip R. Hoop	290	Shawn C. Conley	290	David Williamson	24	Donald E. Jones	40
Clarence Hunter	162	Michael A. Cooper	208	Douglas T. Wittwer	MAL	Norbert J. Jordan	MAL
Charles D. Ivey	269	James D. Daniel	339	Stephanie Wood	289	ThomasKendle	MAL
Ronald A. Jakscy	289	Carl A. Davis	89	JUNE			
David W. Jennings	141	Edward M. Diederich	276	Tammy A. Adams	MAL	David R. Kerwood	42
Owen Z. Johnston	289	Willard E. Dixon	MAL	Bob Anderson	170	James W. Kint	254
Christopher T. Kaiser	MAL	Vernon J. Dorrell	97	Robert J. Angelotti, Jr.	154	Jed Levine	90
Garnett Keeyes	MAL	Jerome V. DuPre	162	Gary Beckwith	MAL	Timothy Ligons	24
Dennis R. Kinard	67	Edgar Ednacot	101	James M. Boggs	MAL	Thomas James Lindberg	269
Karolyn K. Kyser	91	Edward W. Finan	46	James M. Booth, Jr.	307	Robert L. Long II	MAL
John D. Light	97	Fernando F. Flores	175	Mel L. Bray	MAL	Donald S. Luczak	61
Edward Lynd	24	David W. Fowler	57				
Richard A. Madison	70	Steven Gearhart	269				
Oscar D. Madison	MAL	Philip Graham	93				
Edward L. Mangel	70	Woodrow P. Greene	115				
Michael A. Mattson	MAL	Robert T. Hebert	MAL				
Melvin T. Matze	207	Robert D. Hill	63				
Dale W. McMillen	162	Marshall E. Hurst	MAL				
Charles W. Mueller	261	L. C. Johnson	61				
Stephen J. Paddock	24	Edward L. Kelsey	161				
David R. Pelto	53	Kimberly Kesselman	24				
Morton H. Savell	166	Robert P. King, Sr.	MAL				
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		Joseph J. Lisko	24				



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Kenneth J. Morgan	MAL	John P. Sage	97
Ronald C. Moskal	24	Clifford D. Sarrault	47
George Mullins	MAL	Paul B. Searles	MAL
Rolando C. Navarro	302	Charles F. Shock	MAL
Kevin L. Neamon	20	Russell C. Stamper	MAL
Walter Newton	103	John T. Stanfield	60
Kenneth T. Norbeck	MAL	Wiley T. Stapleton	99
Charles M. Norman	97	Philip Darrell Steinert	201
Richard T. Oberlander, Jr.	MAL	Michael Struve	269
Clifford Dale Oliver	MAL	Joseph E. Taney	MAL
Paul A. Patricio	289	Rogelio E. Tercenio	MAL
RudyTejano Pena	94	Olin E. Thomas	269
Kent A. Petrousek	MAL	Charles Thorpe	MAL
Steve Postolka	53	George C. White	269
Robert D. Raugust	MAL	Patrick E. Winston	367
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Why Did You Join FRA?



Christina
Hitchcock

FRA membership is a personal choice and there are no right or wrong answers. Some Shipmates joined while on active duty, others when they transitioned to reserve, veteran or retired status. Some joined because a friend recruited them while others sought out FRA and other veteran groups to stay connected with a like-minded community. Many went off and had another career, focused on family or otherwise, got on with things and only later did they start thinking about reconnecting. Some saw an opportunity to take advantage of group insurance benefits or Branch facilities and others wanted to support the legislative agenda and our work on Capitol Hill.

"Tell me why you joined the Fleet Reserve Association. Write, email or just give me a call. I want to hear from you."

We know about these reasons but what we want to know is what drew YOU to the organization. More importantly, is that the same reason that you stayed a member throughout the years? People's needs and desires grow and change, their circumstances may go in a direction they never imagined.

FRA is a community of advocates, first and foremost, and our goal is to provide tools and opportunities for Shipmates all over the world to stay involved and connected. The world around us has changed a great deal, particularly with the rise of technology tools such as Facebook and other social media, and one of the mainstays—of the Branch as a social club—is less popular now than it was when FRA membership was at its peak.

If nothing else, we see the youth finding their

own ways to participate in communities and it sure is different from how we did it back in the day! FRA may never be as trendy as Snapchat but our vision is more long-term, anyway. So ask the kids how they feel when they are part of a community. Now think about how you get that same feeling through your membership in FRA.

Clearly we want to stay involved and on top of changing attitudes and needs of those who served, those who are serving and those considering careers in the Sea Services. One of my initiatives is to expand membership benefits we offer Shipmates without huge costs and complexity. Electronic communications may be one solution but we need to ensure this has the support of our membership before committing to any particular path.

My "ask" to you is, to give this some thought and share your ideas. It is OK if your feedback is critical because it is important to get an unvarnished story from Shipmates who care. We would like to hear the positives as well because we don't want to deprive anyone of something they find useful. If it's easier to call me, I will be happy to take notes while we chat. If you send an email, I will share it with the leadership team and we will make sure it gets all the attention it deserves.

Membership-driven organizations have to maintain a tricky balance of providing leadership towards a higher purpose, while being responsive to the ever changing needs of the members. FRA's mission is clear and unyielding; we must continue to advocate for the needs of the Sea Services in their current and post-service lives. But how exactly we do that is a work in progress because it touches on not only how we take a message to elected officials, but also how we communicate with our Shipmates and other interested people.

I hope you'll take this opportunity to have a conversation with your friends and family and gather up your thoughts. We'd love to hear from you and work with you on FRA's next steps. **FRA** Christina Hitchcock is FRA's Director of Membership. She can be reached at ChristinaH@fra.org or 703-683-1400 (Ext. 123)

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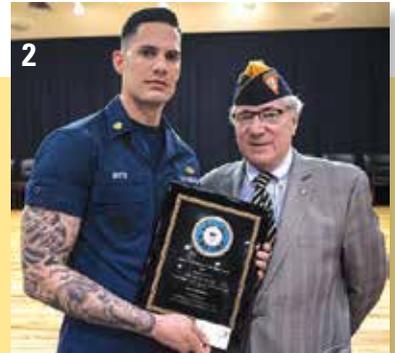
1. BRANCH 93, PATUXENT RIVER, MD.

Branch Treasurer Otis Deloach (L) and LA FRA Regional President East Coast Shirley Vatter (R) present Americanism Essay Branch winner Merrilea Cherry with a flag flown over the US Capitol.



2. BRANCH 13, ATLANTIC CITY, N.J.

New Jersey Sailor of the year (2017) Coast Guard S K2 Kyle Botts was presented an award by Robert (Bob) Campbell (regional membership chairman) on behalf of the FRA Regional President Al Davenport.



3. BRANCH /UNIT 163, PHOENIX, ARIZ.

Shipmate Cartland said, "It was great to spend the weekend with shipmates and branch members at the airshow."



4. BRANCH 201, AUSTIN, TEX.

PRPSC Michael Snyder from Branch 11 presents the Americanism Essay Contest Branch 201 winner, 12th Grade Brooke Rennie her \$100 check.

5. BRANCH 208, JACKSONVILLE, N.C.

Shipmates joined together to pay their respects during the Vietnam Remembrance Ceremony held at the Camp Lejeune Memorial Gardens April 28. Paul Siverson was the Master of Ceremony.



6. BRANCH 182, BETHESDA, MD.

Triangle Branch PRPEC Paul Gunther presents NJROTC Cadets medals during an Awards Night at Seneca Valley High School in Germantown, Md. Mirha Akakpo (L) awarded for Academics and Raegan Buzzard (R) awarded for Leadership.



7. BRANCH 49, DENVER, COLO.

Mile High Branch President Bill Hanzel presents a scholarship fund check to the Arapahoe Little League fund that helps youngsters participate in the program.



8. BRANCH 178, MONTEREY, CALIF.

Branch President Larry Scheierman receives the Cub Scout Pack 84 charter that the branch sponsors from the youngest and the oldest members of the pack.





3



4

9. BRANCH/UNIT 90, CLARK COUNTY, NEV.

The Branch and Unit Installation includes RPSW Bruce Davis and RVPSW John Quesnel.

10. BRANCH 41, ROANOKE, VA.

Shipmate Barry Cox lays a wreath at Southwest Virginia Veterans Cemetery on behalf of the Roanoke Valley Branch.

11. BRANCH 166, VIRGINIA BEACH, VA.

(L to R) Shipmates John Taylor Jr., Kenny Golden and President "Marty" Martin stand behind the wreath used in the Virginia Beach Memorial Day Ceremony.

12. BRANCH 103, YOKOSUKA, JAPAN

Bob Isham, Jesus Mendez, William Manley and Mike Huffman attend the British War Cemetery Ceremony held in Yokohama, Japan recognizing service members who died in P.O.W. camps

13. BRANCH 89, ATLANTA, GA.

Americanism Contest branch winners were presented certificates by Shipmate Barron (L to R) Alivia Saemisch, Jaden Stutzman, Nathan Ward, Omar Dixon Jr. Not pictured, Asa Weil and Sebastian Lugo.

14. BRANCH 181, ARLINGTON, VA.

Navy Department's Bob Pierpont was asked to be the guest speaker at the Rochester Memorial Day Parade as well as other memorial services held in several towns in that area.



6



7



10



11



14

Submit a photo for Shipmate News by email 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 and include the names of those pictured.

A Message From South Central Regional President



Pauline Wampler
South Central RP

It is an honor to serve as the Regional President for another year! I am available by phone or email at any time and I am looking forward to visiting all of the South Central Units. At this time I have visited ten of the Units in our Region. The Units in the South Central may be small, but they work hard assisting the Veterans and the active duty personnel and families in their community.

Recruit, Recruit, Recruit! It behooves all to make a consolidated effort to bring new members to the Units. Our forerunners are leaving a legacy to carry on. During my recent visits, I noticed a decrease in member attendance from previous numbers.

South Central Branch and Unit have been working together helping a young couple with a Rockport Warriors United Retreat Center. Donations of furniture and décor for the home have been donated, as well as monetary contributions. Food was prepared by Auxiliary members for one of the retreat weekends.

We are looking forward to our upcoming South Central Regional Convention held August 16 to 19 at the Wyndham Garden, 1419 E. 70th Street, Shreveport, LA. (1-800-843-6654). The room rate is \$94.00 plus tax and is available for up to two days before and after, breakfast is included. Please say you are with the FRA South Central Region. The welcome aboard party will be Friday, August 17 with a 70's theme so bring your best disco moves!

Please notify the MSA, National Chaplain and Regional Chaplain when a member passes. This will enable them to recognize the deceased member at the National & Regional conventions. **FRA**

Yours in Loyalty, Protection & Service,
Pauline Wampler, RPSC

Pauline Wampler is the LA FRA Regional President for the South Central.



(L to R) PNP Gini Larson, NT Bea Parco and Marion Richter Cartland at the RWU Retreat Center.

The **Rockport Warriors United** is a Non-profit organization determined to provide relaxing and social opportunities for the betterment of our military veterans. Rockport Warriors United will be providing one extended weekend a month for up to 26 deserving veterans of fun activities such as fishing trips, hunting trips, skeet shooting, kayaking and much more. To fulfill their mission, they depend on the community to assist. The retreat will be at no cost to the veteran, so sponsorships are vital to the success of the mission. They are so fortunate to be able to give thanks to our veterans by offering a truly relaxing and serene atmosphere. They want our veterans to have this as their safe place, where they always belong receive respect, honor and love. For more information contact the Rockport Warriors United, 1130 E. Linden Street, Rockport, Texas 78382 (361) 737-2682, rockportwarriorsunited@gmail.com or www.rockportwarriorsunited.com

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In Memoriam

Name	Rating	Branch	Name	Rating	Branch	Name	Rating	Branch
Hafen, Merlyn J.	PO1, USN	MAL	Oswald, Carl P.	DT2, USN	29			
Adams, Charles	BM1C, USN	24	Hale, Gerald L.	RMC, USN	147	Owens, Clarence R.	PH1, USN	99
Allison, Leo D.	GMCS, USN	34	Helsper, Joseph M.	AOC, USN	163			
Avery, Frederick A.	MGYSGT, USMC	208	Hewitt, Richard D.	TD1, USN	MAL	Packer, Clyde	QMCM, USN	175
Avery, George A.	PH1, USN	24	Honeycutt, Richard M.	EMC, USN	MAL	Pelland, Joseph	MGYSGT, USMC	14
Avigian, John	SKC, USN	31				Pergolizzi, Anthony F.	HMC, USN	285
			Joyner, Robert H.	SKCS, USN	22	Price, Ellis F.	LCDR, USN	184
Ball, Thomas D.	RMCS, USN	31	Jurjans, Ojars	MSGT, USMC	MAL			
Bergstresser, C. H.	GMG1	MAL				Rafferty, James W.	SH1, USN	61
Branch, Marion D.	MGYSGT, USMC	175	Kinard, James E.	RMC, USN	MAL	Rentko, John A.	ENCM, USN	161
Brooke, Robert A.	USN	290	Kirkendoll, Norman N.	AMHC, USN	MAL	Riddle, Howard P.	AO1, USN	MAL
Brooks, John N.	ENC, USCG	115	Kofron, Stephen J.	QMCM/, USN	MAL	Roe, Herman F.	GMCM, USN	MAL
Bryant, Bradley	EM1, USN	274				Runyan, Harry A.	HTCM, USN	216
Bullard, Alfred H.	PNC, USN	186	Landreville, Alfred C.	MSGT, USMC	334			
			Lange, Ralph	HT1(SW), USN	269	Salamon, Robert M.	AMH1, USN	1
Calhoun, Samuel E.	HMC, USN	MAL	Leavitt, Franklin C.	CWO4, USMCR	156	Salveti, Domenico	BMC, USN,	MAL
Childers, Ralph C.	HMC, USN	141	Lefevre, Roy J.	MT1, USN	MAL	Schimmel, George W.	HM1, USN	99
Christian, Rafael H.	AMC, USN	210	Long, Merle M.	ETCM, USN	94	Sharp, Sidney N.	CWO3, USN	47
Constantino, Genevieve	PO1, USNR	MAL	Lossie, John	SGTMAJ, USMC	208	Shimek, John A.	SM1, USN	163
Cooper, Henry H.	BTC, USN	MAL	Lucero, Paul	PO1, USN	MAL	Smith, Shannon L.	HM2, USN	MAL
Crespo, Daniel	BMCS, USN	113				Smith, Edward	LCDR/SM1, USN	MAL
			Maddox, Bobby	CS1(SS), USN	259	Stanley, Coye D.	RMC, USN	MAL
Deitzler, Edward A.	ENC, USN	008	McAllister, Ed J.	MCPO, USN	22	PRPSE, Sutton, John E.	CWO, USN	290
Dike, Roland M.	SR V-1, USN	147	McPeak, Jerry	BMC	94			
Dolan, Peter A.	AMH1, USN	226	McVey, James	BMC, USN	229	Tenpenny, Joseph F.	RMCS, USN	163
Dudley, Thomas F.	AMHC, USN	MAL	Mitropoulos, Richard J.	HM1, USN	31	Toland, Edward M.	HMCS, USN	31
			Monroe, Kenneth E.	FN, USN	MAL	Trabold, Richard K.	USN	MAL
Eldridge, Frank O.	STGCS, USN	269	Moore, Jimmy E.	AG1, USN	MAL	Triolo, Joseph J.	BMC, USN	53
			Moreno, Serafin N.	AMH1, USN	64			
Finney, Kenneth E.	SKC, USN	MAL	Morris, William T.	SKC, USN	40	Vance, John B.	BMC, USN	298
Foelber, Robert E.	CAPT, USN	175	Murphy, George C.	USN	MAL	Vaughn, Raymond C.	PRC, USN	4
Forcier, Robert L.	SKCM, USN	MAL						
Forgette, Wilfred J.	YNC, USN	183	Neff, Chess Wayne	TM-3, USN	244	Wagner, Howard G.	MCPO, USN	46
Forlenza, Daniel D.	ADR1, USN	51	Nichols, Peter	ADC, USN	175	Waller, Charles W.	HTC, USN	91
Freeman, Cl.	Hon Mbr, CAPT, USN	24	Noble, Dominadore E.	CPO, USN	99	Wessol, James A.	YNC, USN	MAL
						Wingo, Robert P.	POCS, USN	MAL
Gaspar, Lorenzo G.	DPC, USN	84	O'Reilly, Martin J.	USN	226	Word, Ross A.	CAPT, USN	254
Giles, Henry G.	CW04, USNR	MAL	Oakley, John E.	TEM2, USN	334			
Gordon, William C.	BMC, USN	98						

Names in red indicate 50 year continuous members. Any names in bold indicate past national officers.

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REUNIONS

VMFA 115 Reunion Association

09/07/2018-09/09/2018, Cleveland, Ohio
Contact: Patti Kaas
Telephone: 717-422-6796
Email: kaasfamily4@gmail.com
www.115marinereunion.com

USS America CV-66 Carrier Veterans Association

09/11/2018-09/15/2018, Mobile, Ala.
Contact: Tom Tramatano, P.O. BOX 1239
Hopewell Junction, New York 12533-1239

Telephone: 718-863-8331
Email: tomato46@aol.com
https://bit.ly/2KhvcuQ

USS MAHAN DD-364/DLG-11/ DDG-42/DDG-72

09/19/2018-09/23/2018, Long Beach, Calif.
Contact: Gary White
0534 Rippling Fields Dr.
Houston, TX 77064-4298
Telephone: 713-501-7823
Email: gankintx@comcast.com
www.queenmary.com, www.USSMahan.org

USS Bryce Canyon Association (AD-36)

10/07/2018-10/10/2018, Charleston, S.C.
Contact: Bruce A. Campbell
3162 Isadora Dr.,
San Jose, CA 95132-1920
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VP6 Blue Sharks Association

10/10/2018-10/13/2018, Cincinnati, Ohio
 Contact: Jim Lamers
 Telephone: 703-724-7944
 Email: Jimlvp6@comcast.net

USN/USCG CPO's Fall Fling

10/10/2018-10/14/2018, Cocoa, Fla.
 Contact: Carl Barrett, 1700 Glen Abby Ln.
 Winter Haven, FL 33881
 Telephone: 863-299-9009
 Email: cbarret4@yahoo.com

USS Sturgeon (SSN-637)

10/12-10/14/2018, North Charleston, S.C.
 Contact: Marty Tarbox
 North Charleston Marriott
 4770 Goer Drive North
 Charleston, SC 29406

Chiefs Association (NCPOA)

10/17/201-10/20/2018, New Orleans, La.
 Contact: Bob Mccauley
 Telephone: 702-338-4383
 Email: bobmccauley2@cox.net
 www.ncpoa.club

USS McMorris (DE-1036)

10/18/2018-10/21/2018, San Diego, Calif.
 Contact: Scott Vliek, P.O. Box 827
 Beverly Shores, IN
 Telephone: 219-789-4326
 Email: greywarrior@hotmail.com
 www.usmcmorris.org

USS Joseph Strauss (DDG-16)

10/24/2018-10/28/2018, Annapolis, Md.
 Contact: Jim Hansen
 Telephone: 719-488-4443
 Email: jazhansen@msn.com

Patron Four Five Association (VP-45)

10/24/2018-10/28/2018, Pensacola, Fla.
 Contact: Doug "pooh Bear" Mitchell, 529
 Majestic Wood Dr.,
 Fleming Island, FL 32003
 Telephone: 678-650-7500
 poohbearmit@aol.com
 www.vp45association.org

LOOKING FOR....

Looking for survivors and/or family members of any Sailor that served on the USS Oklahoma (BB-37) prior to its destruction during the attack on Pearl Harbor. USS Oklahoma Sailors will be honored at an event in Oklahoma City in 2019. Contact Susan Frederici, s.hammond@sbcglobal.net or by telephone: 405-210-1405.

Looking for Larry Grimes and Arnie Stearns, both former PN's, stationed at COMNAVACTS UK London in the mid 60's. Contact Bob Holmes (PNCM (Ret)) at bobholmes@yahoo.com or by telephone: 830-372-2132.

.....
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USS C. F. Adams (DDG-2) & USS Tattnall (DDG-19)

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 Email: Dharmonlpga1@aol.com

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Financial Lessons You Can Learn From Retirees

Does this scenario sound familiar?

- When the market is up, an investor feels good and buys stocks.
- When the market is down, that same investor gets scared and sells.



Carl M. Trevisan, CFP®

Although reacting like this may feel right at the time, the problem is this scenario is unlikely to result in a profit. In fact, the goal should be just the opposite: buy low and sell high.

Why do investors make this mistake? The reason may have a lot to do with us making investment choices the same way we do many important decisions: using both our heads and our hearts (i.e., logic and emotion). When there is market volatility – including both market highs and market lows – our emotions tend to take over and we may make illogical choices going against our best interests.

To avoid having your emotions control your investment decisions, you may decide to get into the market when it is down and out of the market when prices are up. This is known as “market timing.”

While this approach may sound rational, the problem is this strategy is extremely difficult, even for experienced investors, to employ consistently. There is an old saying: “No one rings a bell” when the market reaches the top of a peak or the bottom of a trough. Translated: Investors attempting to time the market usually find it tough to determine exactly when to make their move.

Give Dollar Cost Averaging a Look

Rather than using either of these approaches, consider a strategy called “dollar cost averaging.”

Dollar cost averaging is the practice of putting a set amount into a particular investment on a regular basis (weekly, monthly, quarterly, etc.) no matter what is going on in the market. For example, you could invest \$500 each month. In a fluctuating market, this practice lets you purchase additional shares when prices are low and fewer shares when prices increase.

While you are mulling dollar cost averaging’s potential merits, consider this: You may well be



using the strategy already. If you participate in an employer-sponsored retirement plan, such as a 401(k) or 403(b) and contribute the same amount each payday, you are using dollar cost averaging.

Get Help for When the Going Gets Tough

One of dollar cost averaging’s greatest challenges is you have to stick with the strategy even when the market declines and that can be difficult (see our previous discussion about letting emotions control your decision-making). However, during times like these, dollar cost averaging can be most useful by letting you purchase shares at lower prices.

Because dollar cost averaging can be simultaneously more difficult and advantageous when the going gets toughest, consider turning to a professional financial advisor for help. He or she should offer a voice a reason during these periods as you grapple with whether to adhere to the strategy. **FRA**

Like any investment strategy, dollar cost averaging doesn’t guarantee a profit or protect against loss in a declining market. Because dollar cost averaging requires continuous investment regardless of fluctuating prices, you should consider your financial and emotional ability to continue the program through both rising and declining markets.

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

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New Male Potency Formula Makes “The Little Blue Pill” Obsolete

Soaring demand expected for new scientific advance made just for older men. Works on both men's physical ability and their desire in bed.

By Harlan S. Waxman
Health News Syndicate

New York – If you're like the rest of us guys over 50; you probably already know the truth... Prescription ED pills don't work! “Simply getting an erection doesn't fix the problem,” says Dr. Bassam Damaj, chief scientific officer at the world famous Innovus Pharma Laboratories.

As we get older, we need more help in bed. Not only does our desire fade; but erections can be soft or feeble, one of the main complaints with prescription pills. Besides, they're expensive... costing as much as \$50.00 each

Plus, it does nothing to stimulate your brain to want sex. “I don't care what you take, if you aren't interested in sex, you can't get or keep an erection. It's physiologically impossible,” said Dr. Damaj.

MADE JUST FOR MEN OVER 50

But now, for the first time ever, there's a pill made just for older men. It's called Vesele®. A new pill that helps you get an erection by stimulating your body and your brainwaves. So Vesele® can work even when nothing else worked before.

The new men's pill is not a drug. It's something completely different

Because you don't need a prescription for Vesele®, sales are exploding. The maker just can't produce enough of it to keep up with demand. Even doctors are having a tough time getting their hands on it. So what's all the fuss about?

WORKS ON YOUR HEAD AND YOUR BODY

The new formula takes on erectile problems with a whole new twist. It doesn't just address the physical problems of getting older; it works on the mental part of sex too. Unlike the expensive prescriptions, the new pill stimulates your sexual brain chemistry as well. Actually helping you regain the passion and burning desire you had for your partner again. So you will want sex with the hunger and stamina of a 25-year-old.

THE BRAIN/ERECTION CONNECTION

Vesele® takes off where Viagra® only begins. Thanks to a discovery made by 3 Nobel-Prize winning scientists; Vesele® has become the first ever patented supplement to harden you and your libido. So you regain your desire as well as the ability to act on it.

In a 16-week clinical study; scientists from the U.S.A. joined forces to prove Nitric Oxide's effects on the cardio vascular system. They showed that Nitric Oxide could not only increase your ability to get an erection, it would also work on your

brainwaves to stimulate your desire for sex. The results were remarkable and published in the world's most respected medical journals.

THE SCIENCE OF SEX

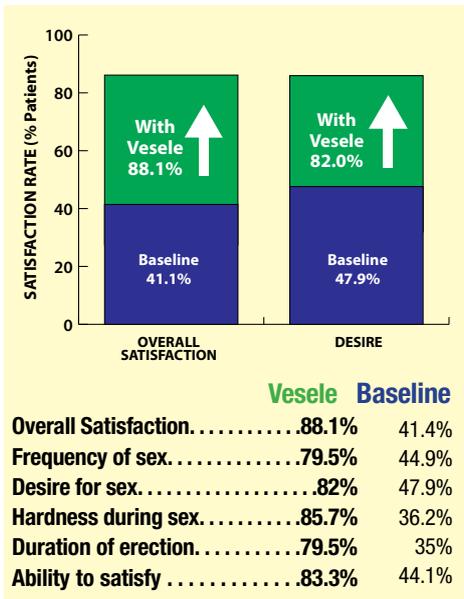
The study asked men, 45 to 65 years old to take the main ingredient in Vesele® once a day. Then they were instructed not to change the way they eat or exercise but to take Vesele® twice a day. What happened next was remarkable. Virtually every man in the study who took Vesele® twice a day reported a huge difference in their desire for sex. In layman's terms, they were horny again. They also experienced harder erections that lasted for almost 20 minutes. The placebo controlled group (who received sugar pills) mostly saw no difference.

AN UNEXPECTED BONUS: The study results even showed an impressive increase in the energy, brain-power and memory of the participants.

SUPPLY LIMITED BY OVERWHELMING DEMAND

“Once we saw the results we knew we had a game-changer,” said Dr. Damaj. “We get hundreds of calls a day from people begging us for a bottle. It's been crazy. We try to meet the crushing demand for Vesele®.”

JAW-DROPPING CLINICAL PROOF



VESELE® PASSED THE TEST

“As an expert in the development of sexual dysfunction, I've studied the effectiveness of Nitric Oxide on the body and the brain. I'm impressed by the way it increases cerebral and penile blood flow.



New men's pill overwhelms your senses with sexual desire as well as firmer, long-lasting erections. There's never been anything like it before.

The result is evident in the creation of Vesele®. It's sure-fire proof that the mind/body connection is unbeatable when achieving and maintaining an erection and the results are remarkable” said Dr. Damaj. (His findings are illustrated in the chart at left.)

HERE'S WHAT MEN ARE SAYING

- I'm ready to go sexually and mentally.
- More frequent erections at night and in the morning.
- I have seen a change in sexual desire.
- Typically take 1 each morning and 1 each night. Great Stamina, Great Results!
- An increased intensity in orgasms.
- My focus (mental) has really improved... Huge improvement.
- Amazing orgasms!
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The Destroyer Escort Day commemoration was supported by the members of the Lehigh Valley Fleet Reserve Association. Coordinator Bill Nixon volunteered aboard SLATER during the workweeks, and now knows what it takes to keep this ship up and running.



USS SLATER Receives National Maritime Heritage Grant

The Destroyer Escort Historical Museum received a \$200,000 grant from the Department of Interior, National Park Service (NPS) through the National Maritime Heritage (NMH) grant program, for the repair of *USS SLATER's* mast and hull. Thirty-four of these grants, totaling \$2.6 million, were awarded in collaboration with the Maritime Administration (MARAD) and State Historic Preservation Offices (SHPOs). With these funds, organizations and agencies conduct education and preservation projects designed to preserve historic maritime resources and to increase public awareness and appreciation for the maritime heritage of the United States.

During World War II, 563

Destroyer Escorts battled Nazi U-boats on the North Atlantic protecting convoys of men and material. In the Pacific, they stood in line to defend naval task forces from Japanese submarines and Kamikaze air attacks. The destroyer escorts were a vital component of the Allied strategy for victory in the Atlantic and served in some of the most dangerous areas of the Pacific Theater.

Today, only one of these ships remains afloat in the United States, the *USS SLATER*. The ship is named for Frank O. Slater of Alabama, a sailor killed aboard the *USS SAN FRANCISCO* during the Battle of Guadalcanal in 1942.

The *USS SLATER* is currently moored on the Hudson River in Albany, New York and

has undergone an extensive restoration that has returned the ship to her former glory. The Destroyer Escort Historical Museum offers hour-long guided tours, youth group overnight camping and an historic location to hold naval reunions.

Museum Executive Director Timothy Rizzuto said, "We are thrilled to receive this award, especially since our application was funded to the highest amount any institution may receive in the Maritime Heritage Program. This is the first Federal grant the project has received since *USS SLATER* arrived in New York from Greece in 1993. The award is a tribute to all the volunteers and members who have worked so hard to restore and maintain this ship." **FRA**

A TRIBUTE TO AMERICA'S SAILORS

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America's Sailors have sacrificed throughout our nation's history protecting freedom, liberty, and justice for all. Generation after generation of men and women have willingly placed country before self to ensure our treasured rights and defend our cherished nation. A legendary military leader once stated, "Wars may be fought with weapons, but they are won by men."

Now, America Remembers proudly honors America's Armed Forces in exclusive editions limited to 500 Thompsons per service branch. To honor the service of the American Sailor, America Remembers presents the Tribute to America's Sailors Thompson, issued on a working semi-automatic Thompson submachine gun in caliber .45 ACP. Craftsmen commissioned specifically by America Remembers decorate each working Thompson in sparkling 24-karat gold and nickel. Don't miss the opportunity to own a genuine Thompson built in the United States by the gunsmiths of the Auto-Ordnance Corporation, the company founded by Brigadier General John T. Thompson himself. (See AmericaRemembers.com for details on Tributes to other service branches.)

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Once in a great while, a single firearm can change the face of war.

Once called, "The deadliest weapon pound for pound, ever devised by man", the Thompson was the perfect weapon for the United States Armed Forces. The Thompson provided a huge advantage and helped turn the tide of countless firefights. To this day, the Thompson remains one of the most widely recognized and respected firearms in our nation's history and throughout the world.

The heart of a strong military is in its people. Our country has become the greatest in the world because of the men and women who raise their right hands and swear an oath to protect and defend our freedoms at all costs. These men and women who serve honorably around the world are America's front line of defense. We must never forget the sacrifices they make for our freedom. Don't miss your opportunity to own this shining salute to those who served in the defense of freedom.



Model: Thompson Semi-Automatic Submachine Gun 1927 A-1 **Barrel Length:** 16 1/2" **Caliber:** .45 ACP

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Only 500 Tributes will be issued in this exclusive limited edition. Whether you served yourself, or want to honor someone special who did, now is your opportunity to remember the courageous American Sailors who have protected America's freedom. We will arrange delivery of your working semi-automatic Thompson through the licensed firearms dealer of your choice. If you are not completely satisfied, you may return your Tribute to us in original, unfired condition for a complete and courteous refund. (Not available in CA, CT, or NY).

▼ *The Tribute to America's Sailors Thompson honors those who patrol and protect America on the world's vast oceans and open seas. On the left side, you'll find a group of sailors surrounded by an oval rope frame beneath a banner that reads, "Saluting America's Sailors." Most sailors will agree that the camaraderie and cooperation of a ship's crew is the key to their strength. A quartet of Korean War-era jet fighters patrolling in formation over the Pacific is featured along with an outline of the USA, framing the words, "Freedom Forever". The banner below reads, "Country Before Self." These remind us of the daily sacrifices made by sailors on behalf of all Americans. (Sailor Tribute shown above. See AmericaRemembers.com for details on Tributes to other service branches.)*



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

The Tribute to America's Sailors Thompson is issued by America Remembers, a private organization. Nothing in the decoration added to the basic firearm (including the informational content therein) is used as a trademark. Neither the United States Navy nor any other component of the Department of Defense has supplied, approved, endorsed, or authorized this product or any portion thereof.

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