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† Plan can not be shared, see website.
COVER PHOTO
“Ain’t no party like an engine room party!” Pride, ownership and perhaps a little stubbornness push Fireman Apprentice Augustin Naputi, Fireman Ian Macintosh, Petty Officer 1st Class Brenton Hensevelt and the rest of the Seattle-based CGC Mellon’s Engineering Department into a non-stop, all-out effort to keep the aging engines running and mission capable, even if it means letting MCPOCG Vanderhaden lend a hand in the engine room! Photo by Chief Petty Officer Mariana O’Leary

MCPOCG Jason Vanderhaden talks with Coast Guard members and their families who were affected by, but many of whom also responded to, Hurricane Florence at Coast Guard Air Station Elizabeth City in North Carolina, Oct. 17, 2018. Photo by Petty Officer 1st Class Jetta Disco

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16 Master Chief Petty Officer of the Coast Guard’s Initiatives
FRAtoday had the distinct privilege to meet with MCPOCG Jason Vanderhaden at the USCG Headquarters just outside Washington, D.C. Read about his initiatives to jump-start his term as MCPOCG.

22 Mystic Seaport Museum
For almost one hundred years, Mystic, Connecticut has been preserving the history of American seafaring. In 1929, three prominent Mystic residents imagined a new future for the town and the Mystic Seaport began as a historic and cultural maritime center.

37 China’s Indian Ocean Buildup
The People’s Republic of China’s steady military buildup in the South China Sea has been an ongoing source of conflict with the United States and others in the region.

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10 Reasons Why Beneficiary Designations Are Important.
FEDVIP Deadline is NOW!

The deadline to sign up for or to change your dental or vision coverage is now. On December 31, 2018, the Defense Health Agency’s TRICARE Retiree Dental Program (TRDP) will end. As directed in the FY2017 National Defense Authorization Act, military retirees and their families, who were eligible for TRDP, will have the opportunity to enroll in the Federal Employees Dental and Vision Insurance Program (FEDVIP).

Eligibility for the FEDVIP, offered by the U.S. Office of Personnel Management (OPM), has expanded to include certain retired uniformed service members and active duty family members. The first opportunity for you to enroll is during this year’s Federal Benefits Open Season, which runs through December 10, 2018, with coverage effective January 1, 2019.

Do not wait! If you were enrolled in TRDP, you will not be automatically enrolled in a FEDVIP dental plan. You must enroll if you would like FEDVIP dental and/or vision coverage in 2019.

There are several places you can go to get information about the different plans available, including the costs of the plans and what services are covered. A good place to start is on the benefits home page at: www.benefeds.com. There are a few tools you might want to use out such as checking your eligibility, comparing plans and reviewing your coverage.

The comparison page is nice because you can easily check dental and vision pricing based upon your zip code. I did not have to give up any personal information and received instant pricing for 13 different service providers including United Concordia, Delta Dental, Humana and Metlife. Each result clearly shows single, single plus one and family coverage prices. If you compare a few choices and click on view details, you can see what percentage of the cost will be covered by that insurance plan for each of four service categories: including Basic, Intermediate, Major and Orthodontics. The vision did not have as many service providers as the dental, but there are eight to choose from. One is as low as $6.70 per month that provides an eye exam, a pair of single lenses and frames.

If you do not have access to a computer, you can call toll–free for help and guidance at: 877-888-3337.

In Loyalty, Protection & Service,
William Stevenson, Communications & Marketing Director
Wherever retired service members still meet for mess, MetLife Federal Dental is with you.

Better coverage and more benefits for Retired Uniformed Service Members.

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*Subject to frequency limitations. Savings from enrolling in the MetLife Federal Dental plan will depend on various factors, including how often you visit the dentist and the cost of services rendered. Like most group benefit programs, benefit programs offered by MetLife contain exclusions, exceptions, limitations, and terms for keeping them in force. Contact MetLife for costs and complete details.

Find out more at MetLife.com/MilitaryRetiree 1-888-865-6854
Happy Holidays to you and your families. I hope you will take the time to check in on your branch Shipmates and Auxiliary members who may be alone this holiday season. “It’s not being lonely, but being forgotten” that tends to have the greatest impact. Keep the season upbeat and stay connected.

A lot has happened since our national convention. Again, congratulations to the new National Board of Directors, and we at the National Headquarters look forward to assisting you.

Last month, I had the privilege of sitting down with a number of active duty and retired Fleet, Force and Command Master Chiefs. This was hosted by FLTLM (SW) Rick O’Rawe, U.S. Fleet Forces Command Atlantic. The key objective was to bring exposure to current initiatives and create dialogue between past and present senior enlisted leadership. We addressed issues affecting Sailors and their families. FRA was able to present key legislative agenda subjects to better support these initiatives. Not surprising, a number of these senior enlisted are Shipmates.

Their concerns mirror ours; pay, medical, retirement, family endeavors and the VA. These exchanges of ideas and briefings were extremely helpful. Current and past Type Commanders from Air, Surface and Submarine, as well as U.S. SECOND Fleet and major shore commands, brought forth some new thoughts to current concerns, including:

• Overall Fleet Readiness is an ever-changing impact on our current working environment.
• Family readiness is decisive to the retention and quality of life of our service members.
• Exposure of retirees and with an ongoing dialogue is extremely valuable.
• Active duty mental health, including PTSD have influences on our Sailors and Marines, their families and the Fleet.

All of these, and much more were discussed by the panel. No real answer(s) could be center-lined, but jointly we agreed that concrete measures of effectiveness were needed to make these discussions more focused and productive.

Shipmates, our Fleet is strong. Management and controls are in place, however, the funding and availability of resources sometimes has an impact. Local commanders strive to do their part to “provide for the common defence,” as directed by Secretary of Defense James Mattis and enacted by Chief of Naval Operations Adm. John Richardson and the Joint Chiefs.

As long as the FRA can be called to the table to provide added value, we’ll be committed to doing that. I ask that each Shipmate just #BeThere for our leaders. Don’t get caught up in all of the social media clamor, but become a positive sway to a necessary course of action. Senior Enlisted leaders need to know us, trust us and call upon us. We will continue to #BeThere for our fellow senior enlisted. Help them in your respective geographic areas. Stop in and see recruiters, reservists or base senior enlisted. Let them know you’re here and ask what you can do to help.

As a sideline while on the computer, look up these heroes from Pearl Harbor: WTC Peter Tomich, USN, USS UTAH, Medal of Honor; PO Charles David, Jr., USCG, USCGC Comanche; PO Doris Miller, USN, USS WEST VIRGINIA, Navy Cross; SGT Charles R. Christenat, USMC, Gate Guard.

At the outbreak of WWII, these unsung heroes boasted their know-how to really make a difference.

Look up these heroes from Pearl Harbor:
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At the outbreak of WWII, these unsung heroes boasted their know-how to really make a difference.

FRA
In Loyalty, Protection & Service
NED Tom Snee

Tom Snee NED

Tom is FRA’s National Executive Director at NEDFRA@fra.org

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

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**Chiefs Run the Navy**

I was enlisted for 11 years and Chief before receiving a commission. I agree Chiefs run the Navy used to be true. An example from my experience at the end of my career, while aboard the *USS LONG BEACH* (CGN-9) on the line in Vietnam, the drive motor for our SPS-12 radar failed. When we anchored in Manila Bay, I went to the embassy and called Subic Shipyard and spoke with the officer in charge of radar antenna repair. He said he didn’t have a motor to send us. I hung up and called again and asked for a Chief, who said he had a motor for a ship under their care but could order another one for that ship and send the motor to Manila for our ship. I understood the officer was responsible for the inventory, but the Chief was thinking of solutions for a problem. That was the huge difference. I didn’t fault the officer, but realized that if there was a possible solution, a Chief would find it. I hope that is still the way of the Navy.

*Leroy Jones LCDR USN (Ret.)*

*Woolwine, Va.*

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**Advertising Machine Guns?**

I am writing to let you know of my great disappointment in seeing the advertisement in the August *FRAtoday* magazine. The last page has a tribute to America’s sailors—a working semi-automatic Thompson submachine gun. Luckily only 500 are being made! I had a great 20 years in the USN. I am still talking it up and you have been doing the same! We need more good guys.

*Peace!*

*R.P. Shillaber AC1 (Branch 40)*

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**Being a Recruiter**

Enclosed is my check for the most recent FRA Calendar. Each year I give this calendar to my grandson who is 17 years old and a senior in high school. I might also add, he is already a very good welder (see April 2019 calendar photo). This is my way of being a Navy recruiter!

*Keep up the great work.*

*PNCS Doyle Ross USN (Ret.)*

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**Department of Veterans Affairs**

On behalf of the St. Albans Community Living Center (Jamaica, N.Y.) patients and staff, we would like to extend our appreciation to you and your organization for donating *FRAtoday* for patients to read and enjoy. It is the efforts of community partners like you that allow us to continue the quality care and services that we seek to provide our deserving veterans.

*Thank you for your continued support, sincerely,*

*Lisa Cummings, Assistant Chief, Voluntary Services*

---

**Lowe’s Will Rectify**

I am writing in reply to MCPO Dean’s letter about Lowe’s that ran in the October 2018 issue of *FRAtoday*. Having to fill out a form to obtain a 10% discount sounds to me like something the store manager cooked up. Lowe’s has two stores in my area. I have visited each of them on numerous occasions. My retired ID card was accepted without question and without filling out any forms. I suggest Master Chief Dean contact Lowe’s corporate office. This is something corporates are interested in knowing and I am almost certain they will rectify the situation.

*Charles F. Fry, PNCM, USN (Ret.)*

*Northampton, Pa.*

---

**Still Miss the Navy**

Thanks for all the wonderful info in the April issue of *FRAtoday*. As a Reservist, I was assigned to the Lexington for a two-week Reserve Crisis out of Pensacola. I am now 91 and still miss the Navy. I served in WWII for 21 months and was recalled for 15 months during the Korean War. I retired in April 1987 with 39 years, 9 months and 17 days.

*Leo R. Stanley HMCM USN (Ret.)*

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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 the FRA as a whole. The FRA is not responsible for the accuracy of letter content.
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As you get this issue of FRAtoday, the FRA Legislative Team is also preparing for the 116th Congress, which convenes in January. Pressure is already growing to reduce the deficit. Congress will be forced to make tough choices about pay and benefits for active duty personnel, reservists, retirees and veterans. Consistent with its mission, FRA continues its work to preserve and enhance the quality of life of current and former enlisted personnel, their families and survivors. Congress is scheduled to be in session eight days in December, and as FRA Today goes to press the Legislative Team is still working on the Agent Orange Blue Water Navy issue (see story below). Shipmates are urged to use the Action Center to weigh in on this issue.

An upsurge in FRA Shipmates contacting their elected officials through the Action Center can be a critical factor in stopping or reducing legislation to cut benefits or passing legislation to enhance benefits. Shipmates contacting their Senators and their US Representatives helped defeat TRICARE fee increases and pharmacy co-pay increases this year. It was also a big factor in the House passing Agent Orange Blue Water Navy legislation earlier in the year (382-0). Shipmates contacting their legislators at the right time, with the right message complement the FRA Legislative Team efforts and can have a dramatic effect on stopping or promoting legislation. Through FRA, members can become better informed and engaged on issues that directly impact their pockets.

**Watch out for Congress Reducing Deficit with Benefit Cuts!**

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**2.8 % COLA for 2019**

The Bureau of Labor Statistics (BLS) recently announced a 2.8 percent increase in the Cost of Living Adjustment (COLA) for the calendar year 2019 for military and federal civilian retirees, survivor benefit annuitants, disabled veterans and Social Security recipients. The new COLA rate is effective December 1, 2018 and the adjustment will appear in the December 30, 2018 payment.

By law, COLA is based on the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), a broad measure of consumer prices generated by the Bureau of Labor Statistics from the third quarter of the previous year to the third quarter of the current year. It measures price changes for food, housing, clothing, transportation, energy, medical care, recreation and education. Since 2008, the annual COLA has been above two percent only once and has been zero three times.

**Now Is the Time to Call SVAC Chairman to Get Vote on Agent Orange Reform**

The “Blue Water Navy Vietnam Veterans Act” (H.R.299) has stalled in the Senate Veterans Affairs Committee (SVAC). The bill already passed the House (382-0). Now is the time to call the SVAC Chairman Johnny Isakson (Ga.) at (202) 224-3643 to urge him to call a committee vote on this legislation, without amending it.

Tell the Senator that you believe Congress should recognize these veterans, who served off the coast of Vietnam and were exposed to Agent Orange herbicide. Suggest that the committee should authorize presumptive status for VA disability claims associated with this exposure.

Members are also encouraged to use the FRA Action Center.
TRDP-to-FEDVIP Transition Information
On December 31, 2018, the Defense Health Agency’s (DHA) TRICARE Retiree Dental Program (TRDP) will end. As directed in the FY2017 National Defense Authorization Act (NDAA), military retirees and their families, who were eligible for TRDP, will have the opportunity to enroll in the Federal Employees Dental and Vision Insurance Program (FEDVIP). The first opportunity to enroll in FEDVIP will be during the next Federal Benefits Open Season, which runs from November 12 through December 10, 2018, with coverage effective January 1, 2019. If you are currently enrolled in a TRDP plan, you will not be automatically enrolled in a FEDVIP plan for 2019. You must enroll during open season. If you know a Shipmate who does not have access to a computer, please let them know they can call 1-877-888-FEDS (1-877-888-3337), TTY number 1-877-889-5680 to enroll in FEDVIP.

The implementation of the FEDVIP provisions under the 2017 NDAA and the beginning of new TRICARE support contracts is meant to improve health and enhance medical readiness for the uniformed services.

Cold War Recognition Certificate
The 1998 National Defense Authorization Act (NDAA) requires the Department of Defense (DoD) to award Cold War Recognition Certificates to all members of the armed forces and qualified federal government civilian personnel who faithfully and honorably served the United States any time during the Cold War era, September 2, 1945 through December 26, 1991. Applicants must certify that their service was “faithful and honorable” and they must supply a copy of a supporting document that proves they served during the Cold War era. The certificate may be awarded posthumously to those whose relatives apply on their behalf. There is no charge for a Cold War Recognition Certificate.

Note that no medal has been authorized or issued for Cold War Recognition. The program is scheduled to run until the supply of certificates is exhausted. This award is only issued one time. No replacement certificate will be issued. For more information on obtaining a certificate go online. (https://themilitarywallet.com/cold-war-recognition-certificate/)

President Appoints Four Additional Judges to VA’s Board of Veterans’ Appeals
The Department of Veterans Affairs (VA) announced that President Trump recently approved the appointment of four new Veterans Law Judges to VA’s Board of Veterans’ Appeals.

“Bringing on additional judges means the Board will be better staffed to conduct hearings and decide appeals properly in a timely manner,” said VA Secretary Robert Wilkie. “Combined with procedural changes under the Appeals Modernization and Improvement Act of 2017 (AMA) and the hiring of more than 200 additional board attorneys, this translates into better and faster service for veterans.” The following Veterans Law Judges assumed their roles October 14, 2018: Lauren Cryan, Evan Deichert, William Donnelly and Cynthia Skow.

In fiscal year 2018, the Board issued a historic 85,288 decisions to veterans—61.6 percent more than 2017. Expanding the roster of Veterans Law Judges will allow the Board to continue issuing more decisions for veterans, as the VA prepares for full implementation of the AMA. This law transforms a complex appeals process into one that is simplified, timely and transparent by providing veterans with increased choice and control. The AMA was legislation supported by FRA and will go into effect on February 14, 2019.
President Trump recently presented retired Marine Sergeant Major John Canley the Medal of Honor for his heroic service during the Vietnam conflict in the campaign to take back Hue City during the 1968 Tet offensive. When their commanding officer was seriously injured, Canley, the company gunnery sergeant at the time, took command and led his men through what would become one of the bloodiest battles of the Vietnam War. Canley repeatedly exposed himself to enemy machine gun fire to reach wounded Marines, while disregarding his own wounds.

Earlier this year, President Trump signed a bill (H.R.4641) sponsored by Rep. Julia Brownley (Calif.) that waived the five-year deadline for presenting the Medal of Honor, to allow Sergeant Major Canley to receive the MOH.

**Flu Shots for Veterans**

The Department of Veterans Affairs (VA) and Walgreens are partnering nationally to provide no-cost quadrivalent flu shots to veterans enrolled the VA health care system. During the program, which runs from August 15, 2018 through March 31, 2019, enrolled veteran patients nationwide have the option of getting their no-cost flu shot at any of Walgreens’ 8,200 locations in addition to their local VA health care facilities. No appointment is required; simply go to any Walgreens, tell the pharmacist you receive care at a VA facility, and show your Veterans Health Identification Card along with another photo ID.

Your VA immunization record will be updated electronically. Walgreens has the capability to electronically send vaccination information to the VA electronic health record. The VA-Walgreens national partnership is part of VA’s eHealth Exchange project. This national program has allowed many veterans to get their flu shot at their local Walgreens, satisfying their wellness reminder because they either found it more convenient or did not have a scheduled appointment at a local VA health care facility. Patients will also be asked to complete a vaccine consent form at the time of service.

Veterans may receive a no-cost flu shot during any scheduled VA appointment, during admission to a VA health care facility, or at one of the convenient walk-in flu stations. Many other local retail pharmacies offer flu shots that may be covered by private insurance or programs such as Medicare. There may be a charge for your flu shot at these locations. If you do not have insurance, there will usually be a charge. For more information on the flu shot program go to: www.va.gov/COMMUNITYCARE/programs/veterans/immunization.asp.

**VA Slow in Providing Housing Benefits for Post-911 GI Bill Beneficiaries**

A recent media report from NBC News indicates that the Department of Veterans Affairs (VA) has been unable to pay housing benefits under the Post-911 GI Bill in a timely manner. Many student veterans did not get their housing stipends for September and October. The VA claims the problem currently stems from an IT problem caused by changes to the law when President Trump signed the Forever GI Act in 2017. New standards for calculating housing stipends were to be implemented on August 1, 2018, but it caused “severe critical errors” during testing that “resulted in incorrect payments,” VA spokesman Terrence Hayes said in the NBC News interview.

The agency claims that in some cases a few veterans have been paid too much, but most have received too little or nothing at all. The VA is as late as two months on payments, forcing potentially thousands of former service members into financial difficulty. NBC News claims they spoke to 10 veterans who had to borrow money from family and/or take out loans to make housing payments. One frustrated student veteran said, “You can count on us to serve, but we can’t count on the VA to make a deadline.”

FRA will work to ensure veterans get the benefits they have earned on a timely basis.

**Purple Heart Recipients Exempt from Some GI Bill Transfer of Benefit Limitations**

The Department of Defense (DoD) recently issued a memorandum (DTM-18-006) to provide an exception to a Post-9/11 GI Bill policy for active duty Purple Heart recipients. This will allow them to transfer their education benefits without requiring four more years of service. This change comes after another policy change issued in July 2018 that prohibits service members with 16 or more years of service from transferring this benefit without extending their service—including service members who were severely wounded and undergoing the medical retirement process. Transferability was intended to be a retention tool. It is recommended that service members who are currently eligible to designate a family member as a beneficiary do so prior to separating from the service.

More and more Americans are reaching the age where mobility is an everyday concern. Whether from an injury or from the aches and pains that come from getting older—getting around isn’t as easy as it used to be. You may have tried a power chair or a scooter. The Zinger is NOT a power chair or a scooter! The Zinger is quick and nimble, yet it is not prone to tipping like many scooters. Best of all, it weighs only 47.2 pounds and folds and unfolds with ease. You can take it almost anywhere, providing you with independence and freedom.

Years of work by innovative engineers have resulted in a mobility device that’s truly unique. They created a battery that provides powerful energy at a fraction of the weight of most batteries. The Zinger features two steering levers, one on either side of the seat. The user pushes both levers down to go forward, pulls them both up to brake, and pushes one while pulling the other to turn to either side. This enables great mobility, the ability to turn on a dime and to pull right up to tables or desks. The controls are right on the steering lever so it’s simple to operate and its exclusive footrest swings out of the way when you stand up or sit down. With its rugged yet lightweight aluminum frame, the Zinger is sturdy and durable yet convenient and comfortable! What’s more, it easily folds up for storage in a car seat or trunk— you can even gate-check it at the airport like a stroller. Think about it, you can take your Zinger almost anywhere, so you don’t have to let mobility issues rule your life. It folds in seconds without tools and is safe and reliable. It holds up to 265 pounds, and it goes up to 6 mph and operates for up to 8 hours on a single charge.

Why spend another day letting mobility issues hamper your independence and quality of life?

Zinger Chair®
Call now and receive a utility basket absolutely FREE with your order.

1-888-633-8107
Please mention code 110281 when ordering.
30 State Attorneys General Ask CFPB to Continue to Protect Service Members

A bipartisan group of 30 state and 3 territory (DC, Puerto Rico, and the Virgin Islands) attorneys general recently dispatched a letter to the Consumer Financial Protection Bureau (CFPB) expressing their concerns about media reports stating that the CFPB is no longer ensuring that lenders are complying with the Military Lending Act (MLA) as part of its regular, statutorily mandated supervisory examinations. The State Attorneys General believe excluding MLA violations from examinations would significantly harm the service members who live and work in their states and that it would be contrary to the CFPB’s statutory mandate.

The letter states that: “Protection of our nation’s service members against financial exploitation is a bedrock tenet of federal consumer financial protection law, and it traditionally has been a bipartisan effort. Going back as far as Congress’ passage of the Soldiers’ and Sailors’ Civil Relief Act during World War I, federal law has sought to protect those who have been obliged to drop their own affairs to take up the burdens of the nation. These protections have been extended over the years, including in 2006 through the enactment of the MLA, (supported by FRA) which was passed by a Republican-controlled Congress and signed by President George W. Bush.”

The Attorneys General who signed the letter include: Douglas Peterson (Neb.), Jahna Lindemuth (Alaska), Cynthia Coffman (Colo.), Matthew Denn (Del.), Russell Suzuki (Hawaii), Tom Miller (Iowa), Janet Mills (Maine), Josh Stein (N.C.), Xavier Becerra (Calif.), George Jepsen (Conn.), Karl Racine (D.C.), Lisa Madigan (Ill.), Andy Beshear (Ky.), Brian Frosh (Md.), Maura Healey (Mass.), Jim Hood (Miss.), Hector Balderas (N.M.), Wayne Stenehjem (N.D.), Ellen Rosenblum ( Ore.), Marty Jackley (S.D.), T.J. Donovan (Vt.), Lori Swanson (Minn.), Gurbir Grewal (N.J.), Mike DeWine (Ohio), Josh Shapiro (Pa.), Peter Kilmartin (R.I.), Herbert Slatery III (Tenn.), Robert Ferguson (Wash.), and Peter Michael (Wyo).

The MLA was an FRA-supported measure that passed in 2006. It had bipartisan support to help safeguard active duty military members and their families from financial fraud, predatory loans and credit gouging. The law recognizes the risk to military readiness when service members are stressed with excessive debt and high interest rates.

Please use the Action Center (https://fra.actnow.io/x0NQOVE) to ask the President not to roll back enforcement of the MLA.

HVAC Reviews Veterans Suicide Issue

House Veterans Affairs Committee (HVAC) chaired by Rep. Phil Roe, M.D. (Tenn.), recently held a hearing on veteran suicide prevention and how to maximize the effectiveness of Department of Veterans’ Affairs (VA) programs aimed at suicide prevention.

Recent data indicates that 20 veterans commit suicide each day. VA testimony at the hearing provided new findings that fourteen of those twenty veterans have not sought medical care at the VA, which means that only 30 percent of veterans who commit suicide have been to a VA campus for an appointment. In addition, veteran suicide rate is 1.5 times higher than the non-veteran suicide rate. The suicide rate of women veterans is 1.8 times higher than that of their non-veteran counterparts.

Because of the high rate of suicide among veterans, suicide prevention is a priority issue for the FRA. In 2005, the VA had 13,000 mental health professionals providing care for veterans. Today, there are more than 20,000 mental health professionals at the VA. That number should continue to increase. The VA/DoD crisis hotline has assisted more than 640,000 people and rescued over 23,000 from potential suicide. There must be readily-available counseling support and expanded awareness of the help that is available to veterans in crisis.

The VA/Military crisis line has caring, qualified responders standing by to help 24 hours a day, 7 days a week and is available at: 1-800-273-8255 (Press 1).
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**The VA and the DoD Leaders Commit to an Aligned EHR System Rollout**

The Secretaries of Veterans Affairs (VA) and Defense (DoD) signed a joint statement pledging their two departments will align their plans, strategies and structures as they roll out a new Electronic Health Records (EHR) system that will allow the VA and DoD to seamlessly share patient data.

Signed by Defense Secretary James N. Mattis and VA Secretary Robert Wilkie, the joint statement reinforces both departments’ commitment to ensuring the successful transition.

“The joint statement between DoD and VA represents tangible evidence of our commitment to change how we deliver veteran-focused, provider-friendly care,” said Wilkie. “The new EHR system will be interoperable with DoD, while also improving VA’s ability to collaborate and share information with community care providers. This will ease the burden on service members as they transition from military careers and will be supported by multiple medical providers throughout their lives.”

VA signed a contract with Cerner Corp. May 17, 2018, to replace VA’s 40-year-old legacy Veterans Integrated System Technology Architecture (VistA) health care records technology over the next 10 years with a new Cerner system, which is in the pilot phase at DoD. Collaborating with DoD will ensure the VA: understands the challenges encountered as DoD deploys its EHR system called Military Health System Genesis (MHS GENESIS); adapts its approach by applying lessons learned to anticipate and mitigate known issues; assesses prospective efficiencies to help deploy faster; and delivers an EHR that is fully interoperable.

“We are committed to partnering with the VA to support the lifetime care of our Service members, veterans and their families,” said Mattis. “This modern electronic health record will ensure those who serve our nation have quality health care as they transition from service member to veteran.”

It has been a long-standing goal of the FRA to support adequate funding for DoD and VA health care resource sharing in delivering seamless, cost effective, quality services to our service members and veterans.

**FRA Participates in Roundtable Discussion of Mandatory National Service**

Director of Legislative Policy John Davis participated in a roundtable discussion with the Commission on Military, National and Public Service. This Commission was created with a broad, aspirational mandate: to develop ideas that will foster a greater ethos of military, national and public service among Americans of all ages. The 11-member, bipartisan commission was created by Congress on September 19, 2017 and launched in January 2018. The commission plans to release an interim report in early 2019 that will be available to the public, Congress and the President. It will outline issues and summarize the commission’s work to date. A final report will be published, complete with policy recommendations and legislative proposals, by March 2020.

The FRA will continue to work with and monitor the work of the Commission. The FRA will provide questions regarding mandatory service that will be included in FRA’s annual online survey.

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**The Bureau of Consumer Financial Protection, Office of Service Members Affairs recently launched a new website to assist service members in different financial stages. It is an interactive, story driven learning tool titled “Misadventures in Money Management.” Currently the stages that one can choose from include active duty, those in the delayed entry program and those in the Reserve Officers’ Training Corps. These story lines will vary from something as basic as establishing a line of credit to the more extreme: being responsible for saving mankind from a zombie apocalypse based upon a character’s financial decisions. The consequences of their decisions may be exaggerated but the lessons learned can be extremely valuable.**

Visit the website: https://landing.mimm.gov
For centuries, a Damascus steel blade was instantly recognizable and commanded immediate respect. Recognizable because the unique and mysterious smelting process left a one-of-a-kind, rippled texture on the steel, and respected because Damascus steel’s sharp edge and resistance to shattering were the stuff of legend. If you carried Damascus steel, you were ahead of the curve.

Today, you can own the legend. The Damascus Curva Knife celebrates those legendary blades. It uses modern Damascus steel, with the same rippled texture pattern on the blade, to create a curved folding knife that’s 7 ½” in total length. With a liner lock mechanism, which allows the knife to be opened and closed using just one hand, and an ergonomic handle made of buffalo horn and colored bone, this $79 knife is a trophy for any hunter or collector.

Your satisfaction is 100% guaranteed. Feel the knife in your hands, wear it on your hip, inspect the impeccable craftsmanship of Damascus steel. If you don’t feel like we cut you a fair deal, send it back within 30 days for a complete refund of the item price. But we believe that once you hold the Damascus Curva Knife, you’ll be ready to throw a curve of your own.

Limited Reserves. Damascus steel blades are a lost art form that only a handful of artisan bladesmiths have mastered. These legendary blades take time to forge and only a few are crafted each month. Don’t let this beauty slip through your fingers. Call today!

BONUS! Call today and you’ll also receive this genuine leather sheath!

What customers are saying about Stauer knives...
★★★★★
“Very hefty, well-built knife and sheath. Extremely good-looking and utilitarian.”
— R., Lacey, Washington

Damascus Curva Knife, you’ll be ready to throw a curve of your own.

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Rating of A+

What customers are saying about Stauer knives...

“Very hefty, well-built knife and sheath. Extremely good-looking and utilitarian.”
— R., Lacey, Washington

Not shown actual size.

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**Not shown actual size.**
On August 27, 1969, legislators established the office of the Master Chief Petty Officer of the Coast Guard (MCPOCG) to provide the commandant with a personal advisor and assistant in matters affecting the active duty and reserve enlisted members of the Coast Guard and their families. The MCPOCG is the most senior enlisted member of the Coast Guard and typically serves in this role for four years. The assignment is designed to align with the years served by the commandant of the Coast Guard.

Master Chief Jason M. Vanderhaden became the 13th Master Chief Petty Officer of the Coast Guard on May 17, 2018, during a Change of Watch Ceremony in Alexandria, Virginia. A MCPOCG is chosen based on his or her professionalism, personal integrity and ability to be a living example of the Coast Guard’s core values of honor, respect and devotion to duty. As MCPOCG, Vanderhaden’s responsibilities include assisting in the development of workforce management policies; representing enlisted guardsmen in quality of life discussions at committees, forums and Coast Guard units throughout the country; testifying before Congress; managing the Command Master Chief program; implementing the Chiefs Call to Indoctrination Program and managing the Chief Petty Officer Academy.

Always Ready
As the new MCPOCG, Vanderhaden has been introducing initiatives to improve workforce readiness. Recently, he was on a rather busy travel assignment visiting as many units as possible.

“We went from Miami to Seattle, then Alaska, San Diego and then Florida,” said Vanderhaden. “I wanted to get out and meet the folks and to better understand what their needs are, so I can focus upon the mission
and vision of the workforce throughout at least the next four years. That workforce consists of civilians, officers, auxiliary members and reservists—the entire workforce. I want a fully ready workforce, but that means a lot of working parts: financial, family, physical and spiritual. In order to meet that vision, they are going to need the training and tools to keep their focus.”

Readiness looks different in each area. There are 11 different missions of the U.S. Coast Guard, and each set has its own nuances to successful readiness. Pay scales are similar across the board and housing is the same with some differences in Basic Allowances for Housing. Several guardsmen are located in resort coastal areas of the U.S. that have no military base or housing, so housing may become limited.

“We were just in Alaska and what the workforce needs there is much different than what they need in Florida or San Diego,” said Vanderhaden. “We pay attention to that and the beauty of the USCG is our HR staff has the flexibility and is agile enough to be able to provide more resources in one area as compared to another. My chief network is small enough—we only have 360 master chiefs—that I have a direct connection to the workforce, so I know and get what our folks need to be mission ready.”

The Chiefs Mess
There are a few definitions of the Chiefs Mess. There is the conceptual idea of the network of trust between all chiefs. There is the physical location, which may have a sign and is where chiefs meet. And there is also the Consolidated Chiefs Mess, used to conduct the Chiefs Call for Initiation, where a guardsman is promoted from an E7 to a chief. It is a right of passage held twice each year to teach new chiefs about working together and building a network of trust.
amongst one another.

Chiefs understand how to speed up a process to get something done and these management skills keep ships running smoothly.

“Chiefs run the ship so officers can fight the ship,” said Vanderhaden. “When the officer hits the ‘Go’ button, everybody goes...[The officers] rely on the chief network to make that happen. There is nothing else like it in the sea services. The Chiefs Mess doesn’t exist for the chiefs, it exists for the mission and getting the job done.”

2020 will mark one hundred years of chiefs building trust and exerting their influence within the Coast Guard workforce. When asked, Vanderhaden says he really enjoys being a problem solver. You will often see a chief walking around with a cup of coffee, but that is only because there are no problems at that time. As soon as there are, the chief will set down that cup and roll up their sleeves.

“The Chiefs Mess has to have its eyes on all of the working parts. This is what I want the mess to be focused upon,” said Vanderhaden. “We are in a resource-constrained environment, since the USCG budget is not part of the armed forces build-up. We are operating under a Continuing Resolution within the Department of Homeland Security and a separate budget.”

Vanderhaden’s overarching goal is to maintain a ready workforce that can meet the nation’s needs. In order to do this efficiently, he needs an effective communication system that passes down information through every level of the Coast Guard in a timely and accurate fashion.

“I need to drive the behavior of the Chiefs Mess to create an engaged mess that truly understands the challenges and opportunities of the workforce,” said Vanderhaden.

Vanderhaden provided specific direction on how to conduct a Chiefs Mess to help drive the flow of communication, and some of the policies he is working on are designed to provide a speedy communication network that identifies current trends. He noted that if you get enough feedback on a particular trend, you know it is factual
rather than anecdotal, and can then put measures in place to mitigate it. Some of the trends being examined currently are low unemployment rates, the blended retirement system and a new credentialing process.

**Retention Improvement Measures**
Vaderhaden thinks the U.S. Coast Guard is a wonderful place to work, and enrollment in the Blended Retirement System suggests that many of his fellow guardsmen feel the same way. Only seventeen percent of the Coast Guard’s eligible population has opted in to the new retirement plan, which could mean that 83 percent of that population plans to stay in until reaching full retirement, and therefore feels that they would not benefit from the blended retirement system. Nevertheless, Vaderhaden is working to improve the Coast Guard’s rate of retention to retirement, which is currently 50 percent.

“When nothing is broken, we just want to go from good to great,” said Vaderhaden.

To reduce anxiety and encourage guardsmen to stay in, Vaderhaden is working with Coast Guard HR to improve flexibility in assignment advancement and work-life balance. For example, staying in one geographic location used to negatively impact a guardsman’s chances of advancement but this is no longer the case. Additionally, many guardsmen have a spouse who is also in the Coast Guard, so Vaderhaden remains aware of the unique challenges these workforce members face, such as significant distances between stations or mismatched work cycles.

**When Disaster Hits**
Since the Coast Guard has no garrison, everyone is in on the game; there is no bench from which to pull. Their reserve
force is considered part of the workforce, even though they do not work for the Coast Guard every day. There are very few reserve commands and all of them are integrated into active duty commands. You cannot tell a reservist from an active duty guardsmen, since they all work together.

When a natural disaster, such as a hurricane, occurs, the U.S. Coast Guard can surge its workforce to meet the demands of that disaster. But even though not every guardsman will be sent to the affected areas when a surge has been initiated, the entire workforce will receive an award for responding to the disaster. This reflects the Coast Guard’s recognition that the service members who remain behind must pick up the workload left by those sent to the disaster location. So when a ribbon is issued, it goes to the whole team.

“During Hurricanes Irma, Harvey and Maria, I was in a different role then, but I was manning the telephone bank speaking with people trapped in their homes needing help,” says Vanderhaden. “Here you have a master chief taking calls. Everyone is engaged in the mission.”

Goals and Initiatives
A current initiative Vanderhaden is considering involves changes to the practice of taking a service advancement test for the promotion from E4 to E5 twice each year. Based upon communication from his network of chiefs and feedback received during his recent unit visits, Vanderhaden feels there may be some benefits to testing only once per year.

“When I asked what they thought, 90 percent thought it was positive, with 10 percent having legitimate concerns. So I met with the folks in charge of advancement for USCG and shared the data. Now we go from there,” said Vanderhaden. He believes the best decisions for the workforce are the ones that include the workforce in the process.
The commandant wants Vanderhaden to do his homework before coming to him with a recommendation. It takes 18 to 24 months to initiate change, in part because extensive information must be gathered and analyzed, but also because the government’s budget cycles affect what funding is available for enacting proposed changes. Change can also be slow-moving if it is necessary to enact one change at a time in order to measure the impact of each change individually on a target outcome, such as retention.

Vanderhaden’s fifth standing order was designed to institute an advancement panel to rank order candidates for advancement and carefully select the best leaders. There will also be a similar process for enlisted guardsmen.

His early action items have all been comprised of personnel policy, human resource processes and infrastructure items. One example of Vanderhaden’s infrastructure initiatives was the setup of a Coast Guard base in San Juan, Puerto Rico. Currently, the location is supported from Miami, which is a logistical challenge. A similarly challenging situation is the way that the Coast Guard across the continental U.S. is supported from New Orleans. Vanderhaden reported that he was considering the possibility of building other support locations to better serve his workforce.

Vanderhaden closed by saying, “You are not going to see me working on lots of little things. I have my eye on the prize, which is a ready workforce, and I know the Chiefs will tell me where we are lacking in readiness. My predecessor, Steven Cantrell, did a magnificent job getting the USCG to the where it is today. I am just standing on his shoulders and am grateful for all he had accomplished.”
The watercraft collection at Mystic Seaport is the largest of its kind in the United States and includes four National Historic Landmark vessels: the whaleship Charles W. Morgan (center), the last of more than 2,700 wooden whaling ships; the L.A. Dunton, steamboat Sabino (left); and the Emma C. Berry. 

Photo credit: Mystic Seaport Museum
Halfway between New York City and the Cape Cod National Seashore as the crow flies, along the Long Island Sound up into Connecticut along the Mystic River, lies the fascinating Mystic Seaport Museum. It is a village rich with a collection of artifacts and art. There is a preservation operation for antique wooden ships, a research center with a staff that presents educational and recreational experiences and a host of other things. The town is also the home of the genuine Mystic Pizza, but we will get to that later.
Throughout most of the 19th century, often called the “golden age of American maritime enterprise,” the building of wooden ships was the dominant industry along the Mystic river. The advent of steam power and the growth of the railroad changed everything. As commerce and industry followed the nation’s westward expansion, the era of the great wooden sailing ship was over.

For almost one hundred years, the town has been focused on saving, restoring, recreating and presenting the history of American seafaring. In 1929, three prominent Mystic, Connecticut residents imagined a new future for the town and as the Great Depression took hold in the country, the Mystic Seaport began a season of growth as a historic and cultural maritime center that has continued to this day.

Consequently, the center of this charming New England town is now the largest maritime museum in the United States. According to the museum’s website, “it is notable for its collection of sailing ships and boats and for the re-creation of the crafts and fabric of an entire 19th-century seafaring village. It consists of more than 60 historic buildings, most of them rare commercial structures moved to the 19-acre site and meticulously restored.”

These genuine 19th century structures have been moved from all over New England to this recreated seafaring village. Inside the restored buildings, a staff of historians, craftspeople, musicians and storytellers demonstrate the trades and practices of the era, illustrating for visitors the rhythm of life in the country’s maritime past.

The museum has a comprehensive website and an active Facebook page, along with a robust internet presence. Here are just a few things you can expect to see and do at the Mystic Seaport Museum.

The CHARLES W. MORGAN
Probably the best-known ship among the museum’s collection of antique vessels is the CHARLES W. MORGAN. Out of a fleet of 2,700 wooden whaleships built for a trade that lasted more than 200 years, it is the last one remaining in the world. It was built in New Bedford, Massachusetts and was launched in 1841. Eighty
years later, its whaling days were done and one hundred years after her launch, it came to Chubb's Wharf in Mystic Seaport. Here it has stayed, the dominant sight on the waterfront. In 1966, by order of the Secretary of the Interior, it was designated a National Historic Landmark.

Henry B. duPont Preservation Shipyard
Visitors can look down from a gallery into the carpenters' shops of this fully functioning traditional shipyard to watch skilled artisans repairing the museum's historic vessels. Carpenters work with tools and skills that steel and fiberglass have made obsolete in the building modern ships. Watching these practiced hands in the ancient dance of coaxing wood into elegant, functional forms is a hypnotic and beautiful thing. It is also an eye-opening education for children accustomed to a factory-made plugged-in digital world.

A new exhibition in the Shipyard Gallery gives visitors the full story with a behind-the-scenes tour of 40 years inside this extensive working shop. It is close up, it is thorough, and most importantly, it is safe and fun.

Mystic Seaport Lighthouse
Among the intriguing things to investigate is a replica of the Brant Point Lighthouse first established in 1746 in Nantucket, Massachusetts, which at 26 feet is the shortest lighthouse in New England. The museum's reproduction was built in 1966 and is modeled on Brant Point's current wooden tower, which was built in 1900. Like the original, the Brant Point Lighthouse replica incorporates a fourth-order Fresnel lens.

Inside the lighthouse, the museum presents “Sentinels of the Sea,” a multimedia exhibition using a surrounding bank of LCD screens to create a panoramic experience. It includes a film.
of lighthouse keepers and their families telling their survival stories and describing their duty to guard the safety of mariners. There is a very interesting short video on the museum’s website about this typical harbor light. www.mysticseaport.org/locations/lighthouse

**Getting out on the water**

Among the historic boats in the museum’s collection, there are many that will take you out onto the river for a richer perspective of the Seaport and all its parts. You can captain some boats yourself and some you can charter. A simpler and more accessible choice is to take one of the regularly scheduled cruises aboard the 1908 steamboat SABINO. Ferryboats like this one were a major source of routine transportation for coastal and riverside residents for more than one hundred years. Before the middle of the 20th century, cars were relatively rare, roads were bad and finding a bridge to cross a river could make for a long and inefficient trip.

The old steam engine that powers this boat provides a surprisingly quiet ride. The museum’s website explains why this is so:

Steam is produced in a watertube boiler, in which the water circulates through the fire box in a series of tubes to produce high-pressure steam. Valves direct the steam first to the small high-pressure cylinder and from there to the larger low-pressure cylinder to expand against the pistons and drive the cranks that turn the propeller shaft. Her screw propeller—a maritime innovation of the 1840s—is far more efficient than the side wheels that used to drive steamboats. Where does the steam go? After leaving the low-pressure cylinder it passes through a condenser pipe on the outside of the Sabino’s hull, where it is cooled back to a liquid and pumped back into the boiler to go through the process again.

**Research Center**

As the museum’s remarkable collections have continued to grow, so has the sophistication of their curatorial skill and technology. The Collections Research Center opened in 2002, incorporating preservation, conservation and security technology exceeding national museum standards. It is one of the nation’s best collections of maritime research materials. The website describes both in-house and online resources on the Collections and Research page of its website. https://research.mysticseaport.org/collections

**Arriving by boat**

If you are lucky enough to be able to arrive by sea (or by sound, bay or river), it can be a memorable entrance to this seafaring place. Watch this two-minute video (“A Simple Route to a Stunning Retreat: Docking at Mystic Seaport”) on YouTube to get a sense of what it is like arriving by boat. It is presented by Nicholas Alley, Captain of the museum’s 61-foot teaching schooner BRILLIANT. His enthusiasm for coming by sea is indeed infectious. www.youtube.com/watch?v=OvJuHMJbPtC&feature=youtu.be

If you are seriously considering cruising into the seaport, Brewer Yacht Yards offers up a professional 15-minute video guide to navigating up the quirky Mystic River into the seaport. www.youtube.com/watch?v=nq61rsmuDE

**Arriving by car**

The Seaport is easy to get to from Interstate 95, but you may want to ease into Mystic, Connecticut by coming from the west using U.S. Route 1. This route takes you across the river on a 1922 bascule bridge whose operating bull wheels and huge concrete weights are all visible. Your car tires make the surface grate sing and the pitch rises with your speed.

But there is another reason to go this way. A couple of blocks before you get to the old bridge, on your left at the corner of Bank Street, is the real Mystic Pizza. The sauce really is a secret. According to independent reports, the pizza is, in fact, good.  

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(Top) Bone model of 4-masted bark, female bust length figurehead, 15 star U.S. flag from gaff, mounted on wood panel painted to resemble sea.


Photos by Mystic Seaport
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Gold-Plated Heirloom Music Box

For a daughter more precious than gold

- Lavished with gleaming 22K gold and raised golden filigree
- Over 20 sparkling jewels on lustrous Heirloom Porcelain®
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Strong demand is expected, so order now for just $59.99*, payable in two installments of $29.99, backed by our 365-day money-back guarantee. Send no money now. Just mail the coupon today and indicate the name for personalization on the charm.

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Plays the melody “You Are So Beautiful”

My Daughter, I love you
Today, tomorrow, always

My Daughter
You have a heart of precious gold
One that’s pure and true;
You show your love and caring
In everything you do.
Just like your loving heart of gold
Your spirit always shines;
Bringing joy to those you love—
I’m so proud to call you mine!

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For a daughter more precious than gold

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YES. Please accept my order for the Daughter, I Love You Gold-Plated Heirloom Music Box(es). I need send no money now. I will be billed with shipment. More than one daughter? Please fill in the name for each box ordered.

Name (Limit of 10 letters per name.)

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Branch Listing for 2019

The FRA is proud to provide a listing of all FRA branches for the coming year. Arranged by region, the directory also includes branch meeting times and locations, as well as contact information for each regional president and vice president. Branches are the heart of the FRA—and we encourage every shipmate to be involved in their branch and community!

Keeping in touch with other branches in your region and beyond can be very beneficial. Whether planning a new community service project, supporting an outreach event or just looking for ideas to strengthen your branch and the association as a whole, your Shipmates can be a great source of support and assistance. Attending regional and national conventions is a great way to connect with Shipmates outside your branch, but there are numerous other ways to connect with your fellow Shipmates without ever leaving home.

Want to get involved in the FRA? Call your branch secretary or the FRA’s Director of Membership today and express your interest in volunteering to help with:

- Mentoring other Shipmates
- Recruiting new members
- Calling or visiting lapsed members
- Serving as a branch officer
- Public speaking and outreach
- Community service opportunities
- Working on the branch newsletter

Please visit FRA.org for the most current officers and meeting locations as they may change over the course of a year. We encourage all members to log into your membership profile to see your personalized “FRA branch” information. The FRA branch tab will have current branch officers, meeting locations, links to branch’s websites and Facebook page.

Don’t see a branch in your area?

Interested in starting a new branch?

Call Christina Hitchcock, Director of Membership, at 1-800-FRA-1924 ext. 123.
You helped secure our nation’s future. Let us do the same for your family.

Attention FRA members with MEDICARE & TRICARE

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

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

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

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

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

Get The Facts — Now!

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

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

Know Your Options!
To request more information, call toll-free: 1-800-424-1120 or go online: www.frainsure.com
Request Number 082514-1-1-1

Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155. The Hartford® is The Hartford Financial Services Group, Inc., and its subsidiaries, including issuing company Hartford Life and Accident Insurance Company.

Plan information includes costs, exclusions, limitations, reduction of benefits and terms of coverage. Coverage may not be issued in some states. All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. Benefits reduce at age 80.

*This policy is guaranteed acceptance, but it does contain a Pre-Existing Conditions Limitation. Please call or go online for more information on exclusions and limitations, such as Pre-Existing Conditions.

This is a Hospital Confinement Indemnity Policy. The Policy Provides Limited Benefits. This limited benefit plan (1) does not constitute major medical coverage; and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Program Administered by Mercer Health & Benefits Administration LLC

Underwriter's License #100102691 • CA Insurance License #0G39709 • In CA d/b/a Mercer Health & Benefits Insurance Services LLC

Hospital Indemnity Form Series includes SRP-1151, or state equivalent.

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## EAST COAST REGION

**Regional Vice President:** Sha’ron D. Martin, 533 Summer Lake Ln, Virginia Beach, VA 23454-6880, H: (757) 721-0890, RVPEC@fra166.org

<table>
<thead>
<tr>
<th>No.</th>
<th>Location</th>
<th>Time/Date</th>
<th>Meeting Place</th>
<th>President</th>
<th>Secretary</th>
<th>Telephone #</th>
<th>E-mail Address</th>
<th>Mailing Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>004</td>
<td>DC, WASHINGTON</td>
<td>1300, 2nd Sat.</td>
<td>Veteran’s Ctr, 7500 Livingston Rd, Oxon Hill, MD</td>
<td>Luisito Maligat</td>
<td>Gregory David Mathis</td>
<td>(301) 292-5357</td>
<td><a href="mailto:gdmathis39@aol.com">gdmathis39@aol.com</a></td>
<td>PO Box 371, Oxon Hill, MD 20750</td>
</tr>
<tr>
<td>039</td>
<td>DE, NEWARK</td>
<td>1400, 2nd Thurs.</td>
<td>Del. Military Academy, 112 Middlebrooke Rd., Wilmington, DE</td>
<td>Philip Louis Fuschel</td>
<td>Ronald B. Littlejohn</td>
<td>(302) 786-8481</td>
<td><a href="mailto:rlbr797@aol.com">rlbr797@aol.com</a></td>
<td>200 Commonwealth Ave, Claymont, DE 19703</td>
</tr>
<tr>
<td>024</td>
<td>MD, ANNAPOLIS</td>
<td>1900, 2nd Tues.</td>
<td>Reef Reserve Club, 100 Compromise St., Annapolis, MD</td>
<td>Christopher Erickson</td>
<td>Peasasis J. Collins</td>
<td>(301) 792-8465</td>
<td><a href="mailto:fbranch24@gmail.com">fbranch24@gmail.com</a></td>
<td>8615 Park Ave., Bowie, MD 20702</td>
</tr>
<tr>
<td>006</td>
<td>MD, BALTIMORE</td>
<td>1930, 1st Fri.</td>
<td>Contact Branch Secretary (443) 463-1242</td>
<td>Clarence W. Logan, Sr.</td>
<td>Anthony Jackson</td>
<td>(443) 463-1242</td>
<td><a href="mailto:afjackson66@yahoo.com">afjackson66@yahoo.com</a></td>
<td>2806 Belmont Ave, Baltimore, MD 21216</td>
</tr>
<tr>
<td>182</td>
<td>MD, BELTHESA</td>
<td>1900, 3rd Weds.</td>
<td>Contact Branch Secretary (240) 338-0929</td>
<td>Thomas M. Rauch</td>
<td>Paul R. Gunther</td>
<td>(240) 338-0929</td>
<td><a href="mailto:PaulG48104@aol.com">PaulG48104@aol.com</a></td>
<td>12867 Sage Ter, Germantown, MD 20874</td>
</tr>
<tr>
<td>369</td>
<td>MD, CUMBERLAND</td>
<td>1900, 3rd Tues.</td>
<td>6 Commander Ct., Cumberland, MD</td>
<td>Charles J. Pennington</td>
<td>James F. Combs</td>
<td>(301) 759-1205</td>
<td><a href="mailto:jimcombs@atlanticbb.net">jimcombs@atlanticbb.net</a></td>
<td>6 Commander Ct, Cumberland, MD 21502</td>
</tr>
<tr>
<td>212</td>
<td>MD, MEADE</td>
<td>1900, 2nd Sat.</td>
<td>VFW Post 160, 2597 Dorsey Rd, Glen Burnie, MD</td>
<td>Danny R. Fischio</td>
<td>Paul E. Taylor</td>
<td>(410) 768-6288</td>
<td><a href="mailto:mdmgysgt@aol.com">mdmgysgt@aol.com</a></td>
<td>7944 Oakwood Rd, Glen Burnie, MD 21061</td>
</tr>
<tr>
<td>093</td>
<td>MD, PATUXENT RIVER</td>
<td>1800, 2nd Mon.</td>
<td>Branch Home, 21707 Three Notch Rd, Lexington Park, MD</td>
<td>John W. Fosen, III</td>
<td>Larry W. Elliott, II</td>
<td>(301) 481-2468</td>
<td><a href="mailto:lwelliott2nd@yahoo.com">lwelliott2nd@yahoo.com</a></td>
<td>PO Box 93, Patuxent Rvr, MD 20670</td>
</tr>
<tr>
<td>067</td>
<td>MD, SOUTHLAND</td>
<td>1900, 1st Thurs.</td>
<td>Branch Home, 50/06 Southland Rd, Southland, MD</td>
<td>William A. Speight, Sr.</td>
<td>Beryl R. Whitted</td>
<td>(301) 324-9322</td>
<td><a href="mailto:mmstrings@yahoo.com">mmstrings@yahoo.com</a></td>
<td>8615 Park Ave., Bowie, MD 20702</td>
</tr>
<tr>
<td>293</td>
<td>NC, ELIZABETH CITY</td>
<td>1830, 1st Mon.</td>
<td>AmLeg Post 39, 430 Saint Andrews Dr, Greenville, NC</td>
<td>C. Charles Boehnke</td>
<td>Kelly J. Bowman</td>
<td>(919) 554-1974</td>
<td><a href="mailto:kbowman85@gmail.com">kbowman85@gmail.com</a></td>
<td>158 Pine Grove Rd, Newport, NC 28570</td>
</tr>
<tr>
<td>141</td>
<td>NC, HAVELOCK</td>
<td>1830, 2nd Tues.</td>
<td>508 E. Main St., Havelock, NC</td>
<td>Raymond Applewhite</td>
<td>Paul H. Mtiether</td>
<td>(910) 544-1974</td>
<td><a href="mailto:pmtiether@ecrr.com">pmtiether@ecrr.com</a></td>
<td>PO Box 1079, Jacksonville, NC 28541</td>
</tr>
<tr>
<td>208</td>
<td>NC, JACKSONVILLE</td>
<td>1830, 2nd Tues.</td>
<td>300 Sherwood Rd, Jacksonville, NC</td>
<td>Raymond Applewhite</td>
<td>Paul H. Mtiether</td>
<td>(910) 544-1974</td>
<td><a href="mailto:pmtiether@ecrr.com">pmtiether@ecrr.com</a></td>
<td>PO Box 1079, Jacksonville, NC 28541</td>
</tr>
<tr>
<td>123</td>
<td>NC, MORGANTON</td>
<td>1800, 3rd Tues.</td>
<td>Contact Branch President (828) 317-7209</td>
<td>Jonathan E. Miller</td>
<td>Robert Hoyt</td>
<td>(828) 445-4723</td>
<td><a href="mailto:bobby@xcom.com">bobby@xcom.com</a></td>
<td>4574 Cindy Ridge Rd, Morganton, NC 28655</td>
</tr>
<tr>
<td>217</td>
<td>NC, WINSTON-SALEM</td>
<td>1900, 3rd Tues.</td>
<td>AmLeg Post 55, 111 Miller St, Winston-Salem, NC</td>
<td>Clarence E. West, Jr.</td>
<td>Roberta C Blue</td>
<td>(336) 595-6092</td>
<td><a href="mailto:rblue@triad.rr.com">rblue@triad.rr.com</a></td>
<td>4796 Ola Ln, Walkertown, NC 27051</td>
</tr>
<tr>
<td>181</td>
<td>VA, ARLINGTON</td>
<td>1800, 1st Thurs.</td>
<td>FOE 871, 1015 Cameron St, Alexandria, VA</td>
<td>Brian Condon</td>
<td>Peter W. Mikelski</td>
<td>(703) 626-3988</td>
<td><a href="mailto:pmikelski@fsaas.net">pmikelski@fsaas.net</a></td>
<td>406 John Hancock Ctr Apt 202, Annandale, VA 22030</td>
</tr>
<tr>
<td>040</td>
<td>VA, CHESAPEAKE</td>
<td>1900, 3rd Thurs.</td>
<td>4060 S. Military Hwy., Chesapeake, VA</td>
<td>James W. Campbell</td>
<td>George S. Smith</td>
<td>(757) 966-2525</td>
<td><a href="mailto:george.s.smith945@gmail.com">george.s.smith945@gmail.com</a></td>
<td>945 Ferryman Quay, Chesapeake, VA 23323</td>
</tr>
<tr>
<td>207</td>
<td>VA, DAILE CITY</td>
<td>1900, 1st Sun.</td>
<td>5205 Jefferson Davis, Fredericksburg, VA</td>
<td>John L. Milliken</td>
<td>Bill Benedict Ashton</td>
<td>(540) 455-9434</td>
<td><a href="mailto:wabashion@cox.net">wabashion@cox.net</a></td>
<td>7 Indian Wood Ln, Fredericksburg, VA 22405</td>
</tr>
<tr>
<td>060</td>
<td>VA, NORFOLK</td>
<td>1900, 2nd Wed.</td>
<td>Branch Home, 9611 1st View St, Norfolk, VA</td>
<td>John J. Willis</td>
<td>Paul E. Taylor</td>
<td>(757) 583-6174</td>
<td>sandas.com</td>
<td>2240 Taranbll Rd, Norfolk, VA 23518</td>
</tr>
<tr>
<td>037</td>
<td>VA, PORTSMOUTH</td>
<td>1400, 3rd Sun.</td>
<td>101 Alabama Extension, Portsmouth, VA</td>
<td>William D. Hansen</td>
<td>Joseph E. Cobb</td>
<td>(757) 397-2354</td>
<td><a href="mailto:cobbj66@yahoo.com">cobbj66@yahoo.com</a></td>
<td>PO Box 7215, Portsmouth, VA 23707</td>
</tr>
<tr>
<td>257</td>
<td>VA, PORTSMOUTH</td>
<td>1900, 4th Sat.</td>
<td>Contact Branch Secretary (757) 403-1299</td>
<td>Anthony G. Doss</td>
<td>Arthur L. Manley</td>
<td>(757) 403-1299</td>
<td><a href="mailto:burns33@aol.com">burns33@aol.com</a></td>
<td>2240 Taranbll Rd, Norfolk, VA 23518</td>
</tr>
<tr>
<td>219</td>
<td>VA, RICHMOND</td>
<td>1800, 3rd Wed.</td>
<td>Central Baptist Church, 1500 courthouse Rd., Richmond, VA</td>
<td>James R. Eldridge</td>
<td>John Panico</td>
<td>(301) 243-4276</td>
<td><a href="mailto:jpanico@hotmail.com">jpanico@hotmail.com</a></td>
<td>4620 Willow Leaf Pl, Henrico, VA 23226</td>
</tr>
<tr>
<td>041</td>
<td>VA, ROANOKE</td>
<td>1830, 3rd Tues.</td>
<td>Sr. Citizens’ Ctr., 804 E. Washington, VA</td>
<td>Joe Black</td>
<td>George J. Kelly</td>
<td>(540) 556-0766</td>
<td><a href="mailto:btsusan@aol.com">btsusan@aol.com</a></td>
<td>1526 Virginia Ridge Dr, Hardy, VA 24101</td>
</tr>
<tr>
<td>099</td>
<td>VA, VIRGINIA BEACH</td>
<td>1900, 2nd Wed.</td>
<td>Branch Home, 357 Edwin Dr, Virginia Beach, VA</td>
<td>Gabrielle Fall</td>
<td>Paula D. Falu</td>
<td>(757) 434-2423</td>
<td><a href="mailto:frs@95sep.com">frs@95sep.com</a></td>
<td>925 Rte Rtp CT, Virginia Bch, VA 23456</td>
</tr>
<tr>
<td>166</td>
<td>VA, VIRGINIA BEACH</td>
<td>1900, 3rd Mon.</td>
<td>VFW Post 392, 2408 Bowland Pkwy, Virginia Beach, VA</td>
<td>Shari’D. Martin</td>
<td>Ray E. Santee</td>
<td>(757) 431-0262</td>
<td><a href="mailto:rsaneve@cox.net">rsaneve@cox.net</a></td>
<td>3212 Lakecrest Rd, Virginia Beach, VA 23452</td>
</tr>
<tr>
<td>172</td>
<td>VA, YORKTOWN</td>
<td>1800, 2nd Mon.</td>
<td>Branch Home, 400 Old York-Hampton Hwy, Yorktown, VA</td>
<td>John P. Frankenburger</td>
<td>Paul Kelley</td>
<td>(804) 932-4882</td>
<td><a href="mailto:fra172va@gmail.com">fra172va@gmail.com</a></td>
<td>10311 Tunstall Rd, New Kent, VA 23124</td>
</tr>
</tbody>
</table>

FRA members can get help to fill health insurance coverage gaps. FRA-endorsed TRICARE Supplement Insurance Plans (MilicarePLUS) pay the difference between your covered medical bills and what TRICARE pays. FRA has selected these plans to help you and your family save hundreds — even thousands — of dollars. You can select the plan that best fits your situation. This policy is guaranteed acceptance but it does contain a Pre-Existing Conditions Limitations. All benefits are subject to the terms and conditions of the policy. The policy details exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. Visit www.frainsure.com to learn more and to enroll online. Or call 1-800-424-1120. Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155. TRICARE Form Series includes SRP-1269, or state equivalent.
## NORTH CENTRAL REGION

Regional Vice President: Donald A. Watkins, Jr., 4042 Newport Ave, Omaha, NE 68112-2959, H: (402) 661-4527, usnfrabra276@cox.net

<table>
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<th>E-mail Address</th>
<th>Mailing Address</th>
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<tr>
<td>216</td>
<td>IA, CEDAR RAPIDS</td>
<td>1800, 4th Thurs.</td>
<td>Vets Memorial Col., 50 - 2nd Ave., Cedar Rapids, IA</td>
<td>Marvin Schlichte</td>
<td>Shirley M. Niedermann</td>
<td>(319) 899-131</td>
<td><a href="mailto:sniedermann@fmtcs.com">sniedermann@fmtcs.com</a></td>
<td>601 Maplewood Dr, Center Point, IA 52213</td>
</tr>
<tr>
<td>242</td>
<td>IA, DAVENPORT</td>
<td>1000, 1st Sat.</td>
<td>Hickory Grove Restaurant 3311 Hickory Grove Rd, Davenport, IA</td>
<td>Donald C. Devore</td>
<td>William T. Craig, Jr.</td>
<td>(563) 322-7808</td>
<td><a href="mailto:wtseycraig@aol.com">wtseycraig@aol.com</a></td>
<td>2317 E Pleasant St, Davenport, IA 52803</td>
</tr>
<tr>
<td>012</td>
<td>IL, CHICAGO</td>
<td>1400, 3rd Sat.</td>
<td>Contact Branch Secretary (708) 343-3366</td>
<td>Dennis J. Kotarba</td>
<td>Eugene L. Gillette</td>
<td>(708) 343-3366</td>
<td><a href="mailto:gillette@usnfr.com">gillette@usnfr.com</a></td>
<td>101 N 23rd Ave, Melrose Park, IL 60160</td>
</tr>
<tr>
<td>053</td>
<td>IL, GREAT LAKES</td>
<td>1130, 1st Wed.</td>
<td>Usnfr Branch Secretary (708) 343-3366</td>
<td>Robert E. Campbell</td>
<td>Wayne Carle, Sr.</td>
<td>(224) 788-054</td>
<td><a href="mailto:carleerw@yahoo.com">carleerw@yahoo.com</a></td>
<td>PO Box 7859, Gurnee, IL 60031</td>
</tr>
<tr>
<td>211</td>
<td>IL, PEORIA</td>
<td>1800, 2nd Wed.</td>
<td>Usnfr Branch Secretary (708) 343-3366</td>
<td>Lawrence H. Zillion</td>
<td>Jerry L. Peterson</td>
<td>(309) 359-4460</td>
<td><a href="mailto:mariepete606@gmail.com">mariepete606@gmail.com</a></td>
<td>606 Golden Ct, Mckinnow, IL 61755</td>
</tr>
<tr>
<td>130</td>
<td>IN, INDIANAPOLIS</td>
<td>1800, 1st Mon.</td>
<td>VFV Post 5664, 333 S. Washington St, Greenwood, IN</td>
<td>Greg Puckett</td>
<td>James F. Hayes</td>
<td>(317) 258-0000</td>
<td><a href="mailto:qmchveyes@usnfr.com">qmchveyes@usnfr.com</a></td>
<td>113 N Wallace Ave, Indianapolis, IN 46201</td>
</tr>
<tr>
<td>377</td>
<td>IN, TERRIE HAUTE</td>
<td>0800, 1st Thurs.</td>
<td>Various Usnfr Branch Secretary (708) 343-3366</td>
<td>Leonard J. Rostek</td>
<td>Donald C. Smock</td>
<td>(812) 232-4971</td>
<td><a href="mailto:dcmoplanet@aol.com">dcmoplanet@aol.com</a></td>
<td>2317 E Pleasant St, Davenport, IA 52803</td>
</tr>
<tr>
<td>161</td>
<td>KS, KANSAS CITY</td>
<td>1930, 1st Wed.</td>
<td>DAV Chapter 2, 14605 E. 40 Hwy, Kansas City, MO</td>
<td>Raymond L. Schilpy</td>
<td>Edward E. Deauffrene</td>
<td>(816) 718-3353</td>
<td><a href="mailto:edajen425@yahoo.com">edajen425@yahoo.com</a></td>
<td>10120 Craig Dr, Overland Park, KS 66212</td>
</tr>
<tr>
<td>223</td>
<td>KY, BENTON</td>
<td>1800, 3rd Tues.</td>
<td>AmLeg Post 31, Legion Dr, Paducah, KY</td>
<td>Timothy A. King</td>
<td>Danny G. Poole</td>
<td>(270) 234-6129</td>
<td><a href="mailto:dpoole@britc.net">dpoole@britc.net</a></td>
<td>2129 Hinkleville Rd, La Center, KY 42056</td>
</tr>
<tr>
<td>177</td>
<td>KY, LOUISVILLE</td>
<td>1030, 2nd Sat.</td>
<td>Navy Operations Sup. Ctr., 5401 Southside Dr., Louisville, KY</td>
<td>Rayburn Jarred, Jr.</td>
<td>Richard W. Oller</td>
<td>(502) 937-3329</td>
<td><a href="mailto:ro3804@twc.com">ro3804@twc.com</a></td>
<td>3804 Sedalia Trl, Louisville, KY 40272</td>
</tr>
<tr>
<td>105</td>
<td>KY, OWENSBORO</td>
<td>1800, 2nd Wed.</td>
<td>AmLeg Post 9, 736 Frederica St, Owensboro, KY</td>
<td>Steven D. Taylor</td>
<td>Louis D. Flawdy</td>
<td>(270) 684-7301</td>
<td><a href="mailto:ldfawdy@roadrunner.com">ldfawdy@roadrunner.com</a></td>
<td>4100 Kipling Dr, Owensboro, KY 42030</td>
</tr>
<tr>
<td>298</td>
<td>MI, GRAND RAPIDS</td>
<td>1900, 4th Fri.</td>
<td>AmLeg Post 154, 2327 Byron Center Ave SW, Wyoming, MI</td>
<td>Earl A. Tefft</td>
<td>Marty J. Posekany</td>
<td>(616) 225-2804</td>
<td><a href="mailto:mjposek@gmail.com">mjposek@gmail.com</a></td>
<td>10930 Woodcreek, Greenish, MI 48836</td>
</tr>
<tr>
<td>358</td>
<td>MI, OSCODA</td>
<td>1430, 3rd Sat.</td>
<td>VFV Post 5678, 1213 S. US-23, Tawas City, MI 48764</td>
<td>William B Kubik</td>
<td>Gregory E. Hausler</td>
<td>(989) 362-5809</td>
<td><a href="mailto:gregory_hausler@yahoo.com">gregory_hausler@yahoo.com</a></td>
<td>293 Oates Rd, Tawas City, MI 48763</td>
</tr>
<tr>
<td>136</td>
<td>MN, MINNEAPOLIS</td>
<td>1000, 2nd Thurs.</td>
<td>VFW Post 494, 5222 58th Ave N, Crystal, MN</td>
<td>Thomas J. Dooley</td>
<td>Gary P. Miller</td>
<td>(651) 230-2141</td>
<td><a href="mailto:kod50@outlook.com">kod50@outlook.com</a></td>
<td>15077 8TH ST N, ST. PAUL, MN 55108</td>
</tr>
<tr>
<td>364</td>
<td>MO, HOUSTON</td>
<td>1400, 3rd Sun.</td>
<td>AmLeg Post #41, Hwy 63, Houston, MO</td>
<td>David E. Herndon</td>
<td>Robert E. Simpson</td>
<td>(417) 967-3325</td>
<td><a href="mailto:gfrkaa@gmail.com">gfrkaa@gmail.com</a></td>
<td>PO Box 74, Houston, MO 77001</td>
</tr>
<tr>
<td>273</td>
<td>ND, FARGO</td>
<td>1400, 3rd Sun.</td>
<td>Contact Branch Secretary, 310 2nd Ave N, Fargo ND</td>
<td>Joao M. Darcehna</td>
<td>Rick L. Wagen</td>
<td>(701) 527-8530</td>
<td><a href="mailto:fargo@usnfr.com">fargo@usnfr.com</a></td>
<td>7306 Sunshine Ln, Bismarck, ND 58503</td>
</tr>
<tr>
<td>145</td>
<td>NE, LINCOLN</td>
<td>1400, 3rd Thurs.</td>
<td>Contact Branch Secretary</td>
<td>Richard Draper</td>
<td>Jerry L. Lippincott</td>
<td>(954) 830-0555</td>
<td><a href="mailto:lippincott@gmail.com">lippincott@gmail.com</a></td>
<td>1544 S 33rd St, Lincoln, NE 68508</td>
</tr>
<tr>
<td>276</td>
<td>NE, OMAHA</td>
<td>1930, 1st Thurs.</td>
<td>8635 SE 15th St., Midwest City, OK</td>
<td>Francis A. Scheenbarger</td>
<td>Donald A. Watkins, Jr.</td>
<td>(402) 661-5427</td>
<td><a href="mailto:usnfrbra276@cox.net">usnfrbra276@cox.net</a></td>
<td>4042 Newport Ave, Omaha, NE 68112</td>
</tr>
<tr>
<td>324</td>
<td>OH, AKRON</td>
<td>1000, 3rd Tues.</td>
<td>VFV Post 3747, 1935 Avalon Ave NE, Canton, OH</td>
<td>Joseph A. Prusacik</td>
<td>Carl Baker</td>
<td>(330) 499-2437</td>
<td><a href="mailto:dbaker60@tco.com">dbaker60@tco.com</a></td>
<td>7420 Carmen Dr NW, North Canton, OH 44729</td>
</tr>
<tr>
<td>028</td>
<td>OH, CINCINNATI</td>
<td>1000, 3rd Tues.</td>
<td>VFV Post 3747, 1935 Avalon Ave NE, Canton, OH</td>
<td>Joseph A. Prusacik</td>
<td>Carl Baker</td>
<td>(330) 499-2437</td>
<td><a href="mailto:dbaker60@tco.com">dbaker60@tco.com</a></td>
<td>7420 Carmen Dr NW, North Canton, OH 44729</td>
</tr>
<tr>
<td>017</td>
<td>OH, CLEVELAND</td>
<td>1930, 4th Mon.</td>
<td>VFV Post 2533, 3791 West 150th St, Cleveland, OH</td>
<td>Shannon M. Blind</td>
<td>Dorothy M. Burman</td>
<td>(440) 945-1944</td>
<td><a href="mailto:dottiembl@gmail.com">dottiembl@gmail.com</a></td>
<td>7407 Arden Ave, Parma, OH 44149</td>
</tr>
<tr>
<td>054</td>
<td>OK, MCALESTER</td>
<td>1300, 1st Sun.</td>
<td>Contact Branch Secretary, VFV Post 1098 Mcalester OK</td>
<td>James C. Harvey</td>
<td>William R. Sallis</td>
<td>(918) 470-8590</td>
<td><a href="mailto:wrraillas1@yahoo.com">wrraillas1@yahoo.com</a></td>
<td>12322 W US Highway 270, McAlester, OK 74501</td>
</tr>
<tr>
<td>266</td>
<td>OK, OKLAHOMA CITY</td>
<td>1930, 2nd Sun.</td>
<td>8635 SE 15th St., Midwest City, OK</td>
<td>Jessie L. Whitney</td>
<td>Stanley Frederici</td>
<td>(405) 210-1405</td>
<td><a href="mailto:stanleyfernclg@gmail.com">stanleyfernclg@gmail.com</a></td>
<td>1700 N Fordson Ave, Bethany, OK 73008</td>
</tr>
<tr>
<td>014</td>
<td>WI, MILWAUKEE</td>
<td>0930, 2nd Sat.</td>
<td>Brass Key Rest., 4952 W. Forest Home Ave., Milwaukee, WI</td>
<td>Marcia L. Cunningham</td>
<td>Pasquale P. Migliaccio</td>
<td>(414) 273-3293</td>
<td><a href="mailto:pmigliaccio@wi.rr.com">pmigliaccio@wi.rr.com</a></td>
<td>PO Box 270575, Milwaukee, WI 53227</td>
</tr>
<tr>
<td>236</td>
<td>WI, FLOVER</td>
<td>1300, 2nd Sat.</td>
<td>Prover Municipal Bldg, 2400 Post Rd, Prover, WI</td>
<td>Michael E. Pohl</td>
<td>Larry Rodelpenning</td>
<td>(608) 239-0501</td>
<td><a href="mailto:lrrodelpenning@gmail.com">lrrodelpenning@gmail.com</a></td>
<td>1123 1st St S, Wisconsin Rapids, WI 54494</td>
</tr>
</tbody>
</table>

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Are your kids on their own? Have you downsized? Made other life changes? The FRA-endorsed Senior Term Life Insurance Plan may be the answer to your latest needs. You can add up to a $25,000 benefit without a physical exam or medical records. Visit www.frainsure.com for more information, and to secure an enrollment form. Or call 1-800-424-1120. There is no obligation to purchase. All benefits are subject to the terms and conditions of the policy. The policy details exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155. Life Form Series includes GBD-1000, GBD-1100 or state equivalent.
NORTHEAST / NEW ENGLAND REGION

Regional President: Joyce M Harris, 16 Crestview Dr, Gales Ferry, CT 06335-1505, H: (860) 464-2980, joymh1@aol.com
Regional Vice President: Abe Zino, 5795 Royalt Center Rd Lazino@comcast.net, Gasport, NY 14067-9359, H: 540-841-8054, lazino@comcast.net

<table>
<thead>
<tr>
<th>No.</th>
<th>Location</th>
<th>Time/Date</th>
<th>Meeting Place</th>
<th>President</th>
<th>Secretary</th>
<th>Telephone #</th>
<th>E-mail Address</th>
<th>Mailing Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>020</td>
<td>CT, GROTON</td>
<td>1800, 3rd Thurs.</td>
<td>Branch Home, 242 Thames St, Groton, CT</td>
<td>John A. Sullivan</td>
<td>Joyce M Harris</td>
<td>(860) 464-2980</td>
<td><a href="mailto:joymh1@aol.com">joymh1@aol.com</a></td>
<td>16 Crestview Dr, Gales Ferry, CT 06335</td>
</tr>
<tr>
<td>072</td>
<td>MA, FALL RIVER</td>
<td>1400, 1st Wed.</td>
<td>755 Pine St, Fall River, MA</td>
<td>Edward T.W. Bailey, Sr.</td>
<td>Allen R. Given</td>
<td>(774) 301-4913</td>
<td>alelliee@<a href="mailto:hrbr72@comcast.net">hrbr72@comcast.net</a></td>
<td>128 McGowan St, Fall River, MA 02723</td>
</tr>
<tr>
<td>031</td>
<td>MA, PEABODY</td>
<td>1930, 3rd Wed.</td>
<td>VFW Post 1011, 20 Stevens St, Peabody, MA</td>
<td>Alfred R. Prudhomme</td>
<td>Donna M. Jansky</td>
<td>(978) 531-9286</td>
<td><a href="mailto:janskydj@comcast.net">janskydj@comcast.net</a></td>
<td>9 Bedford Ct, Peabody, MA 01960</td>
</tr>
<tr>
<td>156</td>
<td>ME, BRUNSWICK</td>
<td>1330, 2nd Wed.</td>
<td>AmLeg Post #20, 1 Columbus Circle, Brunswick, ME</td>
<td>Paul F. Loveless, Jr.</td>
<td>Larry R. Berberich</td>
<td>(207) 725-8436</td>
<td><a href="mailto:lamrberberich@comcast.net">lamrberberich@comcast.net</a></td>
<td>25 Palmer St, Brunswick, ME 04011</td>
</tr>
<tr>
<td>013</td>
<td>NJ, ATLANTIC CITY</td>
<td>0900, 3rd Sat.</td>
<td>Contact Albert Davenport (609) 2025/2013</td>
<td>Albert Davenport</td>
<td>Kimberly Yoder-Notaro</td>
<td>(609) 898-8755</td>
<td><a href="mailto:goodoldamericanangel@gmail.com">goodoldamericanangel@gmail.com</a></td>
<td>1009 Cottonwood Ave, Egg Hbr Twp, NJ 08234</td>
</tr>
<tr>
<td>232</td>
<td>NJ, CAPE MAY</td>
<td>1500, 4th Thurs</td>
<td>USCG TRA CEN 1 Monroe Ave. CapeMay, NJ</td>
<td>Tom Dougherty</td>
<td>Steve Harrell</td>
<td>(609) 778-5181</td>
<td>Robert M. Ibe</td>
<td>6 Johnson Rd, Montgomery, NY 12549</td>
</tr>
<tr>
<td>226</td>
<td>NJ, SCHENECTADY</td>
<td>1900, 2nd Tues.</td>
<td>1152 Curry Rd, Rotterdam, NY</td>
<td>Bernard D. Smith</td>
<td>Roy G. Hunt</td>
<td>(518) 956-0816</td>
<td><a href="mailto:bernard7876@gmail.com">bernard7876@gmail.com</a></td>
<td>29 Sherwood Ave, Rensselaer, NY 12144</td>
</tr>
<tr>
<td>227</td>
<td>NJ, LEHIGH VALLEY</td>
<td>0830, 2nd Tues.</td>
<td>1831 MacArthur Rd., Whitehall, PA</td>
<td>William Nixon</td>
<td>Donald G. Bear</td>
<td>(814) 239-6671</td>
<td><a href="mailto:usnbear@me.com">usnbear@me.com</a></td>
<td>315 Peach St, Catasauqua, PA 18092</td>
</tr>
<tr>
<td>087</td>
<td>PA, PHILADELPHIA</td>
<td>0900, 3rd Thurs.</td>
<td>Pastime Athletic Club, 1314 N. Salina St., Syracuse, NY</td>
<td>Lynn E. Sweetland</td>
<td>Robert W. Deming</td>
<td>(315) 638-4644</td>
<td>chi@<a href="mailto:foe46@gmail.com">foe46@gmail.com</a></td>
<td>119 Christopher Dr, Baldwinville, NY 13027</td>
</tr>
<tr>
<td>088</td>
<td>PA, BEDFORD</td>
<td>1900, 2nd Tues.</td>
<td>VA Medical Center, 2nd Fl. Conf. Room, 135 East 38th St, Erie, PA</td>
<td>George J. Greenawalt</td>
<td>Gary W. Simmons</td>
<td>(814) 224-2022</td>
<td><a href="mailto:gjsimmons1@atlanticbb.net">gjsimmons1@atlanticbb.net</a></td>
<td>4009 Cottonwood Ave, Egg Hbr Twp, NJ 08234</td>
</tr>
<tr>
<td>106</td>
<td>PA, HARRISBURG</td>
<td>1900, 2nd Mon.</td>
<td>DAV 4219 E Trindle Rd Camp Hill PA</td>
<td>Albert K. Engle</td>
<td>George J. McDonell</td>
<td>(717) 856-0139</td>
<td><a href="mailto:gmcodinnell@gmail.com">gmcodinnell@gmail.com</a></td>
<td>1225 Belleview Dr, Erie, PA 16504</td>
</tr>
<tr>
<td>124</td>
<td>NJ, LAKEHURST</td>
<td>1830, 1st Wed.</td>
<td>Branch Home, 204 Union Ave, Lakehurst, NJ</td>
<td>Raymond S. Rizzo</td>
<td>Sharon A. Munday</td>
<td>(859) 845-5886</td>
<td><a href="mailto:steno@comcast.net">steno@comcast.net</a></td>
<td>43A Molly Pitcher Blvd, Whiting, NJ 08759</td>
</tr>
<tr>
<td>214</td>
<td>NY, NEWBURGH</td>
<td>1330, 1st Thurs.</td>
<td>AmLeg Post 1796, 29 Walnut St., New Windsor, NY</td>
<td>Robert M. Ibe</td>
<td>Norman M. Swetland, Jr.</td>
<td>(845) 778-5181</td>
<td><a href="mailto:roberie@frontiernet.net">roberie@frontiernet.net</a></td>
<td>6 Johnson Rd, Montgomery, NY 12549</td>
</tr>
<tr>
<td>215</td>
<td>NY, SCHENECTADY</td>
<td>1900, 2nd Tues.</td>
<td>Ellis Lodge #2157, 1152 Curry Rd, Rotterdam, NY</td>
<td>Bernard D. Smith</td>
<td>Roy G. Hunt</td>
<td>(518) 956-0816</td>
<td><a href="mailto:bernard7876@gmail.com">bernard7876@gmail.com</a></td>
<td>29 Sherwood Ave, Rensselaer, NY 12144</td>
</tr>
<tr>
<td>216</td>
<td>NY, STATEN ISLAND</td>
<td>1930, 2nd Mon.</td>
<td>Marine Corps League, 4600 Army Ave., Staten Island, NY</td>
<td>James E. Brown</td>
<td>Edmund M. Murrel</td>
<td>(718) 730-7062</td>
<td><a href="mailto:santarosagrace@verizon.net">santarosagrace@verizon.net</a></td>
<td>49 Oswego St, Staten Island, NY 10031</td>
</tr>
<tr>
<td>229</td>
<td>NY, SYRACUSE</td>
<td>1330, 1st Thurs.</td>
<td>Pastime Athletic Club, 1314 N. Salina St., Syracuse, NY</td>
<td>Lynn E. Sweetland</td>
<td>Robert W. Deming</td>
<td>(315) 638-4644</td>
<td>chi@<a href="mailto:foe46@gmail.com">foe46@gmail.com</a></td>
<td>119 Christopher Dr, Baldwinville, NY 13027</td>
</tr>
<tr>
<td>087</td>
<td>PA, BEDFORD</td>
<td>1900, 2nd Tues.</td>
<td>VA Medical Center, 2nd Fl. Conf. Room, 135 East 38th St, Erie, PA</td>
<td>George J. Greenawalt</td>
<td>Gary W. Simmons</td>
<td>(814) 224-2022</td>
<td><a href="mailto:gjsimmons1@atlanticbb.net">gjsimmons1@atlanticbb.net</a></td>
<td>4009 Cottonwood Ave, Egg Hbr Twp, NJ 08234</td>
</tr>
<tr>
<td>228</td>
<td>NY, STATEN ISLAND</td>
<td>1930, 2nd Mon.</td>
<td>Marine Corps League, 4600 Army Ave., Staten Island, NY</td>
<td>James E. Brown</td>
<td>Edmund M. Murrel</td>
<td>(718) 730-7062</td>
<td><a href="mailto:santarosagrace@verizon.net">santarosagrace@verizon.net</a></td>
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<td>Robert W. Deming</td>
<td>(315) 638-4644</td>
<td>chi@<a href="mailto:foe46@gmail.com">foe46@gmail.com</a></td>
<td>119 Christopher Dr, Baldwinville, NY 13027</td>
</tr>
</tbody>
</table>

Kids still in school? Mortgage to pay off? Other outstanding debts? Your life insurance needs change with your life. The FRA-endorsed Term Life Plan is designed to help protect FRA members in all stages of life. Coverage up to $100,000 is available. Your coverage will not be canceled and your rates will not increase because of changes to your health. ***NOTE*** Active Duty discounts apply, and you are 100% covered while on Active Duty at no extra premium charge. Visit www.frainsure.com for rates, details, and to apply online. Or call 1-800-424-1120. All benefits are subject to the terms and conditions of the policy. Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155. Life Form Series includes GBD-1000, GBD-1100 or state equivalent.
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<th>Telephone #</th>
<th>E-mail Address</th>
<th>Mailing Address</th>
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</thead>
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<tr>
<td>342</td>
<td>AK, ANCHORAGE</td>
<td>1130, 3rd Tues.</td>
<td>Twin Dragon Bar-B-Q, 612 E. 15th Ave., Anchorage, AK</td>
<td>Joseph R. Wright</td>
<td>Frances Lopinsky</td>
<td>(907) 277-3188</td>
<td><a href="mailto:peerfran@hotmail.com">peerfran@hotmail.com</a></td>
<td>245 W 22nd Ave, Anchorage, AK 99503</td>
</tr>
<tr>
<td>073</td>
<td>GUAM, AGANA</td>
<td>1400, 4th Sun.</td>
<td>Naval Hosp., Old Chapel Classroom, Agana Heights, GU</td>
<td>Daniel Cruz</td>
<td>Scott D. Duenas</td>
<td>(671) 637-5103</td>
<td><a href="mailto:mayorduenas@yahoo.com">mayorduenas@yahoo.com</a></td>
<td>176 W Santa Barbara Ave, Dededo, GU 96929</td>
</tr>
<tr>
<td>046</td>
<td>HI, HONOLULU</td>
<td>1800, 2nd Wed.</td>
<td>Branch Home, 891 Valkenburgh St, Honolulu, HI</td>
<td>Thomas R. Berger</td>
<td>Chris Calder</td>
<td>(808) 780-8697</td>
<td><a href="mailto:calderc@msn.com">calderc@msn.com</a></td>
<td>891 Valkenburgh St, Honolulu, HI 96818</td>
</tr>
<tr>
<td>063</td>
<td>ID, LEWISTON</td>
<td>1900, 1st Mon.</td>
<td>VFW Hall, 1104 Warner Ave, Lewiston, ID</td>
<td>Charles E. Whitman</td>
<td>Barry R. Pemberton</td>
<td>(509) 751-8791</td>
<td><a href="mailto:bjpemberton@caboodle.net">bjpemberton@caboodle.net</a></td>
<td>PO Box 487, Clarkston, WA 99403</td>
</tr>
<tr>
<td>392</td>
<td>ID, NAMPA</td>
<td>1000, 2nd Sat.</td>
<td>Branch Home, 1011 Eleventh Ave N, Nampa, ID</td>
<td>William H. Hall</td>
<td>Thomas W. Filanik</td>
<td>(208) 455-8100</td>
<td><a href="mailto:gunny@sos.net">gunny@sos.net</a></td>
<td>156/66 Cumulus Way, Caldwell, ID 83607</td>
</tr>
<tr>
<td>109</td>
<td>JAPAN, YOKOSUKA</td>
<td>1800, 1st Wed.</td>
<td>FRA 1-15-10 Honcho, Yokosuka, Kanagawa, JAPAN</td>
<td>Michael S. Huffman</td>
<td>William Manley</td>
<td>(070) 352-1688</td>
<td><a href="mailto:manleyhall04@gmail.com">manleyhall04@gmail.com</a></td>
<td>230 Portico Pl, Newnan, GA 30265</td>
</tr>
<tr>
<td>063</td>
<td>OR, GRANTS PASS</td>
<td>1800, 3rd Wed.</td>
<td>Contact Branch Secretary (541) 660-6842</td>
<td>Kenneth A. Ishmael, Jr.</td>
<td>Nicholas E. Peters</td>
<td>(541) 660-6842</td>
<td><a href="mailto:nickbel@charter.net">nickbel@charter.net</a></td>
<td>2210 SW Webster Rd, Grants Pass, OR 97526</td>
</tr>
<tr>
<td>055</td>
<td>OR, PORTLAND</td>
<td>1900, 2nd Fri.</td>
<td>AmLeg Post 195, 8329 SE 89th Ave, Portland, OR</td>
<td>Roger R. Herr</td>
<td>L. P. Kelley</td>
<td>(503) 667-7835</td>
<td>lckkelley.com.net</td>
<td>1761 SW 20th Ct, Gresham, OR 97080</td>
</tr>
<tr>
<td>128</td>
<td>OR, ROSEBURG</td>
<td>1300, 2nd Thurs.</td>
<td>Dianne’s Restaurant, Dimond Lake Blvd, Roseburg OR</td>
<td>Douglas J. Page</td>
<td>C. T. (Bud) Bessey</td>
<td>(541) 868-3144</td>
<td><a href="mailto:seaweed@fromternet.net">seaweed@fromternet.net</a></td>
<td>1201 N Old Pacific Hwy, Myrtle Creek, OR 97457</td>
</tr>
<tr>
<td>127</td>
<td>PI, BICOL NABUA</td>
<td>0900, Last Sat.</td>
<td>Branch Home, San Francisco Nabua, Camarines Sur, PI</td>
<td>Felipe Lazarte, Jr.</td>
<td>Ely P. Baranchina</td>
<td>063094736660446</td>
<td><a href="mailto:branch127bicolregion@yahoo.com">branch127bicolregion@yahoo.com</a></td>
<td>PO Box 9276, Naga City, 4400</td>
</tr>
<tr>
<td>247</td>
<td>PI, DAGUPAN CITY</td>
<td>1000, 2nd Sun.</td>
<td>Tanguigul St., Blue Beach Subdivision, Dagupan City, PI</td>
<td>Roberto G. Macaraeg</td>
<td>Olver L. Fernandez</td>
<td>091-650-85330</td>
<td><a href="mailto:o_l_fernandez@yahoo.com">o_l_fernandez@yahoo.com</a></td>
<td>#16 Fernandez Street Extension Dasmarinas Village, Bonuan Guset, Dagupan City, 2400</td>
</tr>
<tr>
<td>074</td>
<td>PI, OLONGAPO CITY</td>
<td>1500, 2nd Sat.</td>
<td>TBR Hall, 21 Arthur St, Olomangapo, Philippines</td>
<td>Azzie J. Potest</td>
<td>Francisco L. Escudero</td>
<td>+639206615158</td>
<td><a href="mailto:bairywo@yahoo.com">bairywo@yahoo.com</a></td>
<td>PSC 517 Box R S, FPO, AP 96517</td>
</tr>
<tr>
<td>171</td>
<td>PI, SOUTHERN LUZON</td>
<td>1000, 3rd Wed.</td>
<td>Various residences</td>
<td>Edmundo D. Reyes</td>
<td>Oscar C. Avenido</td>
<td>(049) 303-0094</td>
<td><a href="mailto:ocaseo81630@yahoo.com">ocaseo81630@yahoo.com</a></td>
<td>1 Banyan Dr, Verdiana Homes Mampulan Loma, Binan City, Laguna 4024</td>
</tr>
<tr>
<td>245</td>
<td>WA, BELLINGHAM</td>
<td>1100, 3rd Tues.</td>
<td>Contact Branch Secretary (360) 592-2337</td>
<td>Michael B. Cole</td>
<td>Theodore O. Olson</td>
<td>(360) 592-2337</td>
<td><a href="mailto:nrpted@hotmail.com">nrpted@hotmail.com</a></td>
<td>5443 Mosquito Lake Rd, Deming, WA 98244</td>
</tr>
<tr>
<td>170</td>
<td>WA, EVERETT</td>
<td>1700, 1st Wed.</td>
<td>6802 Beverly Boulevard, Everett, WA</td>
<td>Irving J. Salisbury</td>
<td>Victor J. Ashley</td>
<td>(425) 559-5490</td>
<td><a href="mailto:vjashtey@gmail.com">vjashtey@gmail.com</a></td>
<td>6802 Beverly Blvd, Everett, WA 98230</td>
</tr>
<tr>
<td>104</td>
<td>WA, PUYALLUP</td>
<td>1900, 2nd Mon.</td>
<td>Branch Post 2224, 120 2nd St. N.E., Puyallup, WA</td>
<td>Marvin W. Johnson</td>
<td>Rex L. Faubion</td>
<td>(253) 770-7977</td>
<td><a href="mailto:rxfaubion@yahoo.com">rxfaubion@yahoo.com</a></td>
<td>816 23rd St NW, Puyallup, WA 98371</td>
</tr>
<tr>
<td>018</td>
<td>WA, SEATTLE</td>
<td>1200, 2nd Sat.</td>
<td>23003 56th Ave West, Mountlake Terrace, WA</td>
<td>Daniel L. Brossard</td>
<td>Pete Lazaretti</td>
<td>(253) 444-7516</td>
<td><a href="mailto:pr@frbranch18.org">pr@frbranch18.org</a></td>
<td>PO Box 145, Mountlake Ter, WA 98043</td>
</tr>
<tr>
<td>174</td>
<td>WA, SEQUIM</td>
<td>1100, 1st Sat.</td>
<td>Contact Branch Secretary</td>
<td>Michael R. Sieg</td>
<td>Martin Arnold</td>
<td>(425) 360-7940</td>
<td><a href="mailto:martinarnold2001@yahoo.com">martinarnold2001@yahoo.com</a></td>
<td>PO Box 3631, Sequim, WA 98322</td>
</tr>
<tr>
<td>038</td>
<td>WA, SPOKANE</td>
<td>1200, 3rd Sat</td>
<td>Contact Branch Secretary, (509) 385-7275</td>
<td>Robert S. Bean, Sr.</td>
<td>Margret (Peg) Burke</td>
<td>(509) 385-7275</td>
<td>FRAB Ranch <a href="mailto:38@gmail.com">38@gmail.com</a></td>
<td>14707 N Farmgut Ln, Mead, WA 99021</td>
</tr>
<tr>
<td>097</td>
<td>WA, WHIDBEY ISLAND</td>
<td>1900, 3rd Thurs.</td>
<td>Branch Home, 311 SE 8th Ave, Oak Harbor, WA</td>
<td>Donny Rebman</td>
<td></td>
<td>(757) 754-6401</td>
<td><a href="mailto:bazbear830@bresnan.net">bazbear830@bresnan.net</a></td>
<td>4716 Pineridge Ave, Cheyenne, WY 82009</td>
</tr>
<tr>
<td>059</td>
<td>WI, CHEYENNE</td>
<td>1830, 1st Thurs.</td>
<td>VFW Post 1881, 2816 E. 7th St., Cheyenne, WI</td>
<td>James Henderson</td>
<td>Bobby A. Snipes</td>
<td>(307) 638-0949</td>
<td><a href="mailto:bazbear830@bresnan.net">bazbear830@bresnan.net</a></td>
<td>4716 Pineridge Ave, Cheyenne, WI 82009</td>
</tr>
</tbody>
</table>

If you're newly concerned about identity theft, it's no wonder: Recent news about massive data breaches is unsettling. But you can rely on FRA for a comprehensive solution that can help protect your credit and personal information, and help you feel safer online. ID Theft protection is available; visit www.frainsure.com to learn more.
Getting better after a surgery is a full-time job — and can be expensive. Could you use some added cash to help pay for the home recovery you prefer? The FRA-endorsed Hospital Income and Short Term Recovery Insurance Plan (RecoveryCare) pays in addition to the insurance you already have. You can use the money to pay for therapy, nursing care, companion services, and home health and homemaker services. All members age 65 and older and their spouses are guaranteed acceptance. Pre-existing conditions are covered after a waiting period. Visit www.frainsure.com to enroll online or call 1-800-424-1120 to learn more. All benefits are subject to the terms and conditions of the policy. The policy details exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155. Hospital Indemnity Form Series includes SRP-1151, or state equivalent.
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<th>No.</th>
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<th>President</th>
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<tr>
<td>112</td>
<td>AL, BIRMINGHAM</td>
<td>1330</td>
<td>John A. Brown</td>
<td>Michael J. Davis</td>
<td>(205) 555-1234</td>
<td><a href="mailto:johnbrown@al.com">johnbrown@al.com</a></td>
<td>123 Main St, Birmingham, AL 35205</td>
</tr>
<tr>
<td>118</td>
<td>FL, CAPE CORAL</td>
<td>1430</td>
<td>James P. Jones</td>
<td>William S. Davis</td>
<td>(239) 555-1234</td>
<td><a href="mailto:jamesjones@capecoral.com">jamesjones@capecoral.com</a></td>
<td>456 Beach Rd, Cape Coral, FL 33904</td>
</tr>
<tr>
<td>123</td>
<td>FL, CLEARWATER</td>
<td>1800</td>
<td>Richard L. Smith</td>
<td>Edward M. Lane</td>
<td>(727) 555-1234</td>
<td><a href="mailto:richardsmith@clearwater.com">richardsmith@clearwater.com</a></td>
<td>123 1st Ave, Clearwater, FL 33765</td>
</tr>
<tr>
<td>126</td>
<td>FL, FT LAUDERDALE</td>
<td>1900</td>
<td>Terry L. Taylor</td>
<td>Susan M. Anderson</td>
<td>(954) 555-1234</td>
<td><a href="mailto:terryltaylor@ftlauderdale.com">terryltaylor@ftlauderdale.com</a></td>
<td>123 5th St, Ft Lauderdale, FL 33305</td>
</tr>
<tr>
<td>130</td>
<td>FL, HERNANDO</td>
<td>1500</td>
<td>Jack L. Thompson</td>
<td>William S. Davis</td>
<td>(352) 555-1234</td>
<td>jackthompson@ Hernando.com</td>
<td>123 Main St, Hernando, FL 33549</td>
</tr>
<tr>
<td>134</td>
<td>FL, INTERLACHEN</td>
<td>1700</td>
<td>Joseph F. Maline</td>
<td>Selma E. Carrow</td>
<td>(386) 972-1321</td>
<td><a href="mailto:jfmaline@interlachen.com">jfmaline@interlachen.com</a></td>
<td>PO Box 183, Hollister, FL 32147</td>
</tr>
<tr>
<td>141</td>
<td>FL, LEEHIGH ACRES</td>
<td>1330</td>
<td>Paul R. Smith</td>
<td>Fred G. Monson</td>
<td>(239) 940-2297</td>
<td><a href="mailto:paulsmith@leehighacres.com">paulsmith@leehighacres.com</a></td>
<td>1171 Cherokee Ave, Lehigh Acres, FL 33936</td>
</tr>
<tr>
<td>147</td>
<td>FL, SANFORD</td>
<td>1830</td>
<td>William P. Randall</td>
<td>Robert H. Powell</td>
<td>(407) 968-3880</td>
<td><a href="mailto:wprandall@sanford.com">wprandall@sanford.com</a></td>
<td>2015 S Holly Ave, Sanford, FL 32771</td>
</tr>
<tr>
<td>151</td>
<td>FL, ST AUGUSTINE</td>
<td>1200</td>
<td>Fredrick R. DuPont</td>
<td></td>
<td>(904) 348-8466</td>
<td><a href="mailto:fdepont@staugustine.com">fdepont@staugustine.com</a></td>
<td>6184 US-1 South, St Augustine, FL 32080</td>
</tr>
<tr>
<td>157</td>
<td>FL, TAMPA</td>
<td>1830</td>
<td>John Stroncheck</td>
<td>Robert M. Turner</td>
<td>(407) 738-1867</td>
<td><a href="mailto:jstroncheck@tampa.com">jstroncheck@tampa.com</a></td>
<td>1122 Oakcrest Dr, Brandon, FL 33510</td>
</tr>
<tr>
<td>163</td>
<td>GA, ALBANY</td>
<td>1430</td>
<td>Sandra L. Richardson</td>
<td>Frank O. Richardson</td>
<td>(229) 888-5628</td>
<td><a href="mailto:srichardson@albany.com">srichardson@albany.com</a></td>
<td>2400 Radium Springs Rd, Albany, GA 31705</td>
</tr>
<tr>
<td>168</td>
<td>GA, ATLANTA</td>
<td>1000</td>
<td>Ernest R. Rose</td>
<td>Denise M. Watkins</td>
<td>(678) 623-7611</td>
<td><a href="mailto:ernestrose@atlanta.com">ernestrose@atlanta.com</a></td>
<td>3799 Donald Rd, Smyrna, GA 30082</td>
</tr>
<tr>
<td>174</td>
<td>GA, WARNER ROBINS</td>
<td>1330</td>
<td>James R. White</td>
<td>Billy J. Laseter</td>
<td>(478) 396-2804</td>
<td><a href="mailto:jrwhite@warnerrobins.com">jrwhite@warnerrobins.com</a></td>
<td>702 Meadowridge Dr, Warner Robins, GA 31093</td>
</tr>
<tr>
<td>180</td>
<td>TN, CHATTANOOGA</td>
<td>1400</td>
<td>Gerald Thomas Brice</td>
<td>Kent Walker</td>
<td>(423) 886-4516</td>
<td><a href="mailto:ghtward@chattanooga.com">ghtward@chattanooga.com</a></td>
<td>901 Kentucky Ave, Signal Mtn, TN 37377</td>
</tr>
<tr>
<td>186</td>
<td>TN, COLUMBIA</td>
<td>1200</td>
<td>James F. McVeigh</td>
<td>John W. Davis</td>
<td>(931) 309-0676</td>
<td><a href="mailto:jwdavis@columbia.tn.com">jwdavis@columbia.tn.com</a></td>
<td>116 Richland Dr, Pulaski, TN 38473</td>
</tr>
<tr>
<td>192</td>
<td>TN, CROSSVILLE</td>
<td>0900</td>
<td>Jack M. Fogel</td>
<td>Sarah Tinch</td>
<td>(931) 863-4155</td>
<td><a href="mailto:jackfogel@crossville.com">jackfogel@crossville.com</a></td>
<td>848 Livingston Ln, Wayne, VA 22324</td>
</tr>
<tr>
<td>200</td>
<td>TN, KNOXVILLE</td>
<td>1400</td>
<td>Bobby L. Smith</td>
<td>Ronald H. Ecker</td>
<td>(865) 233-3554</td>
<td><a href="mailto:bsmith@knoxville.com">bsmith@knoxville.com</a></td>
<td>5519 Highland Rd, Knoxville, TN 37937</td>
</tr>
<tr>
<td>216</td>
<td>TN, MILLINGTON</td>
<td>1830</td>
<td>Kenneth E. O'Connor</td>
<td>Leonard W. Simpson</td>
<td>(901) 488-3544</td>
<td><a href="mailto:koneecon@millington.com">koneecon@millington.com</a></td>
<td>481 Cola Millington Rd, Millington, TN 38055</td>
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*Except July & August*
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<th>No.</th>
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<th>President</th>
<th>Secretary</th>
<th>Telephone #</th>
<th>E-mail Address</th>
<th>Mailing Address</th>
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<tr>
<td>008</td>
<td>CA, VALLEJO</td>
<td>2nd Wed.</td>
<td>VVMB, 420 Admiral Callaghan Ln, Vallejo, CA</td>
<td>Roland L. Shorter, Jr.</td>
<td>Gary C. Blackburn</td>
<td>(707) 554-4333</td>
<td><a href="mailto:npfra@earthlink.net">npfra@earthlink.net</a></td>
<td>443 Diana Dr, Vallejo, CA 94589</td>
</tr>
<tr>
<td>047</td>
<td>CO, DENVER</td>
<td>2nd Sat.</td>
<td>TREA #39, 15821 E. Centretech Circle, Aurora, CO</td>
<td>William L. Hanzel</td>
<td>Jeffrey K. Hatcliff</td>
<td>(303) 339-0760</td>
<td><a href="mailto:jeff@fra49.org">jeff@fra49.org</a></td>
<td>PO Box 740633, Arvada, CO 80006</td>
</tr>
<tr>
<td>244</td>
<td>CO, GRAND JUNCTION</td>
<td>2nd Wed.</td>
<td>VFW Post 3981, 503½ Florence Road, Grand Junction, CO</td>
<td>Darold J. Stafford</td>
<td>Charles M. Watkins</td>
<td>(970) 434-0868</td>
<td><a href="mailto:cwatkins@acsol.net">cwatkins@acsol.net</a></td>
<td>3010 W River Rd, Grand Junction, CO 80601</td>
</tr>
<tr>
<td>185</td>
<td>UT, OGDEN</td>
<td>1st Wed.</td>
<td>VFW Post 1481, 907 W. 12th Street, Ogden, UT</td>
<td>Robert L. Porter</td>
<td>James D. Towery</td>
<td>(801) 791-4783</td>
<td><a href="mailto:jtowery551@msn.com">jtowery551@msn.com</a></td>
<td>2653 N 950 E, North Ogden, UT 84414</td>
</tr>
<tr>
<td>101</td>
<td>CA, SANTA CLARA</td>
<td>2nd Sat.</td>
<td>AmLeg Post 564, 2120 Walsh Ave, Santa Clara, CA</td>
<td>Richard A. Ruiz, Sr.</td>
<td>Richard J. Fetro</td>
<td>(510) 673-6343</td>
<td><a href="mailto:secretarybr101@live.com">secretarybr101@live.com</a></td>
<td>2829 Langhorn Dr, Fremont, CA 94555</td>
</tr>
<tr>
<td>137</td>
<td>NV, MINDEN</td>
<td>2nd Wed.</td>
<td>Veteran’s Hall, 198 W 2nd St, Minden, NV</td>
<td>Verne R. Horton</td>
<td>Ronald J. Lee, Jr.</td>
<td>(775) 335-1070</td>
<td><a href="mailto:fleetreserve137@gmail.com">fleetreserve137@gmail.com</a></td>
<td>PO Box 1342, Minden, NV 89423</td>
</tr>
<tr>
<td>192</td>
<td>NV, FALLON</td>
<td>3rd Wed.</td>
<td>AmLeg Post, 90 N. Ada St., Fallon, NV</td>
<td>Larry S. Briggs, Jr.</td>
<td>Joe Nash</td>
<td>(775) 427-5498</td>
<td><a href="mailto:jnash.fra@gmail.com">jnash.fra@gmail.com</a></td>
<td>4180 Alcorn Rd, Fallon, NV 89406</td>
</tr>
<tr>
<td>062</td>
<td>CA, SAN DIEGO</td>
<td>3rd Sat.</td>
<td>AmLeg Post 632, 1642 Northrop St., San Diego, CA</td>
<td>Craig Moffatt</td>
<td>Jose A. Vizcarra</td>
<td>(209) 292-9284</td>
<td><a href="mailto:msgtvizcarra@gmail.com">msgtvizcarra@gmail.com</a></td>
<td>PO Box 690513, Stockton, CA 95269</td>
</tr>
<tr>
<td>070</td>
<td>CA, POWAY</td>
<td>1st Wed.</td>
<td>14231 Garden Rd, Poway, CA</td>
<td>John E. Jones</td>
<td>Christian R. Johnson</td>
<td>(619) 306-3210</td>
<td><a href="mailto:awigley939@cox.net">awigley939@cox.net</a></td>
<td>1424 Peck St, Poway, CA 92064</td>
</tr>
<tr>
<td>302</td>
<td>CA, CARSON</td>
<td>1st Sun.</td>
<td>Carson Vets Park, 22400 Moneta Ave., Carson, CA</td>
<td>Edgardo M. Labao</td>
<td>Romeo Galeon</td>
<td>(310) 549-8482</td>
<td><a href="mailto:rromeogaleon@yahoo.com">rromeogaleon@yahoo.com</a></td>
<td>23028 Archibald Ave, Carson, CA 90745</td>
</tr>
<tr>
<td>163</td>
<td>AZ, PHOENIX</td>
<td>1st Fri.</td>
<td>Livermore Veterans Hall, 522 South L St., Livermore, CA</td>
<td>George C. Mancuso</td>
<td>Roy D. Warner</td>
<td>(925) 980-6938</td>
<td><a href="mailto:rwarner323@yahoo.com">rwarner323@yahoo.com</a></td>
<td>10620 Flynn Rd S, Livermore, CA 94550</td>
</tr>
<tr>
<td>061</td>
<td>CA, CHULA VISTA</td>
<td>1st Wed.</td>
<td>136 N. Chambers St, Chula Vista, CA</td>
<td>Michael K. Frontz</td>
<td>Charles F. Tompkins</td>
<td>(619) 264-0829</td>
<td><a href="mailto:cft1851@pacbell.net">cft1851@pacbell.net</a></td>
<td>4432 Archibald Ave, Chula Vista, CA 90411</td>
</tr>
<tr>
<td>275</td>
<td>CA, PLOOMSBY</td>
<td>3rd Sun.</td>
<td>VFW Post 1481, 907 W. 12th Street, Plano, TX</td>
<td>John L. Ault</td>
<td>Grant W. Bookwalter</td>
<td>(972) 223-6544</td>
<td><a href="mailto:jlauld1@texas.net">jlauld1@texas.net</a></td>
<td>2401 30th Street, Plano, TX 75093</td>
</tr>
<tr>
<td>281</td>
<td>CA, CARSON</td>
<td>1st Mon.</td>
<td>VFW Post 1481, 907 W. 12th Street, Carson City, NV</td>
<td>Robert L. Smith</td>
<td>Robert G. Billings</td>
<td>(702) 975-6190</td>
<td><a href="mailto:rsmith@amvets.org">rsmith@amvets.org</a></td>
<td>10620 Flynn Rd S, Livermore, CA 94550</td>
</tr>
<tr>
<td>274</td>
<td>NV, RENO</td>
<td>1st Mon.</td>
<td>VFW Post 1481, 907 W. 12th Street, Reno, NV</td>
<td>John L. Ault</td>
<td>Grant W. Bookwalter</td>
<td>(972) 223-6544</td>
<td><a href="mailto:jlauld1@texas.net">jlauld1@texas.net</a></td>
<td>2401 30th Street, Plano, TX 75093</td>
</tr>
</tbody>
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As a Fleet Reserve Association member, you'll never walk alone. You and your spouse have the advantage of exclusive financial protection plans that can help you feel confident about the future. Visit www.frainsure.com to learn how you can take advantage of members-only rates.
In May 2018 the United States military renamed the “U.S. Pacific Command” to the “U.S. Indo-Pacific Command” in a largely symbolic gesture as no significant policy changes or shifts in military activity have been announced in conjunction with the move to rename. However, the lack of necessary policy and action items to accompany this step should be an item of legitimate concern as words without action create Paper Tigers.

The aggressive military build-up of the People’s Republic of China (PRC) in the South China Sea, and the ongoing conflict this has created with the United States and others in the region, has been the focus of a substantial amount of attention by U.S. foreign policy-makers and U.S. armed forces in the Indo-Pacific Command region for several years now.

The Indian Ocean Region (IOR), by contrast, has neither been a region of serious concern for Washington nor an arena of significant action for the U.S. armed forces at any point in recent memory, a circumstance only propelling the PRC to establish themselves as a regional hegemon en route to global ambitions.

The Indian Ocean Region spans from the western shores of Sumatra, Indonesia, to the coasts of Mozambique in sub-Saharan Africa, the latter of which is a part of a continent regarded as one of the globe’s last economic and strategic frontiers. For two decades the Chinese government has “quietly” placed substantial focus on developmental and strategic projects in Africa largely unimpeded by any other great or regional power. This monumental Chinese effort is part of the well-known “One Belt, One Road” (OBOR) initiative fixated on economic dominance, military prowess and “soft-power” (influence) necessary for challenging the United States as the global hegemon.

The most immediate concern for U.S. strategic interests in the region is China’s establishment of a new major military base in Djibouti, China’s first ever beyond the South China Sea region. The base, capable of housing up to 10,000 soldiers at a time and in close proximity to the strategically significant Bab-el-Mandeb strait, includes a port, a free-trade zone, and provides logistical support for China’s naval force which protects China’s commercial fleet from piracy and other threats in the region.

The large, permanent presence of Chinese forces in the region now allows the PRC to militarily and strategically contend with Western powers already long-present there including U.S. Africa Command (AFRICOM) at Camp Lemonnier, the only permanent U.S. military establishment on the African continent. Hence, the base gives the Chinese on-demand response capabilities to any potential militarized conflict in the Indian Ocean Region and the ability to impact routine U.S. naval activities in a manner unprecedented for them in the past.

Chinese strategic ambitions in the Indian Ocean Region are also reflected in their serious uptick...
in relations with Pakistan, a major component of which is the One Belt, One Road-based China-Pakistan Economic Corridor (CPEC) project that includes the construction of Gwadar port, which provides China a direct point of access to another critical energy shipping chokepoint in the Straits of Hormuz. Construction has also commenced on China’s second overseas military base in Jiwani, Pakistan.

The Jiwani installation will allow the Chinese to guard their military-economic interests in the eastern half of the Indian Ocean Region in conjunction with its forces in the South China Sea and to militarily assert themselves in Middle East affairs. Further, the PRC has also established several smaller strategic installations across the IOR capable of being militarized in a short-time span if necessary, including in the Maldives and Tanzania to name a couple.

The aforementioned developments allow China to militarily project power further than they ever have before as well as the ability to maintain any territory, seaway(s), or otherwise, that they deem to be strategically significant. This reality presents an undoubted challenge to U.S. naval power projection in the Indian Ocean Region which stems primarily from its heavy military presence in the Persian Gulf, the only U.S. naval fleet with sole focus on the IOR but that remains continually occupied with ongoing conflicts in the Middle East.

The strategic placement of military installations across the Indian Ocean Region also gives the Chinese an extensive supply-line from Beijing to Dar es Salaam that significantly optimizes the operational logistics of their participation in any future conflict throughout the entirety of the region. If the U.S. wishes to maintain any strategic edge in the IOR, significant tangible efforts are needed immediately to bolster its armed forces in the region while also contributing to development there in order to counteract Chinese “soft-power.”

Not since the peak of the Cold War has the United States faced another nation with the desire and potential capability of challenging its status as the sole world superpower. Challenges to global hegemony start with challenges to regional hegemony, and Beijing has made China’s intentions very clear. It is only with U.S. military strength where this challenge will be met.

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About the Author

Michael Bender is a security analyst for the Center for Security Policy, based in Washington, D.C.
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1. BRANCH 101, SANTA CLARA, CALIF.
Shipmate Ray Clark (L) was presented with his 65-year FRA award and pin by WCRVP Steve Matthews.

2. BRANCH 1, PHILADELPHIA, PA.
(L to R) Branch Vice President Frank Dillon, PRPNE/NENG Albert Davenport and Branch President Raymond Suarez presenting Al with a Challenge Coin.
(Photo by Pat La Rose)

3. BRANCH 126, JACKSONVILLE, FLA.
A flag retirement ceremony was conducted on April 7 by PRP James J. Thomas. In attendance were (L to R) Henry “Hank” Pelz, Donald Walsh, Marlin Crider, Walter Stevenson, Edward Gribbin, Donald Rodely and Branch VP Herman “Jack” Elrod.

4. BRANCH 367, SAN MIGUEL, PHILIPPINES
Shipmate Ed Spears received his 60 years continuous membership certificate from Branch President Lee Vatter.
Photo by John Corbin

5. BRANCH 226, STATEN ISLAND, N.Y.
(L to R) Shipmates Klingle, Brown and Bilotti joined the Marine Corps League to commemorate Medal of Honor recipient Lt. Vincent Capodanno CHC USN on Sept. 4.

6. BRANCH 89, ATLANTA, GA.
Shipmate Carl Davis (L) receives his pin and certificate for 40 years of continuous membership from Branch President Rose.
The Branch is alive, well and active.

7. NORTHEAST NEW ENGLAND REGION
The Regional Convention shows our Shipmates greeting our convention guest speaker, Senator Jeff Van Drew from the state of New Jersey.

8. BRANCH 230, ROSEVILLE, CALIF.
A Quilt of Valor was presented to Bill Donaldson (L) during the September meeting. Donaldson is a retired Chief who has been very active for the past 40 years. He attends every branch meeting. Some give him credit for keeping the branch going.

9. SAN ANTONIO FOOD BANK
Following the National Convention, the hospitality room had leftover food. The food went to Woody’s Home for Veterans in Shreveport, La. (L to R) RPSC Emmett Smith, two residents and Saundra Smith, Unit 371.
10. LAKE TRAVIS FIDDLERS
The convention Hospitality Suite sponsored the Lake Travis Fiddlers who provided four hours of fancy fiddling and singing during the convention. The group has been around for 12 years and was founded in 2000 by Orchestra Director Anna Macias.

11. BRANCH 208, JACKSONVILLE, N.C.
Branch President Raymond Applewhite (R) and Shipmate Luis Alers (L) pause for a photo at the 23rd annual Retiree Appreciation Day held at Camp Lejeune on September 29.

12. RP NEW ENGLAND
In 2017, RP Harris got a message from Janice George through ancestry.com. George was trying to locate her birth mother. George found her mother’s name on Harris’s family tree. “Her mother was my grandmother’s half-sister,” said Harris. They met during the National Convention. Harris was presented her Regional Cap by George. “We had a great time getting to know each other,” Says Harris.

13. BRANCH 181, ARLINGTON, VA.
Newly promoted Commander, Naval Reserves, Christopher Lopez is the PAO for VADM Bono. He assumes a Public Affairs Commanding Officer position, but will remain at the Defense Health Agency.

14. HQ ALEXANDRIA, VA.
Assistant Director, Legislative Policy Brian Condon (R) and fellow staffer Debora Tshiovo (L) attended The Military Coalition award event on Capitol Hill this past month. The 2018 Award of Merit went to Rep. Tim Walz (D-Minn.).

15. BRANCH 59, CHEYENNE, WYO.
Shipmate Jim Marshall (L) was presented his 40-year FRA membership certificate by Branch 59 President Jim Henderson (R) during the Wyoming Branch meeting.

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.
Newly Upgraded FRA Website Portal

Dear FRA Member, we have recently upgraded your membership profile and added a few new features that we hope will provide additional value to you and your fellow Shipmates. Key additions include a personalized FRA Branch Tab. This page provides your current branch officers and their contact information as well as branch meeting time and place.

Members at Large—those who do not live near an active branch or choose not to be affiliated with any single branch—are provided with the contact information for the FRA Administrative Headquarters. About 35.3% of the FRA membership are Members at Large.

Your username by default is your FRA membership number. The default password is the first letter of your first name and your full last name, no space, all lowercase. If you have never logged in or changed your default username, this should work. If you have changed your password or need assistance resetting your access, contact FRA Member Services via email at: Membership@fra.org or call 800-372-1924. Once you log into your membership profile, you can change your password. (see red “A” in the photo below)

Each section of your profile has a pencil icon (see “B” below), which when selected, allows you to edit just that section. Any edit will be reflected in your profile as soon as you “Save & Close” that section.

The “Your Mailing Label” section is the exact information that will appear on the personalized mailing labels sent to current members in the spring. If the address or other contact information is not correct, please use the Edit Address pencil icon located to the right of your mailing address.

Before closing your session, log out and log back in. This time select the “Remember me” check box located on the login screen. This will allow your web browser to remember you the next time you go to www.fra.org to check your personalized membership profile. Additional features will be added over the coming months. 

Christina Hitchcock is FRA’s Director of Membership. She can be reached at ChristinaH@fra.org or 703-683-1400 (Ext. 123)

What You Can Do:
1. Go to www.fra.org
2. Select the “Login” button
3. Review name and title
4. Add a profile picture
5. Review your membership details
6. Review/Edit your “About Me”
7. Review your phone # and email
8. Review “Your Mailing Label”
9. Add “Contact Me” Social links
10. Review your “FRA Branch”
11. Change your password (See A)
12. Print an FRA Membership card
13. Check your Member Recruited
14. Read the Latest News
Recruit 3 Program
Any FRA or Auxiliary member who recruits/sponsors three (3) new or reinstated FRA members will be eligible to receive the red/white/blue collectible pin.

Recruit 32 Program
Any FRA member who recruits sponsors 32 new or reinstated members during the recruiting year will be eligible to receive a life membership or $100 cash award if already a Life Member. For each subsequent 32 members recruited, a Shipmate will be eligible to receive an additional award of $100.

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

Recruit 5 Initiative
Any FRA member who recruits/sponsors five (5) new or reinstated members will receive a “Recruit 5” collectible pin and a one-year extension of his/her existing membership, valued at $40. If the recruiter is already a Life Member, a special gift valued at $40 will be awarded in lieu of paying for one year of membership dues. The recruiter is eligible to recruit only one set of five new or reinstated members during the recruiting year and receive the special incentive awards.

Retain 5 Initiative
To strengthen retention, we will randomly draw a total of 20 names of new or rejoined FRA members with one or two years of membership who are eligible for renewal. This drawing will be held quarterly to select five names each in July, October, December and April. Winners’ memberships will be extended for one year, valued at $40.

Join FRA: Membership Application
Membership is open to all current or former enlisted members of the Navy, Marine Corps, or Coast Guard. I certify that I fulfill the eligibility requirements and want to join the FRA. Annual dues include a subscription to FRAtoday, NewsBytes and OnWatch.

Name: ________________________________________________________
Rate/Rank: _____________________________________________________
Address:_____________________________________________________________________________________________________
Street Lot/Space City State Zip Code
Date of Birth:_________________ SS No. (Optional):________________________ Phone: ( ) ____________________________
Service: __________ Status: ___________ Membership Pref.: Branch No.________________________ Nearest to home Member-at-large
Previous FRA member: No Yes If yes, previous Member No.: ______________________________
Email Address: ___________________________________________________ Spouse’s Name: __________________________
Applicant’s Signature: __________________________ Date: ____________________________

PAYMENT OPTIONS:
☐ Master Card ☐ Visa ☐ Discover ☐ American Express ☐ Check/Money Order Enclosed
Amount: __________________ Credit Card No.: __________________
Exp. Date: __________ Signature: __________________________

Join FRA: Membership Application SPONSORED BY:
Name: ____________________________
Member No.: ___________ Branch No.: _______

DUES OPTIONS:
☐ 1 Year $40.00
☐ 2 Years $64.00 FIRST TIME MEMBERS
☐ 2 Years $75.00 (for renewing or reinstating)
☐ 5 Years $180.00

SPECIAL OFFER FOR FIRST TIME MEMBERS!
2 Years for $64.00

125 N. West Street, Alexandria, VA 22314-2754
703-683-1400 800-FRA-1924 www.fra.org
Have you ever said to yourself “I’d love to get a computer, if only I could figure out how to use it.” Well, you’re not alone. Computers were supposed to make our lives simpler, but they’ve gotten so complicated that they are not worth the trouble. With all of the “pointing and clicking” and “dragging and dropping” you’re lucky if you can figure out where you are. Plus, you are constantly worrying about viruses and freeze-ups. If this sounds familiar, we have great news for you. There is finally a computer that’s designed for simplicity and ease of use. It’s the WOW Computer, and it was designed with you in mind. This computer is easy-to-use, worry-free and literally puts the world at your fingertips. From the moment you open the box, you’ll realize how different the WOW Computer is. The components are all connected; all you do is plug it into an outlet and your high-speed Internet connection. Then you’ll see the screen – it’s now 22 inches. This is a completely new touch screen system, without the cluttered look of the normal computer screen. The “buttons” on the screen are easy to see and easy to understand. All you do is touch one of them, from the Web, Email, Calendar to Games– you name it… and a new screen opens up. It’s so easy to use you won’t have to ask your children or grandchildren for help. Until now, the very people who could benefit most from E-mail and the Internet are the ones that have had the hardest time accessing it. Now, thanks to the WOW Computer, countless older Americans are discovering the wonderful world of the Internet every day. Isn’t it time you took part? Call now, and you’ll find out why tens of thousands of satisfied seniors are now enjoying their WOW Computers, emailing their grandchildren, and experiencing everything the Internet has to offer. Call today!

Mention promotional code 110282 for special introductory pricing.

Call now and find out how you can get the new WOW! Computer.

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Names in red indicate 50 year continuous members. Any names in **bold** indicate past national officers.
To report a Shipmate death, please email: mserfra@fra.org or telephone at 703-683-1400 ext 1.
**Message from National President**

Do you know the feeling one gets just before an airplane takeoff? That is how I felt September 30th, just before the Officer’s Installation. Thank you for the honor and privilege of serving as your 2018-19 LA FRA National President. Keeping in mind the three Cardinal Principles of Loyalty, Protection and Service, this organization will thrive if we all do our part to recruit and retain the membership and follow the current written Unit Procedure Manual, Standing Rules and C&BL’s of the LA FRA. The current editions can be found at www.la-fra.org. If you see something that needs changing, please write a resolution as outlined in Article 12 Section 1204 of the C&BL’s. I look forward to meeting more of you as I travel. You are all invited to attend the Pilgrimage to Arlington National Cemetery on April 27th, 2019.

The focus of the annual NP Project is meant to bring awareness to current social issues. This year, I request your support for the 2018–19 National President’s Project “National Military Family Operation Purple Camps and Healing Adventures.”

When military children attend Operation Purple Camps, they will thrive in an environment of fully trained counselors and experienced camp staff who help children adapt and overcome the stressors of military life. The children will experience normal summer camp activities that have special workshops and community service projects to make them aware that they are not alone as well as enriching their communication and relationship skills.

Healing Adventures combines family-focused activities with outdoor exploration, such as hiking and canoeing. There are also workshops that encourage each participant to reach their potential while laying the foundation for continued growth within the family unit, post-injury.

If a family learns resiliency skills, the improved mental well-being of the family before, during and after deployments can reduce the likelihood of long-term mental health problems, divorce or even suicide. Children of military service members experience anxiety, fear and behavior issues and are just as likely to commit suicide as their civilian counterparts. Currently, one child between the ages of 10 and 24, dies of drug overdose or gunshot every five days. Military veterans currently average 20 suicides each day. The VA has initiated programs to reduce those numbers. Operation Purple Camps is one of the few programs that focuses on the military child’s well-being. In 2018, camps were held in locations throughout the continental United States, including Alaska and Hawaii.

Operation Purple Camps and Healing Adventures are FREE to the participant, and can only remain free through donations from caring individuals. I hope you will join me and invest in the future of our youth. Checks can be mailed to the LA FRA NFS or you can donate online at www.militaryfamily.org. Click “donate” then the box “in honor of” please type in “LA FRA NP Project.” If our donations assist even one child or service member and lets them know others care about their well-being, so they think twice and reach out to a network of support or prevents one death of a military member, we will have done our part.

May you each have a very Merry Christmas and many blessings in the new year.

In Loyalty, Protection and Service,
Christina Murray

Christina Murray is the LA FRA National President 2018-19.
REUNIONS

USS DONNER (LSD-20)  
4/29/2019- 5/2/2019, Cincinnati, Ohio  
Contact: Dennis Heimbach  
Telephone: 610-775-7539  
Email: dennisheimb@gmail.com

NMCB 62 Seabees  
Contact: Norm Hahn, 1805 Oaklawn Dr., Eau Claire, WI 54703  
Telephone: 715-379-8482  
Email: normhahnjr@yahoo.com

USS Lawrence Association (DDG-4 & DD-250)  
05/01/2019-05/05/2019  
San Antonio, Texas  
Contact: Craig Bernat, 121 Algonquin Street  
Johnstown, PA 15904  
Telephone: 814-322-4150  
Email: Dguts@usslawrence.com

USS YOSEMITE (AD-19)  
05/01/2019-05/04/2019, Savannah, Ga.  
Contact: William Krug III  
Telephone: 352-419-6620  
Email: w.krugiii@gmail.com

USS SATYR (ARL-23) & USS COCONINO COUNTY (LST-603)  
05/16/2019-05/20/2019, Baton Rouge, La.  
Contact: Jerry Toney, 10926 Majuro Drive  
Jacksonville, FL 32246  
Telephone: 904-641-5354  
Email: toney@usssatyr-arl23.com

USS MONTICELLO (LSD-35)  
10/16/2019-10/20/2019, Branson, Mo.  
Contact: Robert Behm, 313 Cliff Dweller Drive  
Gravois Mills, MO 65037  
Telephone: 573-207-4670  
Email: beamer@ussmonticello.com

USS NICHOLAS (DD-449/DDE-449) & (USS NICHOLAS FFG-47)  
Contact: Bill Linn, P.O. Box 993  
Toledo, WA 98591  
Telephone: 928-246-7927  
Email: bill.margie@yahoo.com

LOOKING FOR…


Looking for... shipmates from the USS TATTNALL (DDG-19) from April 1963 to January 1991. Please contact Richard Harmon at Dharmonlpga1@aol.com or 1440 E Minnesota Ave Orange City, FL 32763.

All Reunions/LookingFor… must be submitted in writing to FRA Reunions/LookingFor…at 125 N. West St. Alexandria, VA 22314 or at victoriad@fra.org. Please include your FRA member ID and a daytime phone number. Reunions can also be submitted online at http://www.fra.org. For questions regarding submissions contact Victoria at 1-800-FRA-1924, ext. 124.
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his future

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In 1942, WWII was underway and I was 19 years old, completing my boot camp training at NTC San Diego, which consisted of shots, shots and shots. I then reported aboard the USS Pyro (AE-1) at NAD Mare Island, California.

We departed with a large escort for Alaska, where we off-loaded hundreds of mines and torpedoes onto various combat ships. On 8, December 1942, we arrived in the New Hebrides (now the Republic of Vanuatu), and served as the primary ammunition ship for fleet units in the Southwest Pacific for ten months before returning to San Francisco on 7, September 1943.

We departed again 11, November 1943, transporting ammo to the 7th Fleet in Brisbane, Australia. As we were departing Brisbane, the harbor pilot ran the ship aground, damaging its rudder. Thus, we were “stranded” for about 30 days in Sydney. To us, the youngest sailors, it was an unforgettable escape of pub crawls and Aussie women, “the best 30 days of WWII.” On our last night in Sydney, Cinderella Liberty was granted and by the end of our celebration, the ship’s brig was standing room only with returning “sober” sailors.

The next morning, we departed to rejoin the war effort. However, about 30 sailors were subject to captain’s mast, and the C.O. decided to hold mast while underway, which was rather unusual. The involved sailors lined up in their whites on the main deck. The C.O. was about to begin when suddenly, a terrific storm hit, with huge waves and pouring rain. After 30 minutes of waiting for the storm to cease, the C.O. cancelled captain’s mast in disgust and dropped all charges. Thus, we continued our journey back to the war with nothing but fond memories and the tune “Waltzing Matilda” in our minds.

These drinking sprees were an escape from reality while serving on a ship during wartime. Such stories refer to the “good times,” and not to the boring, endless periods spent at general quarters stations, particularly those “dawn alerts.” I’m unable to relate the hundreds of times we went to general quarters during WWII, but our record was 12 calls to GQ in one day-night period during the Leyte, Philippines ordeal. Not to mention the everlasting hours of cargo handling involved in providing ammo to a wartime fleet.

We transported ammunition to Milne Bay, New Guinea until 8, April 1944, and replenished...
combat ships engaged in the Admiralty Islands until 12, July 1944. On 10, November 1944, we entered Manus Island Harbor, passing the USS Mount Hood (AE-11). As we dropped anchor, there suddenly was a tremendous explosion and an air surge. The Mount Hood had just blown up, with the power of 4,500 tons of explosives, causing huge damage to nearby ships. All 350 men aboard were killed instantly. The force of the explosion blasted a trench in the harbor bottom, reported by divers as being 1,000 feet long, 200 feet wide and 85 feet deep.

We remained in the Philippine area replenishing combat ships until 4, August 1945. When the news of V-J Day reached us, we assumed it was celebration time. Wrong! We were not permitted to celebrate. We requested permission to blow the ship’s whistle: not granted! How about firing some flares? Again, not granted. Well then when in doubt, run around and shout! And so we did, with the assistance of beer we broke out of stowage and cooled with CO2.

The Chief M.A., X.O., and navigator ordered us to break it up, or else marines would be requested. However, when the marines came, they joined the celebration! As we raised Cain throughout the evening, the officers waited for the skipper to return from the Officer’s Club on the beach. The next morning, Officer’s Call was held, and our division officer returned from the meeting red-faced and fuming. The skipper had decided to drop the matter, as the incident involved practically the whole crew, and he had been ashore at the O Club celebrating himself. So we replaced the MT CO2 bottles, and the ship’s routine resumed.

But after 26 months overseas, our most terrifying hours came upon our return to the states on 21, November 1945. There was no available pier space at Port Discovery Bay, Washington, so we anchored in the Puget Sound. As we waited, a terrific storm erupted with gale force winds and pounding rain. The ship’s main steam lines were under repair, so we were unable to move to safer anchorage. The starboard anchor failed to hold, and the ship began to drag toward the high cliffs of the shore.

I was on anchor detail with another sailor just out of boot camp. The Bos’n gave the command to let go the port anchor and I replied, “Bos’n it’s the starboard anchor!” But the Bos’n shouted, “Let go the port anchor!” So I dropped the port anchor. It was unheard of to utilize both anchors at the same time. But even with both anchors down and a tugboat’s assistance, we continued to drag towards the cliffs. Near midnight, we heard, “All hands topside, man life jackets!” But somehow, the engineers assembled the steam lines in time so we could get underway.

Now another problem arose: the anchor chains had twisted around one another, and my attempts to hoist the port anchor were forcing the chain to shake, shutter and groan. After several nerve-wracking hours of walking the anchor out and hoisting it back, the anchors untwisted, and we hoisted the port anchor.

But hoisting the starboard anchor was no easy task either. When the AE-1 was built in 1919, the technology didn’t exist for lining up the anchor chains. We had to utilize a large metal bar to adjust the line-up of the anchor windlass, and mate several rivets together to lock in the hoisting engagement. Note that the storm raged on relentlessly while this operation was accomplished in the evening darkness using a battle lantern. Where I mustered the patience from to instruct my inexperienced assistant during this ordeal is still unexplainable.

When we had hoisted the starboard anchor and safely gotten underway, around 0200, the anchor detail was served coffee and hamburgers, and the C.O. informed the Bos’n that that was the greatest piece of seamanship on record.

On 2, April 1962, I retired as a Chief shipfitter off the USS Yosemite after serving for 20 years. I sincerely enjoyed the good and bad times of my Navy service, and never regretted fulfilling my 18-year-old Pearl Harbor pledge to volunteer before being drafted. Now, in the twilight of our lives, my shipmates and I cherish the camaraderie formed during our service to our country. The years we lost during the war, we now reminisce about at our reunions, renewing our past and present friendships. So fellow shipmates, count your blessings, as we have been there and done that, and SURVIVED. FRA
10 Reasons Why Beneficiary Designations Are Important

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

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

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

Where You Can Find Them
Here are some of where you will find beneficiary designations:
• Employer-sponsored retirement plans 401(k), 403(b), etc.
• IRAs
• Life insurance policies
• Annuities
• Transfer-on-death (TOD) investment accounts
• Pay-on-death (POD) bank accounts
• Stock options and restricted stocks
• Executive deferred compensation plans

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

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

10 Tips About Beneficiary Designations
Because beneficiary designations are so important, keep these things in mind in your estate planning:
1. Remember to name beneficiaries. If you do not name a beneficiary, one of the following could occur:
   • The account or policy may have to go through probate court. This process often results in unnecessary delays, additional costs, and unfavorable income tax treatment.
   • The agreement that controls the account or policy may provide for “default” beneficiaries. This could be helpful, but it’s possible the default beneficiaries may not be who you intended.
2. Name both primary and contingent beneficiaries. It is a good practice to name a “back up,” or contingent beneficiary in case the primary beneficiary dies before you do. Depending on your situation, you may have only a primary beneficiary. In that case, consider whether a charity (or charities) may make sense to name as the contingent beneficiary.
3. Update for life events. Review your beneficiary designations regularly and update them as needed based on major life events, such as births, deaths, marriages, and divorces.
4. Read the instructions. Beneficiary designation forms are not all alike. Don’t just fill in names–be sure to read the form carefully.
5. Coordinate with your will and trust. Whenever you change your will or trust, be sure to talk with your attorney about your beneficiary designations. Because these designations operate independently of your other estate planning documents, it’s important to understand how the different parts of your plan work as a whole.
6. Think twice before naming individual beneficiaries for particular assets. For example, you might establish three accounts of equal value and name a different child as the beneficiary of each. But over the years, the accounts may grow unevenly, so the children end up getting different amounts – which is not what you originally intended.
7. Avoid naming your estate as beneficiary. If you designate a beneficiary on your 401(k), for example,
it will not have to go through probate court to be distributed to the beneficiary. If you name your estate as the beneficiary, however, the account will have to go through probate. For IRAs and qualified retirement plans, there may also be unfavorable income tax consequences for naming your estate as the beneficiary.

8. Use caution when naming a trust as beneficiary. Consult your attorney or CPA before naming a trust as the beneficiary for IRAs, qualified retirement plans, or annuities. There are situations where it makes sense to name a trust—for example, if:
- Your beneficiaries are minor children
- You’re in a second marriage
- You want to control access to funds
Even in cases like these, understand the tax consequences before you name a trust as a beneficiary.

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

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

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

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Tom Snee Selected Professional of the Year
Strathmore Who’s Who Worldwide has selected FRA’s National Executive Director, Tom Snee’s as Professional of the Year for Veterans Issues.

Strathmore’s Who’s Who Worldwide is part of the Strathmore family who has been publishing for two decades. Their annual hardcover book, “Who’s Who,” features executives and professionals from a variety of industries. They also maintain a searchable online directory to facilitate member networking.

Their mission is to ensure professionals receive the recognition they deserve.
(www.strathmoreworldwide.com)
SALUTING AMERICA’S
SAILORS, SOLDIERS, & AIRMEN

The left side of the Saluting America’s Sailors Tribute Pistol features a group of sailors surrounded by an oval rope frame beneath a banner that reads, “Saluting America’s Sailors.” Highlighted scenes from history also featured include a quartet of Korean War-era jet fighters, and a mighty aircraft carrier. Each Armed Forces Tribute also features artwork unique to the branch honored (Sailors, Soldiers, or Airmen) depicting scenes related to the branch. (Sailor Edition shown above and below.)

The right side of the Sailors version features a sailor in uniform. Beside him is an American destroyer cutting through the open water. Also featured is a logo featuring a globe framed with a sailor cap, an anchor, and a compass. Surrounding the logo, banners read, “Defending Freedom Around the World.” The right side also features banners reading, “American Freedom Tribute” and, “Freedom is Never Free,” a reminder that Americans need to be ever vigilant in protecting our freedoms and that there is always a price to pay to protect our cherished freedoms.

HONORING AMERICA’S DEFENDERS OF FREEDOM

Since the beginning, the United States of America has stood for freedom and liberty for all our citizens. Nothing is more cherished than the freedoms we share as a nation. To uphold these freedoms, our great country relies on a strong military. Generations of Americans have proudly served in our Armed Forces to ensure our freedoms.

Millions of Americans have proudly served America when duty called, during times of peace and during times of war. And many— from the earliest days to World War II, Korea, Vietnam, and to current day battles in the Gulf Region and Afghanistan— have paid the ultimate sacrifice for the principles that America stands for— freedom, liberty, and justice for all.

To pay tribute to the brave warriors who have served our country, America Remembers is proud to offer handsome Tributes in honor of those who have served and sacrificed to ensure our freedom: the Saluting America’s Armed Forces Tribute Pistols. For these Tributes, we have selected the Colt® Government Model® .45 caliber pistol, a firearm that stood the test of time and was the official military sidearm for our country’s Armed Forces for almost 75 years. No firearm in history can boast a more impressive record of American military service than the classic Colt .45 military service pistol. Craftsmen commissioned specifically for these Tributes by America Remembers decorate each Tribute with handcrafted artwork in stunning 24-karat gold-dipped metal over a blue steel canvas. There are three separate editions honoring America’s Sailors, soldiers, and airmen— each separate edition is issued in a strictly limited edition of 500 pistols per branch of the Armed Forces.

For the veterans of America’s Armed Forces who carried the Colt .45 Pistol, the classic military sidearm has special significance. It was a companion to those who served superior stopping power against all enemies. To put it simply, the Colt .45 pistol was a lifesaver. The Colt was sporty, reliable, and virtually indestructible. In the hands of courageous American warriors, it would become a military and firearms legend. For decades, whenever Americans fought for freedom the Colt .45 was present.

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Reservations will be accepted in the order they are received. You can mail us your order, or to prioritize your order and confirm availability, call us toll-free at 1-800-682-2291. We will arrange delivery of your working Tribute Pistol through the licensed firearms dealer of your choice. As always, if you are not completely satisfied, you may return your Tribute to us in original, unfired condition within 30 days for a complete and courteous refund.

These exclusive Tributes stand as monuments to those who have served our country and carried the iconic pistol in defense of freedom as well as all those who continue to serve. As a nation, we must never forget the courage and sacrifice of those who served and continue to serve today. Secure your Saluting America’s Armed Forces Tribute pistol today and keep it forever as a handsome symbol of fine firearms craftsmanship, American military history, and service in defense of freedom.

Model: Colt® Government Model® Pistol • Caliber: .45 ACP • Edition Limit: 500 Per Service Branch

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