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#### **The New Veterans Service Foundation**

In six years, FRA will have reached a significant milestone—celebrating its 100th year of providing service. The organization needs to expand its ability to reach out and help those who serve, along with their families and the communities who support them.

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#### The National Museum of the Marine Corps

Throughout the galleries, authentic props are arranged to put the visitor squarely in the midst of history. Whatever your interests are, there is an engaging thread through this history of the Corps.



#### LOYALTY, PROTECTION AND SERVICE

sionally chartered, nonprofit organization advocating on Capitol Hill for current and former enlisted members of the U.S. Navy, Marine Corps and Coast Guard.

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**National Officers/Board Of Directors** 

#### A New Action Center

s we start the New Year, you may notice some changes have been made to the FRA Action Center. Director of Legislative Programs John R. Davis MPP wanted to improve the old Action Center that was built and launched in 2005. During the first year, the Action Center had logged 4,836 individual correspondences with government officials. Since its inception, the Center has become a very active and effective tool, logging 79,824 communications in 2016.

With this kind of growth, Davis wanted to better leverage some of the communication tools used in today's world of technology and social media. Some of the newer tools such as Facebook and Twitter appeal to broader range of Shipmates and how they choose to weigh in on the legislative process. The growth for calendar year 2017 showed an increase of 4,557 when compared to 2016 for a total number of correspondences at 84,381. This increased use, prompted Davis to look for a partner who could bundle today's communication

tools with the traditional tools into one dynamic and easy-to-use product. "FRA contracted with Phone2Action and Bloomberg Government to provide a new and enhanced internet grassroots FRA Action Center for members effective January 1, 2018. The new system will still allow members to communicate with their legislators via e-mail but will also provide communication through Twitter and Facebook as well," said Davis.

The new Action Center is a responsive website, which means the format will reconfigure to fit your screen size. Whether you are on a small smart phone, tablet or laptop, the website will fit your screen size. The FRA APP is also synchronized to allow users to continue to interface through the APP just as before. The FRA Agenda, Testimony

and Bill Tracker are all part of the new Action Center, so please check it out and start letting congress know about the FRA and our legislative views. **FRA** 

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

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#### FRAtoday Magazine

The monthly membership publication of the Fleet Reserve Association

Publisher Fleet Reserve Association

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

Communications Director William D. Stevenson

Managing Editor Victoria Duran

Contributing Editor Ann Norvell Gray

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

FRAtoday (ISSN 1935-7192) is published monthly by FRA, 125 N. West St., Alexandria, Va 22314-2754. A member's subscription is covered by the member's annual dues. Periodicals postage paid at Alexandria, VA and additional offices. Publication of nonsponsored advertising in FRAtoday does not constitute an endorsement by the FRA or its representatives. Postmaster: Send address changes to Member Services, FRA, 125 N. West St., Alexandria, VA 22314-2754. FRAtoday is published in the interests of all current and former enlisted personnel of the U.S. Navy, Marine Corps and Coast Guard. Eligible nonmembers are not entitled to subscription rates.

Established 1 November 1923.

Title registered with U.S. Patent Office.

FRA Administrative Headquarters: 125 N. West St., Alexandria, VA 22314-2754 ● Phone: 703-683-1400, 800-FRA-1924 Fax: 703-549-6610 ● E-Mail: FRAtoday@fra.org ● www.fra.org

Volume 97 Number 2





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#### Basic Parliamentarian Information



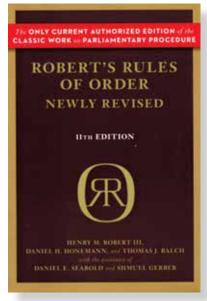
he following are some principles underlying Parliamentary
Law Example, intended to be implemented during a typical Branch meeting. As stated in Robert's Rules of Order Newly Revised, rules of parliamentary law balance the rights of individuals or groups within an organization's total membership. These rules are based on regard for the rights:

- of the majority;
- of the minority, especially a strong minority greater than one third;
- of individual members;
- · of absentees; and
- of all these together.

Ultimately the will of the majority decides, but only after full and free discussion. The rights of all (even those absent) must be protected. This information will help you run meetings more efficiently and effectively and help protect the rights of members.

#### **RULES FOR DEBATE**

- 1. Members first obtain the floor.
- 2. The maker of the motion may speak first.
- Debate is made to the chair, it is confined to the merits of the motion and not the motives or personalities of other members.
- Amendments may be offered to improve the motion. They must be approved by the body, and the motion must be adopted as amended.
- 5. Debate can be closed only by the assembly (2/3 vote) or by the chair if no one seeks the floor for further debate.



#### PERTINENT FACTS

- A main motion brings business before the assembly.
- A **subsidiary motion** assists the assembly in treating or disposing of a main motion.
- A **privileged motion** deals with matters of immediate importance. It does not relate to the pending business.
- An incidental motion is related to the parliamentary situation so that it must be decided before business can proceed.

#### TYPES OF AMENDMENTS

• To insert (within) or add (at the end of a sentence or paragraph)

word, consecutive words, or paragraph.

- To strike out a word, or paragraph.
- To strike out and insert (which applies to words) or to substitute (which is applied to at least a paragraph of one or more sentences.)
- To strike out a word or paragraph and insert it in a different place.

The information contained herein can be found in Robert's Rules of Order Newly Revised, 11th Edition<sup>©</sup> and from information provided by the National Association of Parliamentarians<sup>©</sup>. **FRA** 

William E. Starkey is FRA's National President, South Jersey Branch 57, starkey39@msn.com

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#### L.S.D.

In the *FRAtoday*, December 2017 issue, under the subject of LSTs, they were part of the work horses but let's not forget the LSDs. A big part of what we called the "Gator Navy". I was on the LSD-5 for three years. That was the old Navy. *MMCM Donald McLain (US Navy)* 



USS Gunston Hall (LSD-5), Navy History

FRAtoday: Shipmate McLain, thank you for pointing this out. A Dock Landing Ship (LSD) is essential to the Navy. Often used to transport and launch amphibious craft and vehicles in amphibious assault operations.

#### Seabees and "The Wall"

In response to Senior Chief Wagner, Branch 186, I agree with the concerns and comments about the use of the Seabees for the project. While assigned to NMCB 21, I was tasked with five miles of construction of the fence on the border in Columbus, N.M. NMCB 23 was assigned with the access road and low water crossings in Douglas, Ariz., and coordinated through Joint Task Force (JTF) North and the Border Patrol Commands. JTF North was in Fort Bliss, TX and the Border Patrol Commands

in their respective states.

The active NMCBs are primarily tasked with direct support to various Areas of Responsibility (AOR). This then would be an ideal use of the Reserve Units as the duration unit/command element. The rest of the augmenting personnel could be utilized as the Active Duty for Training, Individual Rate Training and the various aspects for Reserve Seabees to gain their active time and growth of the unit's planning and estimating, mobilization skills and direct construction skills.

Many Reserve Bees are in the construction fields in their civilian employment, and several are laid off in the winter months thus providing a pool of talent for these projects. Funding would be from the various groups that are already in place and some creative use of funding available. As Federal Units, they cannot be armed in the United States. The security element on these projects is the Border Patrol. As for civilian opposition, the PAOs are trained and handle such aspects, leaving the actual work for the Seabees assigned.

This has been a "win-win" approach for all involved in my experience. They gain knowledge and cross rate training. Junior Bees get their "teeth cut" on what being affiliated to the Battalions is all about and become very knowledgeable in the event they should be Active or deployed as a Battalion to an AOR. I feel this would be an intelligent approach to the project of constructing "The Wall".

FRA

Very Respectfully, BUC (SCW) Ret., David Sharp, Branch 115, Lehigh Valley, Pa.

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

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# ON EGOFF CADITOL DILL News & Notes from the Fleet Reserve Association's Legislative Team

#### **Challenges for FRA in 2018**

The second session of the 115th Congress began in January and your FRA Legislative Team is already working to promote the Association's extensive 2018



legislative agenda. (See November 2017 FRAtoday to view the full agenda.) FRA's advocacy efforts this year are aimed first to keep the hard-earned gains the Association has obtained in recent years, and will continue to push for opportunities to make improvements to programs that impact FRA membership. The Budget Control Act (BCA), unless it is amended, will force Congress to make tough budget cuts or cuts

will be triggered automatically through the sequestration process. Congress will undoubtedly consider cuts in pay/benefits for military personnel, retirees, veterans and survivors. Competition between weapons technology costs and people costs (benefits vs. bullets) will intensify, and we expect continued efforts to shift

costs to beneficiaries. As you receive this issue of *FRA-today*, Congress will be awaiting the Trump Administration's FY2019 budget request that is usually submitted in early February.

Congress tends to respond to those who are organized. Shipmates communicating regularly with their elected officials enhance the work of the FRA Legislative Team. The FRA Action Center located on the FRA website (www.fra.org) is an effective and user-friendly method to communicate with your elected officials. Calendar year 2017 was a banner year for members using the FRA Action Center (more than 84,000 messages). Since starting the program in 2005, usage has increased more than 1700 percent. The Action Center provides pre-written messages either supporting or opposing legislation that Shipmates can edit and send to their elected officials in Washington. A new improved FRA Action Center that was implemented last month will allow members more communication options to reach out to Congress. Grassroots advocacy has a direct influence on the Association's ability to effectively represent your concerns before Congress and appropriate federal agencies.



#### **Senate Confirms DHS Director**

Kirstjen Nielsen was confirmed by the Senate (62-37) as Secretary of the Department of Homeland Security (DHS)—the department that includes the U.S. Coast Guard. Nielsen will be the first woman to hold the DHS Secretary position, and the sixth secretary since DHS was created after the 2001 terror attacks. She will succeed John Kelly who is now the White House Chief of Staff. Nielson served as Marine General John Kelly's Chief of Staff while he served as DHS Secretary. She is a cybersecurity expert who previously worked in both the George W. Bush Administration and the Transportation Security Administration.



#### **New TRICARE Fees**

Despite FRA Legislative Team efforts, the final National Defense Authorization Act (NDAA –H.R. 2810-Public Law 115-91) included pharmacy copay increases. Effective February 1, 2018 beneficiaries will see increases in their cost shares across all medication tiers, which will save the Department of Defense (DoD) more than \$2.1 billion by 2022 and fund improvements in military readiness and the Special Survivor Indemnity Allowance (SSIA). Most of the increases will be through the retail pharmacy sector, but beneficiaries can still obtain medications at Military Treatment Facilities (MTF) pharmacies for free.

Costs for TRICARE benefits will be charged by Calendar Year (January 1 – December 31) instead of

Fiscal Year (October 1 — September 30). The new fees will include mail-order generic prescriptions as well. These costs will gradually increase until 2026, when costs are \$14 for a 30-day supply of a generic medication at a retail pharmacy and a 90-day supply by mail. Further, a 30-day supply of a non-generic medication at a retail pharmacy will be \$48, and a 90-day supply by mail will be \$44.

Additionally, outside of the NDAA provision, the DHA has implemented a regulation that provides for a new TRICARE fee structure that will be applied to the new TRICARE Select option that replaced TRICARE Standard. Increased fees also will apply to the existing TRICARE Prime option. Beneficiaries can view these changes at: www.tricare.mil/changes/

#### **New CR Stops Government Shutdown**

House Minority Leader Nancy Pelosi (Calif.) and Senate Minority Leader Chuck Schumer (N.Y.) met with President Trump to resume budget negotiations and pass a Continuing Resolution (CR) beyond the Friday, December 8 deadline for the current CR. The meeting was a "do-over" from a meeting that the two minority leaders boycotted in response to a Trump tweet. The CR keeps spending at last year's levels. House Republicans proposed to include the FY2018 Defense spending bill with the CR, but Senate Democrats balked. The House, on a mostly partisan rollcall (235-193), passed the CR without any amendments. This extended government operations until December 22, 2017. The Senate quickly passed the House CR (81-14), avoiding a government shutdown. On December 22, 2017 the House and Senate again passed a

temporary CR that extended government operations until January 19, 2018.

To date, Congress has been unable to lift or eliminate spending caps (sequestration) enacted on Defense spending in 2011. Legislators have temporarily lifted spending caps several times since 2013 but Democrats and Republicans argue whether Defense spending increases should be matched with non-defense spending increases. Sequestration mandates a more than \$75 billion cut in the FY2018 Defense Authorization bill (H.R.2810) that was recently signed into law by President Trump.

FRA has long sought to exclude the Defense Department from sequestration and encourages its members to use the FRA Action Center (www.fra.org) to ask their legislators to exclude Defense spending from sequestration.





#### VA Secretary Could Help Blue Water Vietnam Veterans Now

Since the House Veterans Affairs Committee (HVAC) and the Senate Veterans Affairs Committee (SVAC) failure to vote on the "Blue Water Navy Vietnam Veterans Act" (H.R.299 & S.422 respectively), FRA and several other like-minded Veteran Service Organizations dispatched a letter to Department of Veterans Affairs (VA) Secretary Shulkin, urging him to implement a regulation to provide Vietnam veterans who served off the coast

of Vietnam to have the same presumption the "Brown Water" and "Boots on the Ground" Vietnam veterans have when filing for VA disability claims.

FRA supports the "Blue Water Navy Vietnam Veterans Act" (H.R.299 & S.422) that would clarify that service members serving off the coast of the Republic of Vietnam during the Vietnam conflict, have a presumption for filing disability claims with the VA for ailments associated with exposure to Agent Orange. Studies demonstrate that the desalinization process used on Australian and U.S. Navy ships off the coast of Vietnam magnified the exposure of the



Agent Orange in the water.

The VA Secretary could help these veterans by implementing a regulation. FRA has met with the secretary and has been informed that he is reviewing the policy. Members are urged to use the FRA Action Center to ask the secretary to implement a regulation giving these veterans a presumption for filing disability claims with the VA for ailments associated with exposure to Agent Orange. Members can also use Action Center to ask their legislators to support the "Blue Water Navy Vietnam Veterans Act" (H.R.299 & S.422).

#### **VA Suspends Applications for New VA ID Card**

The Department of Veterans Affairs (VA) has stopped accepting applications for the new VA identification card due to technical problems created by the large volume of applications. This story was originally reported in the December 1 edition of *NewsBytes*. The ID card, authorized by Congress in 2015, is free of charge and is intended to provide proof of military service in lieu of a veteran having to carry their DD-214. FRA will monitor the VA and let Shipmates know when the technical problems are resolved.



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#### **SVAC Passes VA Health Care Reform**

The Senate Veterans Affairs Committee (SVAC) passed the "Caring for Our Veterans Act" (S.2193), sponsored by SVAC Chairman Johnny Isakson. The act reforms the Department of Veterans Affairs (VA) health care system by providing veterans easier access to private-sector doctors and the expanded VA's care givers assistance programs. The bill is estimated to cost \$54 billion over 5 years. It also includes \$3 billion in additional funding for the current VA Choice Program.

The bill would establish a permanent, streamlined "Veterans Community Care Program" that provides veterans access to health care services in their own communities. Under this legislation, a veteran and their doctor will decide where that veteran can receive care, taking into consideration the veteran's health-care needs, availability and quality of both VA and community care.

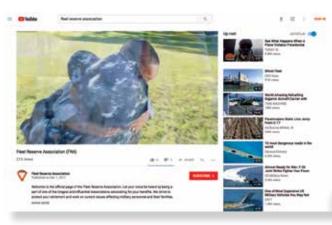
The bill expands eligibility for the VA's Program of Comprehensive Assistance for Family Caregivers to veterans of all generations, including Vietnam-era veterans.

In addition, the legislation will help improve existing VA health care and services by removing barriers for VA healthcare professionals to practice telemedicine. It also strengthens opioid prescription guidelines for VA and partnering community care providers and eliminates impediments to hiring and retention of VA healthcare professionals. Additional provisions in the legislation include:



- Authorize access to walk-in community clinics for enrolled veterans who have previously used VA healthcare services in the past two years;
- Allow the VA to enter into agreements with community healthcare and extended-care providers who meet veterans' demands for care in their community;
- Create reporting requirements to ensure all VA and community care programs are operating efficiently and effectively based on a number of factors including veterans' satisfaction and quality standards; and
- Create standards for timely payment to community care providers.

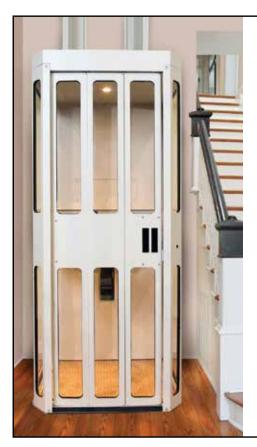
The House Veterans Affairs Committee has similar legislation (H.R.4242) expected to be considered early next year. FRA supports the VA Choice Program and extending the VA Caregivers Act to full-time caregivers of catastrophically disabled veterans who served in conflicts before September 11, 2001. Members can use the FRA Action Center on our website to ask their legislators to support the Senate bill.



#### **FRA Has a New Video**

Be sure to check out the new video on Fleet Reserve Association's website, YouTube page or our Facebook page. We are enlisting your help in sharing it on your Branch page and social media platforms. Thank you for your support.

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> Stan W. US war veteran and retired professor

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#### FRA Urges Congress Not to Pass Another CR

FRA and other members of The Military Coalition have dispatched a letter to key Congressional lawmakers asking them to pass the FY2018 Defense Appropriations Bill rather than another Continuing Resolution (CR). Another CR only extends FY2017 spending levels and would stymie the Armed Forces ability to grow, equip and train the total force necessary to meet growing international threats. The letter reminds legislators that we are a nation at war, our uniform services are suffering from dangerous readiness and force-structure issues and the total force cannot remain effective, absent an adequate and timely budget.

The letter also mentions problems caused by sequestration (automatic across the board) cuts mandated by the Budget Control Act (BCA) of 2011, which sets strict caps on both defense and non-defense spending. In the past, Congress managed to make short-term compromises, lifting the caps for a couple of years at a time. No such agreement applies to FY2018. In related news, the President signed the FY2018 Defense Authorization Act (H.R.2810) into law. In order to be fully implemented, Congress must pass appropriations legislation and must change or eliminate sequestration defense spending caps. Members are strongly urged to use the FRA Action Center to ask their legislators to exclude Defense from sequestration.



#### **REUNIONS**

# Naval Weather Service Association (NWSA)

04/16/2018-04/20/2018, New Orleans, La.

Contact: Gary Cox Telephone: 307-632-0656

Email: reunioncommittee@navalweather.org Website: www.navalweather.org/reunion44.html

#### USS Raton (SS/SSR/AGSS-270)

09/19/2018-09/23/2018, Bremerton, Wash.

Contact: Larry Kramer Telephone: 360-697-2842 Email: LDKramer43@hotmail.com Website: www.ss270.com/

All Reunions/LookingFor... must be submitted in writing to FRA Reunions/LookingFor... 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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Eagle emerges on the hour to the tune of "Anchors Aweigh"

**Clock features** mahogany-toned finish and is embellished with stars and symbols of service



**Precision timepiece** with accurate quartz movement and Roman numerals



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#### 01-26100-001-E27942

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#### **Education Foundation Issues**



appy New Year! I hope all goes well for everyone in 2018. Due to the *FRAtoday* publication schedule, this was written before New Year's Day. This column will address several key issues.

As we begin the new year, it's important to say thanks again to Shipmates, Branches and others who contributed to the FRA Education Foundation in 2017. Contributions are always important, however, they are more so since the annual FRA contribution to the Foundation (that funded a dozen scholarships) has been eliminated.

Thanks also to everyone who contributed through the expanded 2017 Combined Federal Campaign (CFC) that concluded in mid-January. And to everyone who registered the Foundation in the Amazon Smile program, which generates a 0.5% contribution from qualified purchases on Amazon. com. If you've not already done so, please go to smile.amazon.com and select the Fleet Reserve Association Education Foundation (spell out Fleet Reserve Association) and one half of one percent of all pending and future purchases will benefit the Foundation. This may not seem like much, but every little bit helps and the more Shipmates and others who designate the Foundation to benefit from Amazon's program, the greater the return.



#### **Scholarship Applications Deadline**

The application deadline for 2018 Foundation scholarships is April 15. Updated application forms are posted on the Foundation web page at fra.org/foundation. Simply scroll down the page then select one of the listed scholarships and print out the application, which includes detailed instructions, including eligibility requirements.

It's especially important for students who submit complete application packages to include all required documents listed. Unfortunately, we receive many incomplete application packages each year and these submissions are not forwarded to the review committee. So please be sure students submit complete application packages.

#### Updating Wills and Associated Documents

One of my 2017 columns addressed the importance of updating wills and associated documents to ensure, among other things, legacy giving wishes are clearly stated and include contributions to credible, well-run organization such as the FRA Education Foundation.

Accordingly, I wanted to share with you my efforts with my wife's and my respective wills and associated documents. It was a year-long process (due to my procrastination) and we recently completed and signed all documents. The package included an instruction letter that was forwarded to key family members, our respective wills (each individual needs one), durable power of attorney for each of us, advance health care directives, HIPAA authorization and waivers for both of us, final disposition instructions and distribution of personal property forms (currently unsigned).

To reach this point, we completed questionnaires, reviewed and revised draft documents, identified assets, insurance policies, discussed what we want and who to designate as our respective executors. We also maintained contact with the attorney and clarified several issues. That said, it's done and reassuring that we can make future updates as necessary.

I urge everyone to undertake this process to ensure your wishes are accurately detailed for when the time comes—something inevitable for all of us! This could be your new year's resolution for 2018. This is also important for your family who may face difficult estate related questions in the absence of a will.

As always, thanks for your continuing support. Please encourage eligible family members and others to check out our scholarships and learn more about our programs by visiting the Foundation web page (fra.org/foundation). Anyone can contribute to the Foundation via a link on the page. **FRA** 

By NEDE Joe Barnes

### News Flash....

# **Government Gets Something Right**



#### Super Light Titanium Timepiece Loses Only One Second Every 20 Million Years.

BOULDER, Colorado The U.S. government has engineered the most ingenious, most accurate clock in the world: the F-1 U.S. Atomic Clock in Boulder, Colorado. Our extraordinary new Stauer Titanium Atomic Watch utilizes the transmissions directly from that remarkable cesium fission atomic clock to report the most precise time. This scientifically advanced timepiece will gain or lose only one second over a 20 million-year period. It is that accurate! This perfectly tuned technological invention with the super light strength of titanium is now available for UNDER \$130.

Super Light Titanium has two big advantages over steel. One is corrosion resistance and the other is that titanium has the highest strength-to-weight ratio of any metal, which means that titanium is approximately 45% lighter than steel. But every other titanium watch that we can

find is priced at over \$400, and none of those are nearly as accurate as our atomic movement. Stauer has decided to bring these resources together in a timepiece that has the most accurate movement available today. You'll never have to set this watch. Just push one of the buttons and you are synchronized with the atomic clock in Colorado, and the hands of the watch move to the exact time position. The sleek black textured dial has luminous hands and markers plus the timepiece is water resistant to 3 ATM.

A Titanium-clad offer. This Titanium Atomic Watch exceeds the accuracy of any Swiss luxury automatic so you can be more punctual and keep most of your money in your wallet, not on your wrist. Look at your watch and we guarantee that the time is incorrect, unless you are wearing the advanced atomic technology.

The Stauer Titanium Atomic Watch is not available in stores and it comes with our 30 day money-back guarantee. If you're not completely satisfied with the accuracy, simply return the watch for the full purchase price. Includes a 2-year warranty on the movement.

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By W. D. Stevenson

magine a world where everyone helps each other.
Wouldn't that be a great place to live? Well the Fleet
Reserve Association (FRA), along with many other organizations, does just that—each and every day. There is
a network of nearly 200 FRA Branches and Units across
the United States, as well as other countries. Although no
two are identical, each takes great pride in their community work, serving those who serve.

FRA looks out for the interests of the Sea Service community; they are our "Shipmates." The association was founded by Navy Chief Yeoman George L. Carlin and chartered November 11, 1924 in Philadelphia, Pennsylvania. The mission is to speak as "one voice" for the protection of pay, benefits and quality-of-life issues for our Active Duty, Reserve, Retirees and Veterans of the Navy, Marine Corps and

Coast Guard. Our slogan of Loyalty Protection and Service gets its origins from our founders' beliefs in:

- Loyalty, one owes to God and country, loyalty to the Navy, to its glorious traditions, and the loyalty one owes to his Shipmates.
- Protection, of one's country, by advocating an adequate Navy to insure peace, to provide protec tion to our Shipmates (active, reserve, and retired) by furthering or sponsoring measures beneficial to all.
- Service, the rendering of services in every possible way to our members and their families.

In six years, FRA will have reached a significant milestone—celebrating its 100th year of providing service. The organization needs to expand its ability to reach out and help those who serve, along with their families and the communities who support them. Additionally, it must stay relevant to the 250,000 service members who are transitioning from active duty to





ABOVE: Quartermaster Seaman Kaitlynn Hardy and Information Systems Technician 3rd Class Damian Riendeau, speak with Rick Demarco of the Orange County Sheriff's Office during the annual Tri-Base Job and Transition Expo. Photo by Mass Communication Specialist 2nd Class Hunter S. Harwell **CENTER: Shipmates** Ian Michael, Gino and Erin Greganti, originators of the Human Hug Project, visit the Lexington Kentucky Veterans Administration center. Their goal of visiting every VA facility across the country has steadily grown each year.

civilian life each year. In 2016, FRA membership overwhelmingly approved the establishment of The Fleet Reserve Association Veterans Service Foundation (VSF). The newly formed foundation has a 501 (c)(3) tax exempt status that will position the VSF to seek partnerships and alliances with other businesses and organizations. The support of the charitable non-profit foundation, under the Internal Revenue Service (IRS) Code of 1986, allows all the support to be deductible from the annual taxes paid to the IRS.

Most Veteran Service Organizations (VSO) are currently experiencing a reduction in membership. Many of them are looking at ways to expand services, add members and most importantly, how to stay relevant to today's veterans. The hot topics for today's transitioning veterans include navigating the complex and often frustrating Veterans Affairs (VA) health care claims process, relocating, finding civilian jobs and how to apply their military experiences into civilian terms.

#### **How to Help Veterans**

One strategy for the VSF is to improve and grow the FRA Veterans Service Officers program. There are nearly 800 accredited service officers within the ranks of FRA and as of now, 36

Shipmates are officially accredited and acknowledged by the VA. An accredited representative has undergone the formal application and training process recognized by VA and is capable of assisting veterans with claims before the VA.

The accreditation process includes an examination, a background investigation, and continuing education requirements to ensure the VSO is providing the most up-to-date information. Recognized individuals can legally represent a veteran, service member, dependent, or survivor before the VA to help gain benefits they are entitled to including: compensation, education, vocational rehabilitation and employment, home loans, life insurance, pension, health care, and burial benefits. Additionally, a VSO can help gather evidence needed and submit a Fully Developed Claim on a Shipmate's behalf.

Past Regional President Tom Flanik (Branch 382) has been a VSO for 10 years, and has been helping veterans in 17 states. He provides assistance based on the needs of his clients, such as a trained service officer to assist in using the proper forms, fill out and file them with the proper individual, agen-



cies or online sites. Flanik will celebrate

his 81st birthday this February and still helps 25 Shipmates file claims each year. The cases can consist of denial of benefits and appearing in video conferences on behalf of his Shipmates for appellate proceedings. Flanik says, "I like to consider myself semi-retired from doing this job, but since I pursue every angle and answer all questions to the best of my ability, it involves going above and beyond my duties."

Past Regional President Paul Loveless, Jr. (Branch 156) has been accredited for more than seven years and helps veterans in the Northeast/New England region. The most rewarding aspect of being a VSO for him has been obtaining benefits for veterans who need support in obtaining them. In the past year, Paul has contacted and helped 60 veterans in one way or another. "I have either answered some questions or helped file paperwork," said Loveless.

Past National Executive Secretary Chuck Calkins (Branch 132) provides VSO support in the Chesapeake Bay/Wilmington, N.C. area. He has been DAV certified for three years and FRA accredited for one year. Calkins typically works two days each week at the local VA clinic. He helps on average 20

veterans each month in a consultative face-to-face role rather than using a telephone or email. "I like to be able to assist fellow veterans gain their benefits that they have earned while on active duty," said Calkins. "Most don't know how to begin the process and most are intimidated by all the necessary forms, documents and Disability Benefits Questionnaires (DBQs). Most older veterans are more willing to forgo any benefits they may be eligible to receive in order to allow those who may be more qualified to receive VA benefits."

Past Regional President and current Lehigh Valley Branch President David Sharp (Branch 115) finds the most rewarding aspect of being a VSO is the look of relief on the veteran's face when their needs are tended to. "When all the paperwork is filed and the results start coming back, you can see they are much more relaxed," said Sharp. "I get great satisfaction making a difference in an individual's life and help their family as well." JrPRP Sharp has helped a few dozen veterans this year in his Branch as well as his American Legion Post. When they find out he is a VSO, conversation then turns to helping Shipmates in need. Some fixes are easy while others can get more complicated, such as getting a power of attorney or filling the proper forms

FRA National President (2016-2017) Donald Larson prepares testimony before the Veterans Affairs Committee in October of 2017

into the VA system. "Currently I have a veteran who is waiting for his video conference to help mitigate his claim. Persistence is the key to a successful conclusion on any claim," said Sharp.

Growing the number of accredited service officers within the network of FRA Branches will provide veterans a place to get assistance, right in their community. In order to grow the program and fund the accreditation process, the FRA VSF will seek corporate partners to do what the FRA members may not be prepared to provide. Shipmate Paul Loveless thinks the FRA should strive to have at least one accredited VSO in each state. Along with access to current reference materials, ongoing training would

#### **Business Incubator**

ome recent VSF strategy sessions developed the idea of creating small business incubators. The idea—although not new—is for early-stage companies to share facilities, and became popular in the late 1970s. In 1980, approximately 12 business incubators were operating in the United States. These Business Incubators were and are programs designed to accelerate young start-up businesses from an emerging concept into a fully functional company. They allowed companies to survive and grow during the start-up period by keeping operating expenses low, while also driving a high return on investment.

There was a study published by the Connecticut Business Incubator Network in 2009, entitled Business Incubation: A Key ingredient to Economic Growth and Recovery. It states business incubators are a best value in economic development, based on low program costs and a high return on investment to communities. The return on investment (ROI) of public investment was calculated at \$4.96 for every \$1 of public operating subsidy.

The Connecticut Business Incubator Network is operated with support from the Connecticut Center for Advanced Technology. Their seven incubator programs and ten facilities are home to 45 companies, and 141 employees who are working on new technology.

Some incubators are located in a building designed with scheduled operating hours, in-person training, support and networking. Others operate in a virtual environment, remotely serving start-up businesses regardless of geographical location. The latter might sound a bit intimidating since there would be a lack of in-person support, but can offer networks, relationships, and options not found anywhere else. The actual building space can be found at 125 N. West Street inside the Fleet Reserve Association's headquarters.

be great! Shipmate Flanik suggests, in addition to more VSOs, have a list of accredited VSOs available so if he has a client that needs immediate help, he can direct the veteran to the appropriate contact. Shipmate Sharp recommends more training sessions be provided by FRA and also be included at the annual conventions. The training could be part of the convention or as an add on day either before or following the business sessions. The key would be to get more people involved more often, all to the end result of accreditation.

#### **Helping Veterans Transition**

Another role the newly formed VSF can play is to help transitioning veterans. The VSF will seek growth and support from additional avenues rather than relying upon membership dues from branches. The Washington DC region is home to many government contracting companies who are very successful in landing military-based work. There are endless opportunities to utilize the FRA VSF building as well as the endless volume of professionals in this area who provide transitioning services to veterans. The VSF location just off King Street in Alexandria, Virginia can truly become a "hub" or resource veterans can access on a regular basis to attend conferences on job hunting or resume writing. The building is close to an airport, bus, train and metro stations and offers transportation and accommodations that can be found at a moderate cost.

In addition to providing guidance in how to prepare to enter the civilian workforce, the VSF can provide access to the internet, computers, printers and even provide practice job interviews. Just imagine if there were a place a retired sea service member could attend a free seminar on converting their experience managing a group of sailors who maintain a nuclear reactor on a carrier into civilian terms. It's the words on a resume that will land that veteran a job interview.

It may take time to get all the moving parts in place, but with some foundation support from local businesses who really want to support our transitioning troops, the VSF can make a difference. The tangibles, as well as the networking and other intangibles create a formula for success. **FRA** 

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# The National Museum of the Marine Corps

By Ann Norvell Gray

driver on Interstate 95 in Northern Virginia nearing the exit for Quantico gets a glimpse of the remarkable building housing the National Museum of the Marine Corps, the centerpiece of the Marine Corps Heritage Center. The slanting spire angling up from a triangular shell is puzzling, but to the experienced eye, its mass and angle are a clear representation of the Iwo Iima Memorial Like

spire angling up from a triangular shell is puzzling, but to the experienced eye, its mass and angle are a clear representation of the Iwo Jima Memorial. Like that statue of Marines raising the flag, the Museum is a permanent tribute to the dedication and sacrifice of all who are, have been and will be United States Marines.

### **Entering the Heritage Center** and Museum

The entrance off the wooded stretch of U.S. Route 1 just south of Quantico's main gate is dignified and unassuming. The shell of the building is a soaring atrium of glass and steel housing the Leatherneck Gallery. Right away, the Gallery's squared-away precision and seriousness of purpose heightens your awareness of the spirit of the place.

The dramatic space puts visitors inside a three-dimensional timeline of authentic combat vehicles. Four aircraft are suspended from cables overhead, and include a Curtis "Jenny" from the 1920's and a Harrier "jump jet." The engineering of those suspensions is so good that during Virginia's 5.1 earthquake of 2011 the aircraft bounced on their cables, all of them held and no glass broke.

On the floor, a WWII amphibious tractor breaches a wall, and a 1965 Sikorsky helicopter restored and donated by the veterans of Helicopter Squadron 361 deposits marines on the ground. Even to visitors with no military background of their own, this retired combat helicopter is genuinely moving. You can see firsthand that here is where the exhaust came out of the engine, here is where a Marine put

his foot, here is what his hand held and this is how exposed he was as he hit the ground.

#### **Lunch at Tun Tavern**

Before you embark on the Legacy Walk, head upstairs for lunch in the Tun Tavern. Its colonial interior recalls the 17th century Tun Tavern and brewery, which stood on Philadelphia's waterfront. That tavern is long gone now—if you arrived from the north and drove through Philadelphia on I-95, you may have driven right over the spot where it stood—but the original is traditionally recognized as the place where, in 1775, an act of Congress charged the proprietor with recruiting the two battalions that would become the U.S. Marine Corps. The Devil Dog Diner next door honors Marine mess operations around the world. The back wall holds enlarged photographs of Marines being fed in all sorts of conditions and right in the center sits a stalwart fellow, eyes streaming as he tackles an enormous pile of onions.

#### The Legacy Walk

Back on the lower floor, the galleries of the Legacy Walk present a series of immersive experiences rolling the history of the Marine Corps out before you, from its origins in 1775 through the war in Vietnam. Throughout the galleries, stage sets, dioramas and murals illustrate the events; light and sound recreate experience, and authentic props are arranged to put the visitor squarely in the midst of history. Whatever your interests are, there is an engaging thread through this history of the Corps. You can read the history, mark engineering advances in weaponry, learn about the development of more specialized units, see the increasing sophistication of field medicine, examine uniforms and kit, pore over detailed ship models, track the political dramas unfolding on the world stage, or follow adaptive strategic and tactical responses to new conditions and threats.

As you move toward the modern era, so do the



methods communicating it. The eighteenth century beginnings of the Corps and its reinforcement in Jefferson's response to the Barbary pirates are presented in a traditional museum style. Because of the emerging art of photography documented the Civil War, powerful photographs are added to the Museum's communication arsenal. Artifacts of the First World War hanging in the gallery for that period include elegantly designed and mass produced recruitment posters, while authentic reporting tells the horrifying truths of trench warfare, gas and the subsequent influenza epidemic. Photography continues to deliver an inescapable vision of devastating injury and fruitless slaughter. Whatever the conditions, the determination and courage of Marines is chronicled.

#### The Date Which Will Live in Infamy

On December 7, 1941, the Japanese attack on Pearl Harbor catapulted the United States into the war in Europe. In a meticulous recreation of a period living room, two startled women react to President Roosevelt's "date which will live in infamy" broadcast. Visitors hear the speech from a radio typical of those that became the centerpieces of family evenings across the country throughout the war. A theatre screens examples of the newsreels that supplemented radio for those hungry for news of their loved ones overseas. The challenges of the Pacific theater led to technological advances to support the Marines' amphibious assault requirements and combat planes for the war in the air. Recruitment campaigns and industrial ramping up at home provided enough Marines and a fleet sufficient to drive through the Central Pacific and support the

campaign against the entrenched Japanese forces.

It is in this gallery space that you will see what are, in the Museum's own words, "the most important artifacts in the care of the National Museum of the Marine Corps...the pair of original American flags raised by the Marines on Mount Suribachi on 23 February 1945... At all times, one of the two Mount Suribachi Flags is on display at the National Museum of the Marine Corps. More than twice as many Marines died in 36 days of combat on Iwo Jima than had been killed in all of World War I."

#### **Korea and Vietnam**

The Cold War era brought undeclared war in Korea. Brutal winter conditions in the dangerous extraction of a vastly outnumbered fighting force through the Toktong Pass are brought chillingly to life in a powerful immersion exhibit and video. Photographs and video also illuminate the introduction of fighting jets. This conflict's gallery tells the story of the terrible conditions of POWs. Surviving Marines credited their training for a mortality rate far lower than that of the general population.

In 1964, the Gulf of Tonkin Resolution authorized American combat support for the South Vietnamese, and Marines were deployed to face the stealthy guerilla fighters of the North. The Vietnam Gallery illuminates the effectiveness of the Marines' integrated air-ground teams, the crucial intelligence provided by exceptional Recon teams, the fear-some daily stress of Viet Cong booby traps, and the spiritual and physical healing provided by chaplains and U.S. Navy medical units. It includes an exhibit immersing the visitor in a "hot zone" landing with a powerful soundtrack. In 1975, the tour text tells us,

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in Pairs! Most importantly, your new HearClear HCR2 hearing aids work at a fraction of the cost of name-brand hearing aids, and you don't have to keep changing the batteries! You will also love the comfortable, lightweight Open-fit design.

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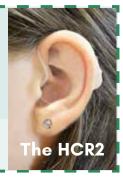
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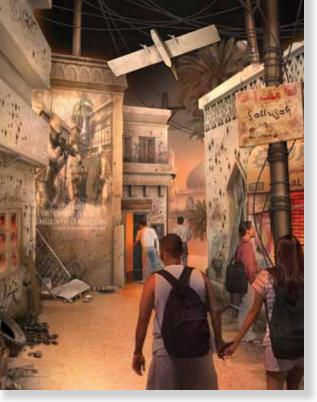












#### **Museum Hours:**

9 a.m. to 5 p.m. daily, except Christmas Day Admission and parking are free.

#### **National Museum of the Marine Corps**

18900 Jefferson Davis Hwy (U.S. Route 1) Triangle, VA 22172 (877) 653-1775 info@usmcMuseum.org

#### The Museum is located in Triangle, VA,

just off I-95 (Exit 150 Triangle/Quantico), 36 miles south of Washington, DC

### Lodging within 15 minutes of the Museum To the North:

Holiday Inn Quantico Center 3901 Fettler Park Drive Dumfries, VA 22025

Hampton Inn Dumfries/Quantico 16959 Old Stage Road Dumfries, VA 22025

#### To the South:

Staybridge Suites Quantico-Stafford 2996 Jefferson Davis Hwy Stafford, VA 22554

#### **Breakfast:**

S&G restaurant - (Scarlet & Gold, USMC colors) 339 Potomac Avenue Quantico 22134

#### Lunch:

The Tun Tavern in the Museum



"the largest helicopter evacuation in history snatched nearly 7,000 refugees from Saigon in 20 hours. On this sad, defiant note, America's longest war ended."

#### **New Galleries Opening in 2018**

These galleries fill only about half of the available space wrapping around the atrium. Now the Museum has embarked on the "Final Phase - Completing the Circle," to be ready for visitors in 2018. The Legacy Walk will continue through sections bringing the Marine Corps story up to the present. These new galleries will include the years from 1976 to September of 2001, a stand-alone exhibit for 9/11, commitments in the Middle East and throughout the world and one focusing on the future of the Corps.

With great sensitivity to the current generation of Marines whose deployments are most recent, Lin Ezell, director of the Museum, says this about the project, "It's imperative that we get these galleries right, because these memories and the suffering are still raw. This is the most important thing we've done yet. It honors those warriors whose memories of this war are fresh."

#### **Tips for Visitors**

The Museum also contains a Combat Art Gallery, a Children's Gallery, the Medal of Honor Theatre, and the Museum store offering a variety of products that promote and preserve the spirit and history of the Corps. The Museum's knowledgeable docents lead tours on most days at 10:00 a.m. and 2:00 p.m., and are always happy to advise or direct you. Most of them are veterans themselves and have a wealth of stories to tell about the exhibits and the events that inspired them.

If you are planning to visit the Museum, keep in mind that rush hour traffic within 35 miles of Washington, DC is legendary, and locals recommend that you avoid the commuting routes until mid-morning, and after 3:30 in the afternoon. Whether or not a trip is in your plans, spending time on the Museum's extensive website (www.usmcMuseum.com) is a thoroughly engrossing experience. The site is packed with information about the Museum and its programs. The narrated virtual tour is very easy to operate and transports you through the experience, enriching your understanding of the story of Marine involvement in every conflict and corner of the increasingly interconnected world. For information about the whole campus of the Heritage Center and what it offers, visit the Marine Corps Heritage Foundation site (www.marine-heritage.org). **FRA** 

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Available only from The Hamilton Collection, "Sem-purr Fidelis" is carefully handcrafted and hand-painted, boasts a fearless gaze, dress hat and uniform with realistic Eagle, Globe and Anchor insignias, red piping and more. No detail is overlooked! Plus this exclusive premiere is limited to 95 casting days, hand-numbered and includes a Certificate of Authenticity.

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### LAFRA East Coast Regional President

ach Unit located in the East Coast Region has a wide variety of opportunities to assist our military, our veterans and our local community.

There are so many different places that need help especially during the holiday season. Unit 182 Triangle works for several months collecting items needed to donate to Fisher House and Unit 24 Annapolis collected many gifts for Toys for Tots. Unit 93 is fortunate to be near Charlotte Hall Veterans Home, the only one in Maryland. Through fundraising, they are able to contribute to several veterans programs as well as connecting with Stockings for Soldiers in Wilmington, Del. Stockings for Soldiers is a program that was started 14 years ago by Judy Travis. She makes









Read your local newspapers to see what other groups are doing and where they are donating or volunteering. Then stop by and meet the person in charge of donations/ volunteers. Ask about areas where volunteers can help or what donations are needed. But remember we cannot volunteer or help every place in our community. Take into consideration our strengths and likes, then find places where we can be of benefit. For example, a musician can provide live music at a nursing home or a veteran's home. Someone who loves to knit could teach a knitting class to your Unit and organize a donation of handmade items such as caps or lap robes for the patients, or teach at the nursing home or veteran's home. Do you like to paint and do crafts? Those are activities that can

for ways to help your community?

be shared and provide a lot of fun for you and the residents. Remember, a friendly visitor is always welcomed by residents of nursing homes and veterans homes. Your visit will brighten the day of many people. One word of caution though, do not over extend and offer what your Unit members may not be capable of maintaining during the year.

Another important issue is communicating with the veterans home when you have to change or cancel your scheduled time. Things happen, but remember, Shipmates and staff count on volunteers to be there to help. **FRA** 

In Loyalty, Protection and Service, Shirley Vatter

Shirley Vatter is the LA FRA East Coast Regional President

enter.

troops receive a personalized Christmas stocking from home. This year, Judy planned to ship at least 10,000 stockings to deployed troops. Unit 93 was able to help Stockings for Soldiers and Charlotte Hall Veterans Home through an exchange. Three shopping carts collected by Unit 93 were delivered to Delaware and three boxes of some excess stockings were delivered to the Charlotte Hall Veterans Home and Three Oaks Veterans Center.

Is your Unit looking



# "My friends all hate their cell phones... I love mine!" Here's why.

Say good-bye to everything you hate about cell phones. Say hello to the Jitterbug Flip.

"Cell phones have gotten so small, I can barely dial mine." Not the Jitterbug® Flip. It features a large keypad for easier dialing. It even has a larger display and a powerful, hearing aid compatible speaker, so it's easy to see and conversations are clear.

"I had to get my son to program it." Your litterbug Flip setup process is simple. We'll even program it with your favorite numbers.

"What if I don't remember a number?" Friendly, helpful Personal Operators are available 24 hours a day and will even greet you by name when you call.

"I'd like a cell phone to use in an emergency." Now you can turn your phone into a personal safety device with 5Star® Service. In any uncertain or unsafe situation, simply press the 5Star button to speak immediately with a highly-trained Urgent Response Agent who will confirm your location, evaluate your situation and get you the help you need, 24/7.

"My cell phone company wants to lock me in a two-year contract!" Not with the litterbug Flip. There are no contracts to sign and no cancellation fees.

Monthly Plan	\$14.99/mo <sup>1</sup>	\$19.99/mo <sup>1</sup>
Monthly Minutes	200	600
Personal Operator Assistance	24/7	24/7
Long Distance Calls	No add'l charge	No add'l charge
Voice Dial	FREE	FREE
Nationwide Coverage	YES	YES
30-Day Return Policy <sup>2</sup>	YES	YES

More minute plans and Health & Safety Packages available. Ask your litterbug expert for details.

"My phone's battery only lasts a short time." Unlike most cell phones that need to be recharged every day, the litterbug Flip was designed with a long-lasting battery, so you won't have to worry about running out of power.

> "Many phones have features that are rarely needed and hard to use!"

The Jitterbug Flip contains easy-to-use features that are meaningful to you. A built-in camera makes it easy and fun for you to capture and share your favorite memories. And a flashlight with a built-in magnifier helps you see in dimly lit areas. The Jitterbug Flip has all the features you need.

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#### 1. BRANCH 208. JACKSONVILLE, N.C.

Shipmate Luis Alers, Retired Affairs Officer, Camp Lejeune, Jacksonville, N.C., was seated near the podium as CO Capt. James Hancock, Naval Medical Center Camp Lejeune addressed military retirees and their families during Retiree Appreciation Day. Approximately 400 attended the event that had speakers from the VA, DFAS and TRICARE. The medical center held a Health Fair that provided an array of free services and a meal.

#### 2. BRANCH 23. BUFFALO, N.Y.

On the way home from Jamestown, N.Y., Shipmates met GySgt Bryce F. Lockwood, USMC (Ret.) and his wife at a rest stop. Bryce is the only Marine survivor from the USS Liberty (AGTR-5) attack that took place on June 8, 1967. (L to R) Branch President Wayne Sorrentino, GySgt Bruce Lockwood, Mrs. Lockwood and Shipmate Abe Zino. Photo by a cooperative passer-by.

#### 3. SHIPMATE APPLEWHITE

Community leaders, veterans and friends gathered at the Jacksonville Onslow Chamber of Commerce during the Minority Enterprise Development Week for the Legends of Onslow celebration to honor Raymond Applewhite for his hard work and commitment as a role model instilling positive change in the community.

#### 4. BRANCH & UNIT 24, ANNAPOLIS, MD.

The annual Veterans Day Parade in Annapolis, Md. was held November 11 and was hosted by Branch and Unit 24, both which were chosen to be the officially designated Veteran Service Organization to represent the state of Maryland. The event was held in downtown Annapolis, near the Naval Academy.

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

LA FRA Branch President K. Webster, American Legion member Ernie Henry and FRA Branch Board Member K. Blanton standing before the flags they put up at the Oak Hill Veterans Memorial.

#### 6. BRANCH 258. ERIE. PA.

Branch President George Greenawalt (R) and Shipmate Secretary John Harriger stand in front of Harriger's truck with the door sign showing the Branch and FRA Logo. There was also a second sign with FRA.ORG and the branch telephone number displayed in the bed of the truck that was entered in the Erie, Pa. Veterans Day Parade.

































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

#### 7. BRANCH 18, SEATTLE, WASH.

(L to R) Seattle Branch Vice President Jamie McKenzie, Branch Secretary PRPNW Pete Lazzaretti and Branch President Dan Brossard participate in the Auburn, Washington's 52nd annual Veterans Day parade where the FRA was the featured Veteran's organization.

#### 8. BRANCH 146, JOHNSVILLE, PA.

Membership recruiting booth at Lowe's Montgomeryville, Pa. on Oct 21, 2017. Shipmates Ken Hoffman & Don Doring are pictured manning our booth.

#### 9. BRANCH 146, JOHNSVILLE, PA.

Branch President Charlie Glass awards 2-year continuous membership pin and certificate to Shipmate Bill Severns.

#### 10. BRANCH 287, LIVERMORE, CALIF

Branch members attended the 2017 Pearl Harbor Ceremony on the USS Hornet at Alameda, Calif. Shipmates Greg Karl (L) and Branch President George Mancuso (R), along with the very dynamic keynote speaker and Pearl Harbor Survivor Chuck Kohler.

#### 11. BRANCH 207. DALE CITY, VA.

Shipmate Bill Ashton lays a wreath in Arlington Cemetery during "Wreaths Across America." The grave is that of CPL Dennis Soldner, who grew up in the same neighborhood as Shipmate Ashton. Soldner was awarded the Silver Star and 4 Purple Hearts for his actions during his time in Vietnam with the 3rd Marine RECON.

#### 12. BRANCH 113, STOCKTON, CALIF.

Branch members attended the U.S. Navy Birthday Ball, held in Stockton on October 10th. The Marine Corps Birthday Ball was sponsored by the Stockton Marine Corps Club.

#### 13. BRANCH 97, WHIDBEY ISLAND, WASH.

Located in Oak Harbor, Washington, General Assembly & Aux Meeting held September 2017. These Auxiliary members have made a huge impact on getting Shipmates more involved by putting together awesome events like "Trunk or Treat" as well as Holiday parties for adults and children and pancake breakfasts. (L to R) Whitney Lancaster, Ashley Norton, Janine Arp, Jennifer Torres, Tracy Parameter, Amanda King, Dan Phelps, Alicia Fealey, Charyse Mathews and Budda Torres.

# In Memoriam

Name	Rating	Branch						
Arras, Charles R.	ADR1, USN	94	Gregory, Bert C.	LCDR, USN	24	Myers, William R.	GYSGT, USMC	258
						Oliver, Ernest H.	ATC, USN	94
Bagger, Norman K.	CPO, USCG	268	Harris, William F.	RM1, USN	177	Owens, William T.	QMC (SS), USN	269
Bailey, John W.	MS1, USN	307	Hess, Conrad D.	CS1, USN	230			
Breeden, Russell M.	DTC, USN	41	Hopstetter, Eugene F.	ATCS, USN	MAL	Paszkowski, Raymond J	. BMCS, USN	117
Butte, James J.	BMC, USN	90	Horsfield, William R.	CWO3, USN	MAL			
						Ross, Thomas A.	MSCS, USN	MAL
Carpino, Richard M.	BT2, USN	197	Irvine, Jerry	BMC, USN	29			
Chapel, Charles G.	QMCS, USN	1				Schlenker, William V.	BMSN, USN	269
PNC, Corsi, Joseph	CDR, USN	289	Kelley, Joseph P.	SM2/C, USN	132	Slaughter, John W.	ETCS, USN	136
Covey, Stewart L.	NCC, USN	117	Kelly, William	EOC, USN	214	Slay, Eugene B.	GMTCS, USN	MAL
			Kindred, Jerry B.	AT1, USN	60	Stanek, Ferdinand	FTCM, USN	53
Dale, Donald M.	CPO, USN	93				Stewart, Harvey H.	SHC, USN	72
Dauz, Joseph G.	EMCS, USN	84	Lamontagne, Leo A.	SH2, USN	MAL			
Dewitt, Glen	BMC, USN	MAL	Laughlin, Edward H.	ETC, USN	89	Tabb, Henderson R.	ABEC, USN	264
Dimapilis, Reynaldo B.	SKCS, USN	MAL				Thomas, Roger A.	BMC, USN	156
Driskell, Gordon F.	AGC, USN	MAL	Mananquil, Agustin E.	YNCS, USN	MAL			
Duso, Melvin J.	PO1, USN	197	Marko, Robert L.	ABCS, USN	91	Van Camp, Ronald P.	CWO4, USCG	212
			Martinez, Apolinario V.	MU1, USN	171			
Elefante, Getulio R.	SH1, USN	84	McDade, Raymond W.	ABHC, USN	86	Waddell, Floyd	TMCM, USN	292
			Mendoza, Rodolfo F.	AKC, USN	127	Wakin, Abraham A.	CWO2, USN	8
Garrett, Leotis	AE1, USN	126	Michael, Myron M.	MS1(SW), USN	MAL	Any names in red indicate	50 year continuous	memhers
Gatewood, Owen L.	USN	MAL	Mills, Larry G.	UT1, USN	126	Any names in <b>bold</b> indicate		
Goodman, Billy L.	USMC	161	Mondragon, Joseph M.	DKC, USN	178	To report the death of a S at mserfra@fra.org or by		



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

Name	Branch	Don C. Camarigg	163	Jerry P. Knickerbocker	MAL	Terry Smith	59
OCTOBER		Joseph H. Palmer Jr.	259	Richard P. Tardell	MAL	John R. Clark	MAL
Neftale D. Diesta	127	Rizalind Constantino	289	Charles W. Bowen	181	Melchor C. Abrigo	MAL
James J. Sabatino	MAL	Murl E. Steele	161	Tammy Shuflat	99	Robert L. Stilson	MAL
Jerry Oprisko	94	Kenneth G. Hogue	MAL	David R. Detwiler	MAL	Ernest J. Holt	254
Jesse S. Stewart	MAL	Lee D. Nelson	MAL	Marc F. Povondra	174	Dwight W. Sherman	61
James R. Jones	104	Ernest G. Tolos	147	David G. Reddick	97	Roy V. Williams	MAL
Robert E. Myers	MAL	Norman G. Archibald III	22	William D. Hays	MAL	Richard A. Crabtree	24
Lilton W. Davis Jr.	MAL	Richard Stjohn	159	Sofronio Baldoza	127	Larry J. Smith	248
Brett Pusser	94	Roland W. Saeger	115	Marvin O. Smith Jr.	269	Allan A. Anderson	85
Charles K. McKee Jr.	46	Robert Bruce Wilson	MAL	Denton W. Beaty	MAL	Charles A. Kuczmarski	MAL
Thomas L. Standley	60	Philip D. Deyo	MAL	Floyd J. Johnson	MAL	Richard J. Schmitz	289
Keith Hudson	MAL	Cesar T. Abueg	302	Fredrick R. Evans	MAL	Charlie W. Pollard Jr.	290
Wayne E. Thomas	MAL	Richard Cox	MAL	Amancio Delos santos	127	Virgil E. Clemmer	MAL
Victor E. Tapia	289	Bobby D. Delaney	268	Larry L. Oiler	156	Thomas J. Taylor	MAL
Russell C. Barnard	99	James L. Franklin Jr.	106	James R. Sarafin	94	Larry E. Unash	216
Stephen B. Smith	166	Wiley L. Renfroe	22	Robert A. Kanning	MAL	Michael Skidmore	281
Sam Bunch	MAL	Stella Reyes	163	Billy B. Meadows	175	David Reas	46
Dominador C. Virata	166	Bart Fabacher	67	Michael Weber	24	John F. Barry	MAL
Chris Fontaine	60	John O. Lohmeyer Jr.	207	Scott W. Roberts	24	Donna M. Jansky	31
James E. Kenney	85	Terrence A. Cooke	93	William Seidenstein	71	Charles Fowler	MAL
Robert L. Orndorf	MAL			Lloyd A. Kinch	24	Franklin T. Swindell	053
John D. Tredway	MAL	NOVEMBER		James M. Douglas	24	Kenneth W. Allen	201
Michael C. Hardy	339	Kathryn L. Hare	181	Frank T. Manning	MAL	Paul J. Elbert	276
Robert L. Watkins	MAL	James A. Sutherland	MAL	Leslie McGilvray	MAL	William P. Hunter	MAL
James Stewart	24	Duane L. Nelson	197	Steven L. Smyczek	MAL	William B. Butler	269
Alfred D. Walters	60	James Bellant	70	William H. Montgomery III	MAL	Samuel F. Farrar	61
Archie J. Hunter	49	Gordon P. Moore	MAL	Randy M. Puschert	24	William H. Pauly	136
Richard B. Herndon	269	William J. Ekleberry	298	Billy F. Mitchell	91	Alfred Perno	126
Franklin Rosa	208	Justin A. Davis	281	Robert G. Degnan	MAL	Joseph A. Walc	MAL
James G. Darmstaedter	159	Thomas O. Peavy	MAL			Thomas G. Johnson	MAL
Arthur W. Eckhardt	29	Jerry L. Carroll	MAL	DECEMBER		Richard B. Burnam	24
Joseph D. Jankowski Jr.	24	Pat L. Williams	24	Fred D. Tranzor Jr.	MAL	John P. Martin	MAL
James F. Willenbrink Jr.	99	Sterling R. Halsey	156	Jack Cartee	245	Billy G. Hall	MAL
David B. Bartelme	61	Patrick Jeremy	MAL	Carol J. Janssens	MAL	John T. Gamber	367
George L. Robinson	346	Frank Kramer	192	Wendell Kruse	18	Isaac C. Kidd III	24
William A. Thomas	MAL	Robert Stevens	MAL	Jack Whisenant	162	Robert K. Curtis	269
John C. Mattos	MAL	Brian L. Beach	MAL	Victorio O. Carreon	302	Leonard M. Snell	276
Bernard D. Ward	MAL	Brian P. Schwatka	24	Dani D. Ferris	91	Lucinda A. Bryan	269
James D. Bates	210	Larry J. Greenfield	MAL	Allan W. Edwards	91	Leonard J. Miller	89
Conrad V. Dale	46	John B. Cary	MAL	Julius Olguin	94	Daniel Thompson	MAL
Osman O. Omar	175	Charley E. Craven	22	Steven M. DeRusha	MAL	Stephen G. Sedlmeyer	289
James Nolan	MAL	Harold B. Loyer	141	Robert S. Rollins	MAL	James E. Davis	46
Calvin E. Petersen	14	Forrest R. Graybeal	MAL	Geoffrey W. Davis	29		
John Smith	MAL	Robert J. Wagner	290	Terry F. Byer	MAL		
Warren O. Hodges	MAL	Dennis Heimbach	115	Lisa Smith	59		



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### Setting Personal and Family Wealth Goals





here's a Finnish quote, "Happiness is the place between too little and too much." In our culture that's so driven by having more, no matter what we already have, this can be a smart and helpful bit of advice. For families just starting to plan their financial priorities, budgeting can be a balancing act: paying bills, saving wisely in the event of emergencies, and investing in anticipation of children's college tuition or your own retirement.

The desire for more "stuff" actually can contribute to a financial bind for families. In many cases,

a lack of financial priorities leads to overspending, leaving too little money to cover expenses and savings. As a result, many individuals have little choice but to continue working into their retirement years.

For many Americans, however, retirement will span decades—and that key thought should be near the forefront of your planning efforts.

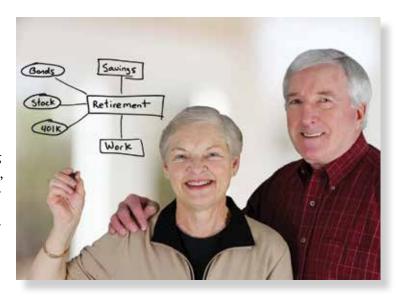
#### **Start by Planning Your Journey.**

Everyone should avoid the temptation to plow ahead with no plan, possibly because they think they don't earn enough to save or because poor decisions have left their finances in such turmoil that they don't want others, including family members, to know. You should never be embarrassed about what you make or the situation you are in. It might surprise people to know how many others are in situations similar to theirs.

The worst thing you can do is nothing. Seeking help from a trusted financial advisor can help build your confidence, and most important, show you that you're not alone on your financial journey.

### Set Goals, Ask the Right Questions, and Find Someone to Help You.

Setting goals is critical to your financial wellbe-



ing, and it starts with introspection and questions. For example, would you love to work into old age or do you want to retire early? Would you like to start a second career or own a business? How will you financially provide for your children's college education? Is your dream house a near or distant possibility?

At the heart of having an investment plan for your future is figuring out exactly what you want to achieve. In determining your investment goals, there are several questions that can help you and your financial advisor develop an appropriate investment plan.

- First, how long can you invest your money?
- Second, how comfortable are you with up and down movements in the value of your investments?
- Third, how much ready cash do you need to meet unexpected emergencies or expenses?

Once you've answered those questions, you and your financial advisor can begin to weigh the three primary investment goals – growth, income, and stability or protection of principal – to determine how to select specific investments that are appropriate for your investment plan.

#### Move Saving Up Your Priority List.

Typically when we budget, we budget all of the required obligations that we have—mortgages, car loans, utilities—and then we budget our discretionary spending. And whatever is left over, if anything, is what we save. Re-order your list (and priorities): Pay required household bills and then budget your savings, moving nonessentials to the bottom of the list.

### Smart Planning Starts With a Simple Principle: Pay Yourself First.

Save systematically to take advantage of the potential for compound growth. As a hypothetical example, Sally, age 23, invests \$5,500 a year for 10 years in a Traditional IRA. At age 65, her investment will be worth \$363,418, based on a hypothetical, consistent return of 5%. By contrast, David starts funding his Traditional IRA at age 40, putting in a total of \$143,000 over 26 years until he's 65. Using that same assumed return, his investment will be worth \$295,180—about \$68,000 less than Sally has in her account even though she invested \$88,000 less.

A small amount can be huge here, even if you are saving \$10 a week or \$50 a month or \$200 a month. Doing so may be more reliable than hoping for an inheritance from your parents, who may incur unexpected medical bills or give their money to someone else. **FRA** 

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

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#### Calendar of Events

#### February 16-17, 2018

East Coast Mid-Year Meeting Holiday Inn Richmond South-City Gateway 4303 Commerce Rd. Richmond VA 23230 804-592-2900 ask for FRA rate \$109 plus tax, includes breakfast

#### February 22-25, 2018

Southeast Mid-Year Meeting Courtyard Marriott, 3665 Roosevelt Blvd. Birmingham, AL 35235 Contact Branch 112 at 205-661-2280

#### March 15-18, 2018

South Central Mid-Year Meeting Wyndham Garden Shreveport, 1419 E. 70th Street, Shreveport, LA 71105 318-797-9900

Contact Bruce Talbot 808-781-6542 email: brucetalbotfra@outlook.com

#### March 22-25, 2018

West Coast Mid-Year Meeting Stockton, California Contact Roland Shorter, Jr. email: rpfrawc@att.net

#### March 24, 2018

Northeast/New England Mid-Year Meeting Clarion InnToms River, 815 Route 37 West, Toms River, NJ 08755

Contact Sharon A. Munday 732-567-5258, 732-350-6403

email: samnj124@comcast.net \$109.00 per night plus tax Reservations: 732-341-2400

#### April 8-11, 2018

North Central Mid-Year Meeting Stone Castle Hotel, 3050 Green Mountain Dr., Branson, MO 65616 417-335-4700 \$69 + tax per night, includes breakfast

#### July 20-21, 2018

East Coast Regional Convention Holliday Inn at Solomons Island, 155 Holiday Dr., Solomons, MD 20688 410-326-6311

Contact: Brian J. Jones 240-925-7818 email: papajones62@hotmail.com

#### August 3-4, 2018

Southwest Regional Convention Laughlin, Nevada Contact RPSW Bruce Davis



Dear FRA Members and Colleagues,

y name is Christina Hitchcock and I'm your new Director of Membership. I joined the organization on Veterans Day 2017, when I met our National President and Vice President at the events held in Arlington National Cemetery. I'm thrilled to be a part of the team and look forward to speaking with many of you personally as I come up to speed.

I've spent the past 12 years working for the Blinded Veterans Association, a Veterans Service Organization, and my father served in the Army for 20 years. Much of my life has been impacted by a commitment to service and the notion that our mission isn't just about the objectives we can see in front of us, but also about ensuring our foundations grow stronger for the next generation.

I'm a big believer in the value of personal connections. If all we do is follow a script, without being open to an individual's needs or concerns, we lose an opportunity to touch those who need us the most. FRA's Legislative Agenda focuses on ambitions that grant our members greater safety and security in the core elements of their lives, thereby allowing them to choose how else to serve with more freedom and flexibility.

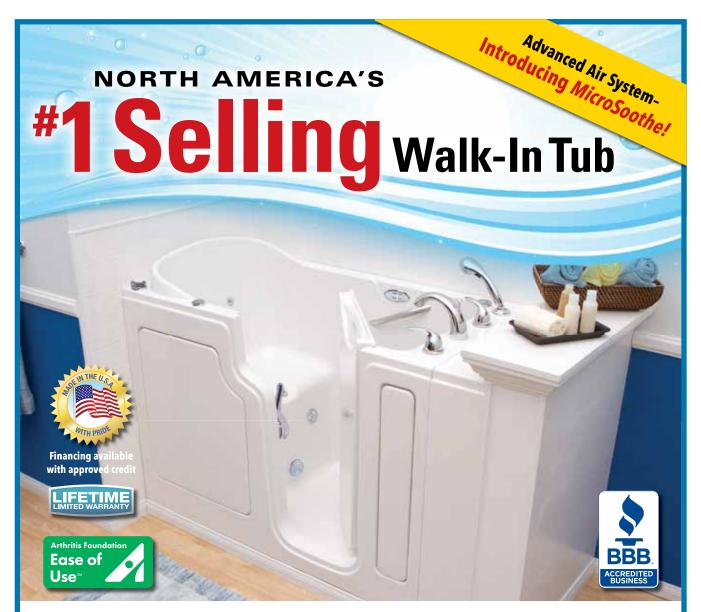
We hope, of course, that the example they set for the younger generation will be a formative and lasting one. Our achievements must survive the test of time and for that we require more than a bare minimum of support. We need broad consensus and a willingness to discuss, and debate constructively and respectfully, so everyone's voice can be heard.

As I learn more about FRA's history and work with NED Snee, I want to hear

about what we can do for our members to give them that safety and security in our Association. Traditionally we've focused heavily on health care—and we will continue to do that—but we want to ensure that we don't overlook other opportunities to fortify all aspects of your lives, your commitments and your legacies.

Thank you for the warm welcome I've received thus far. I'm honored to work for you and with great anticipation look toward the future. **FRA** 

Christina Hitchcock is FRA's Director of Membership. She can be reached at ChristinaH@fra.ORG



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