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FRA^{today}

The magazine of the Fleet Reserve Association

MAY 2018

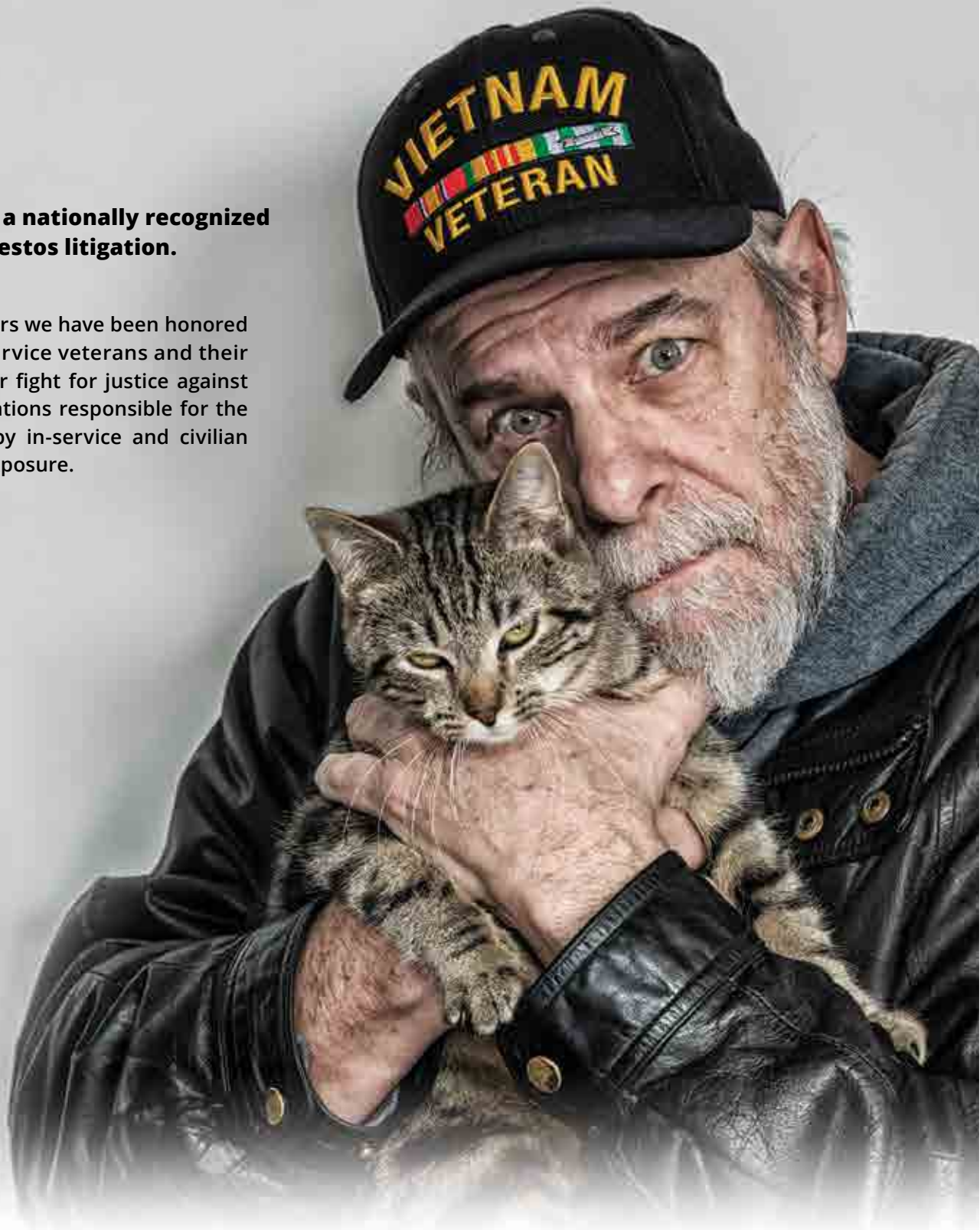
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INSIDE:

- 8** On & Off the Hill
- 26** Get a Strong Core
- 33** Life Members

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contents

May 2018 volume 97 number 5

features

16

Identity Theft

Did you know 17.6 million, or nearly 7 percent of Americans, fell prey to at least one case of identity theft in 2014? Your information can be compromised when thieves steal your mail, trash, wallet or by computer hacking.

26

Importance of a Strong Core

Your core is your abdominal, back, hip and pelvic muscles, including the muscles along the spine. A healthy core fights against back pain while it provides better coordination, breathing, digestion, posture and protection from injury.



LOYALTY, PROTECTION AND SERVICE

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

departments

2

Communications

4

From the Fantail

6

Shipmate Forum

8

ON & OFF Capitol Hill

Legislative updates

30

Education Foundation

33

Life Members

36

Membership Matters

38

Shipmate News

40

Auxiliary of the FRA News

National President, Jean Smith

42

TAPS

44

Reunions/Looking For...

46

Finance Matters

Personalized social security strategy

48

FRA Profile

Rosemary Ellen Posekany

January 6, 1952-March 15, 2018

Wolverine Branch (298) and North Central Regional President Rosemary Posekany of Greenville, Mich., joined the staff of the Supreme Commander on Thursday, March 15. She was involved in an automobile accident while traveling home from a branch meeting in Illinois. She was born in Grand Rapids and was the daughter of Howard and Mary (Heitz) Petersen. Upon graduating from junior college, her mother asked, "What are you going to do with your life? Have you considered the military?" Rosemary enlisted into the Navy and rose to the rank of Chief Petty Officer, retiring after 20 years of active duty. She was especially proud to have served the last four years of her career aboard the *USS ABRAHAM LINCOLN* (CVN-72). She joined the FRA in 1987 and later became a life member and national officer; a life member of the VFW Cleveland-Wolverton Post 3749 and Disabled American Veterans; and longtime member of the Ray Booth American Legion Post 101. She was a much loved fixture at the Wyoming Veterans Affairs Health Center, where she volunteered every Thursday.



Her desire to better her community and world wasn't limited to just veteran causes. She was an active member of St. Charles Catholic Church, and a member of the Per Gradus Club. She had a passion for reading and loved the ten years she worked at the Alvah N. Belding Memorial Library. She had an infectious laugh and wonderful sense of humor, and positively impacted many lives. Rosemary loved to skydive and also travel the world. She met her husband Marty Posekany while they were stationed in Iceland.

Shipmate Posekany is survived by her husband Marty, along with her stepchildren, Andrew (Misty) Posekany and Belinda (Bobby) Hogan; grandchildren, Shawneanna, Sky, Ashley, Lloyd, Rex, Chloe, Dawson and Rylie; siblings, Michael (Phyllis) Petersen; Raymond (Cindy) Petersen, and Maryanne (Chris) Rogers; Marty's siblings, Darby (Rhonda) Posekany and Rae (Brian) Foulk; nephews, Joseph, Jeffrey, Andrew, and Benjamin Petersen, David Rogers, and Zachary and Alexander Posekany; niece, Taiya Stevens; special aunt, Pat Worden and many other relatives and countless friends.

FRA offers its deepest condolences to Shipmate Posekany's family and all affected by her loss.

Fair winds and Following Seas, Rosemary. **FRA**

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Tom Snee
NED

The most sacred and misunderstood word in meaning and application is CHANGE. If I may quote a renowned philosopher, Italian Renaissance historian, politician, diplomat and writer Nicolo Machiavelli, who has been referred to and called “the father of modern political science” regarding the leading of change:

“It must be considered that there is nothing more difficult to carry out, nor more doubtful to success than CHANGE; for the reformer is an enemy, to those who profit from the old and has only lukewarm support from those who would profit by the new.”

In today’s economic, political and social world, CHANGE has almost been compared to a dark uncrossable abyss by the extremist who wants to “move forward.” If we did not have CHANGE, how many people would have accepted the “chip” credit

card, a car that is totally electric, air conditioners vs. fans, computers over typewriters or scientific resources like solar panels for power just

to name a few. CHANGE is needed in any organization/association as great mind-sets are needed to make that CHANGE, to further project the desired futuristic visions we want that will eventually make our world a better place. Breaking some of those established paradigms can be very difficult—but we cannot give up.

Today’s attitudes come from a generation that transits inspiration. However, for some people, push-back is easier than really trying to accept the point of view from today’s generation. Yes, at times acceptance does come with a cost. One appropriate quote that comes to mind, “Do you want me as a person of what I can offer or my dues?” Age vs. CHANGE

creates many delusions that have even denied continued friendships—even that which breaks apart families and friends, due to internal greed. In a macro sense, some may not even want to CHANGE their ways of thought but do give into societal mannerisms. Let us look at cell phone technology and how fast it keeps changing. If I choose to use a flip phone, why would someone demand me to stay current with comments such as, “you need an I-phone”—only to meet societal expectations? After all, I can still call and text but more importantly, it is my telephone of choice. Some of these intrinsic senses and the desire for structural, ritualistic forms of organizations takes on a different dimension of “do it this way, because we have always done it that way.” I suppose the real tongue-in-cheek is, do we cover the same venue and agenda to achieve the key purpose of whom and what we are?

Reviewing written governances and relying upon common sense could be that very CHANGE that is needed. Thomas Paine wrote a great oratory on the subject of Common Sense in the 1700’s.

Crossing over to the acceptance, understanding and the eventual respect of those changes is needed for all FRA members. Perhaps the following could be a blueprint to such an adventure: create CHANGE; move with CHANGE; accept CHANGE! Using the phrase “that is the way we always did it” is not always welcomed or accepted by the newer generations but rather creates and drives more separation. They are not joiners, but believers to service. This is ACCEPTANCE to CHANGE!

So what is your CHANGE? Should we take action, move through change and progress into our joint future or remain the same, doing the same?

This bit of wisdom was given during my active duty days, to new Chief Petty Officers on the eve of them becoming Chiefs.

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



Chief Petty Officers from Naval Air Station Pensacola Corry Station pose for a photo during an anniversary celebration for the rank of Chief Petty Officer. April 1, 2018 marked the 125th birthday of the Navy’s Chiefs Mess. Photo by Cryptologic Technician 1st Michael J. Sumrall.

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FRAtoday Content

Mr. Snee: A friend of mine, John Crispens shares his *FRAtoday* when articles appear that he considers in my area of interest. I have to commend you sir on this month's issue focusing on the *USS PUEBLO* and the narrative surrounding this event, and our awesome Navy brethren.

I called John and shared my thoughts on how insightful, unbiased and declarative some of the facts you and Mr. Stevenson presented. I thoroughly enjoyed the story and recalled the tragic event and all the swirling controversies thereafter, much to my dismay.

Your articles cut right through the swells and gave credit where due as well as where it was not.

Thank you sir. Fair winds and following seas...

Richard J. "Rich" Losier

FRAtoday: Shipmate Losier, Thank you for your kind words on this month's FRAtoday. Bill Stevenson and I are very conscientious of what should be printed for interest and yet provide a source of factual "unbiased" articles for our members and others to read. As for "From the Fantail," it is from my days on ships as a CPO where I heard the "scuttlebutt" and concerns from my Sailors. Have a "warm" weekend. Tom Snee, NED.

USS Pueblo (AGER-2)

The story concerning the *USS PUEBLO* was minimally concise and mostly correct, however, I was surprised that you did not include one of the most important aspects of the hijacking explained by Captain Lloyd Bucher in his book, "Bucher: My Story," published in 1970, less than 2 years after the hijacking took place. The book is available from AMAZON for \$5.00.

The book is a full explanation of what actually happened. I encourage you to inform your readers and interested military personal that served during that horrible experience.

I was stationed at the Naval Communications Station, Cheltenham, Md., during the taking of the *PUEBLO*. Many of the men stationed there knew a major portion of personnel on the ship.

CTOC Melvin O. Williamson (Ret.)

FRAtoday: Thanks for your feedback and mentioning

*of the book. The topic could have been enough to fill another book, but we had to trim it to 1500 words. We took the approach of interviewing sailors who had first-hand experience to make it more from their perspective, not an all-encompassing historical story. Even after reference checking etc., we still got some pushback on some of the facts. I can only suggest an historical event such as the *USS PUEBLO* hijacking must have different information published and accepted as facts.*

TRICARE Changes to Prescriptions

In the Shipmate Forum of the January issue of *FRAtoday* you responded to a letter concerning TRICARE for Life. You stated that there were NO CHANGES to TRICARE for Life. Well, I just received a prescription for a generic drug from Express Scripts that I have been getting for years. I have never paid a co-pay in the past but was now charged \$7.00 co-pay. When you are taking several drugs that adds up pretty fast. When I contacted Express Scripts I was told that the new regulation started in February and it applied to all Tricare including Tricare for Life. If there are no changes then why am I being charged a co-pay?

John Poorman, USMC (Ret.)

*FRAtoday: Shipmate you are correct, the January comment is wrong. We received many calls and emails calling out the misinformation. Express Scripts went from free to \$7 on Feb. 1 and many "Tricare for Life" users said they were blindsided. They were told they would be largely exempt from a series of major Tricare changes rolled out Jan. 1, including higher co-pays and enrollment fees." A very informative article by Military.com is worth a read: <https://www.military.com/militaryadvantage/2018/02/27/why-did-tricare-life-prescription-co-pays-go.html> **FRA***

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

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ON & OFF *capitol hill*

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

Sequestration Defense Cuts Delayed but not Eliminated



John Davis DLP

FRA supports the bipartisan deal passed in early

February that among its other provisions increased sequestration spending caps for Defense for FY2018 and FY2019. FRA has long called for an end to sequestration which has caused dangerous budget cuts harmful to the military. Left unchanged, sequestration cuts will begin again in FY2020 and FY2021. These budget cuts mandated by the Budget Control Act of 2011 pose a threat to national security and will substantially impact member pay and benefits.

These automatic cuts, known as sequestration, require that 50 percent come from Defense even though Defense only makes up 17 percent of the federal budget. These cuts were intended to be so punitive that Congress and the Administration would be forced to work together to find reasonable alternatives. Unfortunately, this has not occurred and Congress and the White House have been consumed with partisan bickering and have been unable to come to a long term agreement on the budget without sequestration cuts.

FRA is working to exclude Defense from the FY2020 and FY2021 budgets. Members are urged to use the FRA Action Center to weigh in on this issue.

Budget Passes with OTH Provision

After kicking the budget can down the road four times in February, Congress agreed to a two-year funding deal that would give the Department of Defense (DoD) \$700 billion for FY2018. The Department of Veterans Affairs (VA) has a two-year budget cycle and also has funding for FY2018. Lawmakers passed another continuing resolution to keep the remainder of government open at FY2017 levels until March 23. This will give Congress time to sort out the details of an omnibus spending bill. The bill includes provisions that give the Pentagon more flexibility in spending the already approved appropriations. The House and Senate passed the bill (H.R.1625), and President Trump originally indicated he would sign it into law.

The spending bill also includes provisions of the FRA-supported "Honor Our Commitment" (H.R.1685-S.699) sponsored by Rep. Beto O'Rourke (Tex.) and Sen. Christopher Murphy (Conn.). This provision is part of VA Secretary Shulkin's initiative to provide help to veterans previously locked out of the VA healthcare system. Under current law, veterans denied care and benefits due to their Other Than Honorable (OTH) status, lack a transparent process to appeal because the VA's "characterization of discharge review" process is conducted entirely in-house. Many veterans who are struggling with PTSD, TBI and other related conditions endure an

appeal process that can take years and typically results in denial of services. These reforms would create a more user-friendly process and requires the DoD to coordinate efforts with VA.

In related news, thousands of Navy and Marine Corps veterans who served in Afghanistan or Iraq and have an Other Than Honorable (OTH) discharge, recently filed a class-action lawsuit against the DoD. The suit alleges that the plaintiffs were unfairly given less-than-honorable discharges by the Navy, preventing them from getting their benefits. The veterans are represented by students from Yale Law School's Veterans Legal Services Clinic, which filed a similar lawsuit against the Army this past year.

DoD and the VA recently launched a web-based tool that provides customized guidance to veterans who want to upgrade or change the conditions of their military discharge. The tool can be found online (www.vets.gov and www.militaryonesource.mil/). The preview board's links are also listed on the Navy site (www.secnav.navy.mil/mra/bcncr/Pages/home.aspx). In August 2017, DoD issued guidance clarifying how review boards will consider cases involving mental health conditions, including PTSD, TBI, sexual assault or sexual harassment. For more information go to: www.defense.gov/Portals/1/Documents/pubs/Clarifying-Guidance-to-Military-Discharge-Review-Boards.pdf

NP Testifies Before Veterans Committees

FRA's National President William Starkey testified before a joint hearing of the House and Senate Veterans' Affairs Committees this week. NP Starkey was the first person to testify in a panel of nine witnesses from other MSO/VSO organizations. The NP asked Congress to pass legislation (S.422/H.R.299) to expand presumption for Blue Water Vietnam veterans who were exposed to Agent Orange while serving off the coast of Vietnam.

During another joint House and Senate Veterans Affairs Committee hearing a week earlier, the Chairman of the House Committee, Phil Roe (Tenn.) said, "I have colleagues who are impacted by this issue. So let's get this issue off the table this year."

FRA supports the "Blue Water Navy Vietnam Veterans Act" introduced in both the House and Senate (H.R.299 & S.422 respectively) last year. The act clarifies service members who served off the coast of Vietnam during the conflict have a presumption for filing disability claims with the VA for ailments associated with exposure to Agent Orange. Presumption of service connection exists for Vietnam veterans who served in country, on land and inland waterways.

Enactment of H.R.299/S.422 will bring a degree of justice to tens of thousands of Navy personnel who

have been denied VA services since 2002.

Members are urged to use the FRA Action Center to ask their legislators to support the "Blue Water Navy Vietnam Veterans Act" (H.R.299/S.422).

Additionally, the National President's testimony requested that the VA Caregiver program be expanded to include those who care for all catastrophically disabled veterans. Currently the program applies only to caregivers of veterans who were disabled after September 11, 2001. House and Senate Veterans' Committees Chairmen, Rep. Phil Roe (Tenn.) and Sen. Johnny Isakson (Ga.) respectively, declared the "Blue Water Navy Vietnam Veterans Act" (H.R.299/S.422) will pass and the VA Caregivers Act will be expanded this year.

NP Starkey's written testimony also cited other issues, such as improved mental health care and suicide prevention. As well as support for improvements to the VA Choice Program, an increase in veteran's burial benefits, enhanced VA programs for women and improved enforcement of the Uniformed Services Employment and Reemployment Rights Act (USERRA). The USERRA is a federal law intended to ensure that persons who serve or have served in the Armed Forces are not disadvantaged in their civilian careers because of their service.

Shulkin Out, Trump Nominates Navy Admiral Doctor

President Trump dismissed Veterans Affairs Secretary David Shulkin and will nominate Rear Admiral Ronny Jackson, the presidential physician to replace him. Adm. Jackson has served in the White House since 2006 after serving in Iraq as an emergency physician. Jackson must be confirmed by the Senate. In the interim, Trump announced Robert Wilkie would serve as the acting secretary. Wilkie serves now at the Department of Defense as Undersecretary of Defense for Personnel and Readiness.

Shulkin's removal had been rumored after a scandal over a taxpayer-financed trip to Europe last summer. A VA Inspector General report last month criticized him for wasteful and unethical actions dur-

ing a 10-day official VA trip last summer.

Jackson began his active duty naval service in 1995 at Naval Medical Center, Portsmouth, Virginia. After completing his internship program in 1996, he went on to become the honor graduate of the Navy's Undersea Medical Officer Program in Groton, Conn.

In 2001, Jackson returned to Portsmouth Naval Medical Center to begin his residency in emergency medicine, finishing at the top of his class and receiving the honor graduate designation. Upon completing his residency in 2004, he was assigned to the Emergency Medicine Residency Program at the Naval Hospital in Portsmouth, Virginia. In 2005 he joined the 2nd Marine Logistics Group, Combat Logistics Regiment 25, in Camp Lejeune, N.C. From there he deployed in support of Operation Iraqi Freedom.

Passing of Former VA Secretary

Department of Veterans Affairs (VA) Secretary Shulkin issued a statement regarding the passing of former VA Secretary Togo West who served as Secretary from 1998 to 2000. He was appointed Secretary by President Clinton and previously served as Secretary of the Army from 1993 to 1998. From January 2, 1998 through May 4, 1998, he served a dual role as Acting VA Secretary and Secretary of the Army, while awaiting confirmation as VA Secretary. He was appointed as General Counsel for the Navy from 1977 to 1979 by President Carter, and later served as General Counsel of the Department of Defense from 1980 to 1981. He also co-chaired the Fort Hood massacre investigation with former Chief of Naval Operations, Admiral Vernon Clark (Ret.) and issued a report in January 2010.

House Subcommittees Review VA Budget

Department of Veterans Affairs (VA) Secretary Shulkin testified before the House Military Construction, Veterans Affairs, Appropriations Subcommittee about the VA budget. During the hearing, Shulkin was asked about his priorities to expand access to VA medical facilities and his efforts to adopt the same electronic health care record used by the Department of Defense (DoD). In addition, three separate House Veterans' Affairs Committee Subcommittees (Health, Disability Assistance and Memorial Affairs, Economic Opportunity) also reviewed aspects of the VA's FY2019 budget request. FRA welcomes the overall VA budget increase of \$12.1 billion, which is more than a six percent increase over the FY2018 budget. The VA budget is up 175 percent since 2006. Other provisions of the FY2019 budget request include:

- Increasing medical care \$4.2 billion above FY2018 (\$76.5 billion) for FY2019 and \$2.6 billion above FY2019 for FY2020;
- Hiring an additional 225 fiduciary employees to help protect veterans who are unable to manage their VA benefits;
- Adding \$1.2 billion in FY2019 budget to implement

single Electronic Health Record (EHR) to create a seamless transition from DoD to VA; and

- Providing \$14.7 billion in discretionary funding for community care for veterans.

The FY2019 proposed budget calls for rounding down VA benefits to the nearest dollar to help pay for veterans attending flight school under the Post 9/11 GI Bill. Post 9/11 GI Bill benefits have been earned with three or more years of service by veterans who were in the military after September 11, 2001. Disabled veterans should not have their benefits cut. Use the FRA Action Center to ask their legislators to oppose this proposal.

Bill to Protect Veterans Passes House

The House unanimously approved the FRA-supported "Preventing Crimes Against Veterans Act" (H.R.506), bipartisan legislation sponsored by Congressman Thomas J. Rooney (Fla.) and Congressman Ted Deutch (Fla.) to protect veterans from scam artists targeting them. Financial predators have increasingly targeted veterans recently—particularly elderly veterans living in low-income housing or assisted living facilities—to defraud them.

Although it is illegal for unauthorized individuals to charge veterans for helping them receive benefits, there are no legal or financial repercussions for people who violate this law. As a result, scammers often get away with charging veterans exorbitant fees while the veteran has no guarantee they will receive any VA benefits.

The bill would close this loophole by levying a heavy fine, and/or impose prison sentences up to five years on any individual who defraud veterans or their immediate family members of their benefits.

"Anybody who seeks to financially exploit the men and women who have served our country and cheat them out of their hard-earned VA benefits should answer to their wrongdoings and face harsh punishments for their crimes," Rooney said. "Frankly, it's appalling that there are people out there who are targeting our veterans."

"With this vote, the House is taking strong, bipartisan action to protect our veterans," Deutch said. "Con artists looking to steal veterans' hard-earned pensions must face penalties."

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DHA Briefs FRA on TRICARE Changes

NED Thomas Snee, NVP Bob Washington, and DLP John Davis attended an MSO/VSO Executive Advisory Council meeting with the Vice Admiral Raquel Bono, Director of the Defense Health Agency (DHA). The lead topic was an update on the TRICARE transition from changes mandated by the FY2017 Defense Authorization Act. Billy Maynard, President and CEO of Health Net Federal Services (Eastern Region) and Orie Mullen, President, Humana Military (West Region) briefed the group on the progress in their respective regions. Maynard estimated achieving normal performance standards by mid-April. Mullen explained his region increased from 10 states to 32 states, and Humana hired an additional 1,000 employees to help with workload. Currently, only 88 percent of enrollments are being completed within 10 days.

The group was briefed by the Office of Personnel Management (OPM) about upcoming changes to TRICARE dental and vision programs. This new insurance option is to be implemented on January 1, 2019. The existing TRICARE Retiree Dental Plan,

which is currently provided through Delta Dental, will expire December 31, 2018. OPM officials explained the new plan will be offered and administered through the Federal Employees Dental and Vision Insurance Program (FEDVIP).

All TRICARE retirees and their families are eligible for both the dental and vision coverage. Active duty military families are only eligible for the vision coverage.

The retiree dental plan and the new vision plan will allow beneficiaries to choose from several dental and vision carriers that offer a variety of benefit options.

Beneficiaries must choose a plan during TRICARE's open season (November 12, 2018-December 10, 2018). There is no automatic transition for those currently enrolled in the TRICARE Retiree Dental Program. Changes can only occur during open season and life changing events.

For more details, read the March 2018 *On & Off the Hill*. Beneficiaries should start getting information and pre-enrollment communications through their website (www.TRICARE.benefeds.com).

FRA Met with Health Net on TRICARE Changes

On January 1, 2018 the Defense Health Agency (DHA) was mandated by Congress to implement extensive changes to TRICARE. The changes include going from three regions to two and implementing the new TRICARE Select program in lieu of TRICARE Standard and Extra. Recent reports indicate significant problems with implementation in the new Western Region administered by Health Net, including customer service, provider networks and delayed referrals.

Mr. Maynard, the President and CEO of Health Net, met with DLP John Davis and other MSO staff to explain the Regional situation. He said the customer service center expected 8500 daily calls but received more than 60,000 calls the first day. Days later, there were still more than 30,000 calls coming in each day. As a result of the overload, 48 percent of the customer service calls

were dropped. The new changes in the law designate TRICARE Select as a Preferred Provider Organization (PPO) instead of a fee for service program (Standard). This means beneficiaries can use any provider but will pay more if they use a provider outside of the network. Beneficiaries are able to enroll their provider into the Health Net Federal Services online (www.hnfs.com).

Referrals for specialty care have also overwhelmed the system. Health Net is supposed to provide referrals in three to five days. Since customer calls initially overwhelmed the system and created a backlog of 80,000 requests for referrals in just two weeks, the DHA temporarily waived some referrals. Currently there is a backlog of 13,000 referrals. Maynard predicted the backlog will evaporate within four to six weeks.

FRA will continue to monitor the implementation of legislatively mandated changes to TRICARE and work toward a smooth transition.

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DFAS Mailing Address Changes

As first reported in June, 2017 On & Off the Hill, military retirees and annuitants corresponding with the Defense Finance and Accounting Service (DFAS) must use a new mailing address. The new addresses are:

Retired Pay correspondence:

Defense Finance and Accounting Service
U.S. Military Retired Pay
8899 E 56th Street
Indianapolis, IN 46249-1200

Annuitant Pay correspondence:

Defense Finance and Accounting Service
U.S. Military Annuitant Pay
8899 E 56th Street
Indianapolis, IN 46249-1300

Mail received at the old mailing addresses after May 1st will not be forwarded to the new address. The telephone and fax numbers have not changed.

New MCPOCG Selected

Master Chief Jason Vanderhaden has been selected as the new Master Chief Petty Officer of the Coast Guard (MCPOCG). Vanderhaden, serves as Command Master Chief, Deputy Commandant for Mission Support (DCMS) since June 2016, and will take over from Steven Cantrell as the senior non-commissioned officer at USCG on May 17, 2018.



In his current role as Command Master Chief, Vanderhaden advises DCMS on strategic vision, goals and objectives in all facets of mission support and is responsible for mentoring senior enlisted leaders throughout the DCMS enterprise. As MCPOCG, he will assist in the development of policy for managing the enlisted workforce of the Coast Guard and work closely with the Department of Defense senior enlisted counterparts.

Vanderhaden has served in the U.S. Coast Guard since

1988, and his previous assignments include Command Master Chief Pacific Area, Command Master Chief 13th Coast Guard District, Command Master Chief Base Honolulu, Chief Petty Officer Academy and USCGC Reliance.

His awards include the Meritorious Service Medal, Coast Guard Commendation Medal and the Coast Guard Achievement Medal. He is a graduate of Class 114 of the Coast Guard Chief Petty Officer Academy and holds a bachelor's degree from Excelsior College.

New Coast Guard Commandant Announced

The Department of Homeland Security (DHS) recently announced President Trump will appoint Vice Admiral Karl Schultz as the Commandant of the U.S. Coast Guard, replacing Commandant Adm. Paul Zukunft after he steps down later this year. This appointment requires Senate confirmation.



Vice Admiral Schultz has been with the Coast Guard for more than 30 years and has headed its operations in the Atlantic area since 2016. If confirmed, he would become the 26th Commandant of the Coast Guard. "Vice Admiral Schultz will provide the sound leader-

ship and steady hand needed to guide our global military service further into this dynamic and extraordinary era of our nation," said Zukunft.

Homeland Security Secretary Kirstjen Nielsen also said, she "was pleased with the nomination" and "looked forward to working with Schultz in his new role." Schultz will lead the Coast Guard as it moves forward with plans to modernize its fleet. The service recently began soliciting shipbuilder applications for the construction of its first new polar icebreaker in several decades.

Vice Admiral Charles Ray has been nominated to become Schultz's second-in-command.

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

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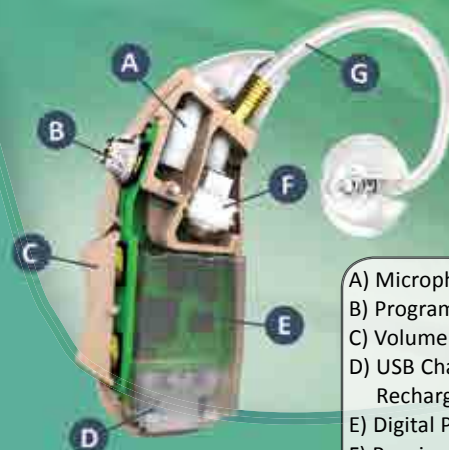


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Identity Theft:

Can it Happen to You?

By W. D. Stevenson

If you become a victim of identity theft, you will most likely experience various emotions and have endless questions running through your mind. When did this take place? How did they get my information? How much did they take? How can I stop it? Most importantly, the question that is never fully answered is, Why me?

These concerns are all valid, but you must push them aside and take immediate action. First, get grounded and take all necessary actions to end access to your identity. Additionally, keep all details in mind so that you know what to do in the future to avoid these scams and be better prepared.

Your personal information can be compromised when thieves steal records from a business or the state and federal government, mail and trash, or your wallet and by computer hacking.

Did you know 17.6 million, or nearly 7 percent of Americans, fell prey to at least one case of identity theft in 2014? The Bureau of Justice Statistics (BJS) announced these figures, which were similar to figures reported two years earlier, indicated a trend that might be static but probably growing. Figures reported in a 2016 *USA Today* article, by Bob Sullivan with Credit.com, showed a small downtick, but that was probably due to the new EMV chip used in credit cards. EMV chip technology is becoming the global standard for credit and debit card use. It was named after the original developers (Europay, MasterCard® and Visa®). The chip technology is used in payment instruments such as cards and mobile phones with embedded microprocessor chips that store and protect cardholder data.

The most common type of identity theft is the unauthorized use of an existing account. There are countless types of identity theft. According to BJS, 8.6 million people







were victim of fraudulent use of their credit card. While 8.1 million experienced the fraudulent use of their checking or savings accounts and 1.5 million had other types of account theft.

Most victims (45 percent) discovered the crime when their financial institution contacted them about suspicious activity or when they noticed fraudulent charges (18 percent) on their account. The majority of identity theft victims did not know how the thief obtained their information and nine out of ten did not know anything about the offender.

Two-thirds of identity theft victims reported a direct financial loss. Victims whose personal information was used to open a new account, experienced greater out-of-pocket financial losses than those who had an existing credit card or bank account compromised. About 14 percent of identity theft victims experienced an out-of-pocket loss of \$1 or more. Of those, about half suffered losses of \$99 or less and 14 percent lost \$1,000 or more.

Although most victims (52 percent) were able to resolve the issues in a day or less, nearly 9 percent spent more than a month trying to solve the problem. Victims dealing with this were more likely to suffer from problems at work, personal relationships and emotional distress. Identity theft victims who spent six months or more resolving financial

and credit problems experienced severe emotional distress.

The *USA Today* article stated fewer than one out of ten identity theft victims reported the incident to police. The majority (87 percent) of the victims contacted their credit card company or bank to report misuse or attempted misuse of an account or personal information, while eight percent contacted a credit bureau.

Other Statistics:

- More people took actions to prevent identity theft, such as checking credit reports, shredding documents with personal information and changing passwords.
- The number of identity theft victims age 65 or older increased.
- More females were victims of identity theft than males.
- Individuals in households with an annual income of \$75,000 or more had the highest rate of identity theft.
- Ten percent of identity theft victims reported the crime was severely distressing, compared to 33 percent of violent crime victims.

Senior Identity Theft

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an especially high risk population when it comes to falling victim to scams, fraudsters and identity thieves. This is attributed to several reasons, from bigger savings at their disposal to higher credit ratings. As a result, it makes them vulnerable targets in comparison to other demographics.

Senior citizens are less comfortable using digital channels such as online banking. Consequently, their bank statements are monitored with less frequency. It also makes them more susceptible

to online scams that others may be more aware of from reading on Facebook posts, websites or news-chatter online. Furthermore, some depend on caregivers or advisors to manage their financial matters, which leave them at the mercy of those individuals.

So, how do you protect yourself from being victimized by a clever online scammer or identity thief? The answer is the same for the elderly as it is for every other demographic: education and awareness. You need to understand the risks of online or telephone interaction and be aware of some common tactics scammers use to try and trick you out of your hard-earned money. For more information regarding scams and seniors, visit the Identity Theft Resource Center (ITRC) website (www.idtheftcenter.org).

Remember, never send banking or personal identity information to anyone you do not know. There is no “Nigerian prince who needs you to guard his royal life savings, your nephew is not trapped in a Mexican Prison, and the Google Tech Team will never instant message you for your security or log in information to confirm your service.” You should only shop online at sites you recognize and with vendors you trust. If there is any doubt about an email or a telephone pitch, contact a family member or industry professional before you even respond or take action.

If you do fall victim to a scammer or identity thief, contact the ITRC’s call center (open Monday through Friday from 8 am to 4:30 pm PST) at 888-400-5530. A trained victim advisor will be happy to assist you in limiting and correcting any damage resulting from the scam. The ITRC is a non-profit organization established to support victims of identity theft in resolving their cases, and to broaden public education and awareness in the understanding of identity theft, data breaches, cyber security, scams/fraud and privacy issues.

Another approach for cases of identity theft is to contact your local police and the Federal Trade Commission (FTC) at 877-438-4338, or visit FTC’s website (www.identitytheft.gov). If the loss involves funds held in a financial institution, such

How to Respond to Identity Theft

Call the companies where you know the fraud took place. Request them to close or freeze the accounts because your identity was stolen. Change your account logins, passwords, and personal identification numbers (PIN).

Go online: IdentityTheft.gov or call: 1-877-438-4338 to report the crime and start your recovery plan made for your situation. You will need to create an account to begin your recovery steps and to track your progress.

Contact and place a “fraud alert” with one of the credit bureaus below. You should also get your credit report—it is free and lasts 90 days. Whichever bureau you contact, must inform the other two. You will get a letter from each credit bureaus confirming they placed a fraud alert on your file.

Experian.com/fraudalert

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1-888-397-3742

TransUnion.com/fraud

www.transunion.com/fraud
1-800-680-7289

Equifax.com/CreditReportAssistance

www.equifax.com/CreditReportAssistance
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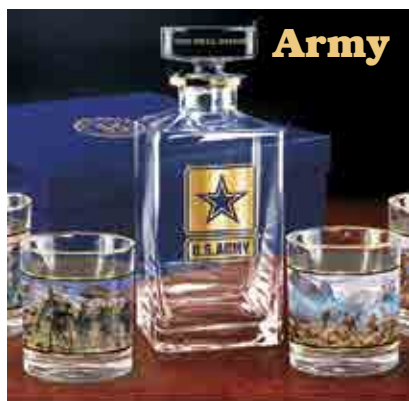
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How to Avoid Scams

- If someone calls asking for money or personal information, hang up.
- If your relative, love interest or close friend is in trouble and asks for money, slow down and check it out first. Talk to other relatives or friends and find out if it is true.
- Is it a recorded sales pitch? Robo-calls like that are illegal, hang up.
- Before you give up your money or personal information, stop and check it out. Search online for a phrase that describes your situation, like “IRS call.”
- Talk to someone you trust—before you give up your money or personal information.
- If you decide to pay someone, consider how you pay. Credit cards have fraud protection built in, but some payment methods don’t.
- Never deposit a check and wire money back.
- Government agencies, such as the IRS, will never ask you to pay a processing fee.
- The IRS will never contact you by telephone as the first interaction.
- If the caller says they can help fix a virus on your computer, hang up.
- If your online romantic interest is asking for cash, do not wire money or give out your bank account information.

Sign up for the Federal Trade Commission (FTC) free scam alerts and get the latest tips and advice about scams:

www.consumer.ftc.gov/features/scam-alerts

as a bank or credit union, report the problem to that particular financial institution immediately. If your loss involved credit cards or loans, contact that creditor immediately.

There is a very informative and much more detailed 104-page guide called “Money Smart for Older Adults Resource Guide” available for free online (https://files.consumerfinance.gov/f/documents/201703_cfpb_money-smart-for-older-adults-resource-guide.pdf). You can also do an online search for: Money Smart for Older Adults Resource Guide.

Military Identity Theft

Limited financial experience can prove costly for servicemembers and some decisions may have

long-term negative effects. Knowing where to learn about how to avoid identity theft is vital. A recent report from the Federal Trade Commission, as well as the article online at Military.com written by Blake Hall, CEO of ID.me stated, “Veterans are more than twice as likely to have their identities stolen than American civilians.” He goes on to say the three reasons as to why servicemembers are more frequently targeted.

There was a hack on the Office of Personnel Management in April, 2014 that exposed the social security numbers and security clearance information of 21.5 million individuals—including active duty and former military personnel. The breach went undetected until March 2015, which provided more than enough time for hackers to sell the stolen information.

Since social security numbers are or were a primary identification delineator in the military, once that information is in the hands of a thief, identity misuse can be easy. The ability to reset passwords and gain access to accounts is often granted by companies, based upon knowing your social security number.

Veterans and servicemembers share their personal information frequently and freely. For decades, the Departments of Defense and Veterans Affairs relied on social security numbers for identification. Servicemembers validate their age, gain base access, use retail discounts, use healthcare services and book air travel by freely showing their credentials to strangers. Did you know veteran’s social security numbers were openly printed on prescription bottles, dog tags, and mailing labels? Imagine if a veteran claims a military discount at a point of sale and they share their DD214 with a cashier or server. That form has the veteran’s full name, social security number, address history, date of birth and service record.

The Consumer Financial Protection Bureau (CFPB) is the U.S. government agency that makes sure banks, lenders and other financial companies treat the military fairly. The CFPB’s Office of Servicemember Affairs (OSA) helps military families through financial challenges by providing

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The Fair Credit Reporting Act (FCRA) provides three alerts to help protect your credit from fraud or identity theft. All three notify users of your credit report, such as lenders, about potential identity theft. The CFPB received many complaints from those deployed who reported damage to their credit because of identity theft while on active duty.

Active Duty Alert is available if you are in the military on active duty and are assigned to service away from your duty station. The alert notifies credit reporting companies of your military status, which limits new credit offers while you're away. Lenders are notified that you have an alert on your credit file and they must take appropriate steps to verify the requester's identity before approving new credit.

The alert lasts twelve months (unless you remove it sooner). Your name will be removed for two years

from nationwide credit reporting companies' pre-screening lists for credit offers and insurance, unless you request otherwise.

Initial Fraud Alert is available to you if you have a "good faith suspicion" that you have or will be a victim of identity theft. This alert is a good first step if you're worried your identity has or will be stolen. You don't have to wait until it happens. It gives you the right to request a free credit report so you can look for any suspicious activity. Lenders are notified you have an alert on your credit file and they must take proper steps to verify the requester's identity before approving new credit.

This alert lasts 90 days (unless you remove it sooner). You also have a right to one free consumer report from each of the nationwide credit reporting companies. This is in addition to the free annual report you are entitled to.

Extended Fraud Alert is available if you have actually been a victim of identity theft and have filed an "identity theft report" with one of the nation-



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wide credit reporting companies. You can visit their website (www.identitytheft.gov) to create a report online. This alert requires lenders to contact you before approving any new credit for you. It also gives you the right to request two free credit reports while limiting new credit offers. Lenders are notified you have an alert on your credit file, and, if you provided a phone number or other contact method, they must use this information to verify the credit requester's identity or they must verify the requester's identity in person, before approving new credit.

This alert lasts seven years (unless you remove it sooner). You also have a right to two free consumer reports during the first 12 months after adding the alert to your account from each of the nationwide credit reporting companies. This is in addition to the free annual report all consumers are entitled to.

Your name will also be removed for five years from the nationwide credit reporting companies' pre-screening lists for credit offers and insurance, unless you request otherwise.

If you want to add an alert, call, go online, or write to any one of the three largest nationwide credit reporting companies (Equifax, TransUnion, Experian). You will be required to verify your identity. Once you place an alert, it will be added to your credit report with the other companies. You can remove or place any of these alerts for free by using the same method.

Lastly but certainly not least, if you are active duty, notify your commanding officer. You do not want them to be caught off guard if they receive calls from creditors who are trying to collect on debts that are not yours. **FRA**

Sources:

Identity Theft Resource Center www.idtheftcenter.org

"Protecting the Elderly from Identity Theft" was written by Matt Davis, Director of Business Alliances at the Identity Theft Resource Center.

Consumer Financial Protection Bureau (CFPB) <https://www.consumerfinance.gov/practitioner-resources/servicemembers/>

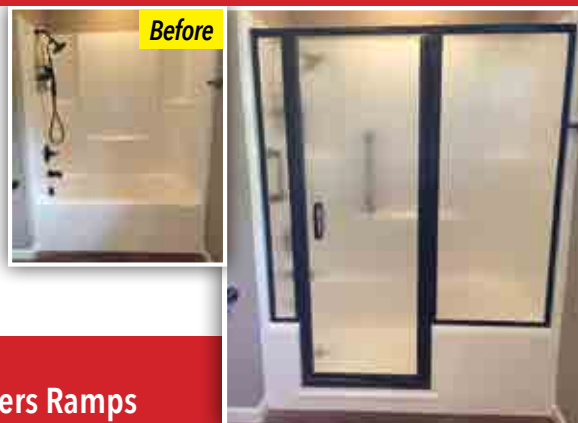
The Bureau of Justice Statistics (BJS) is a component of the Office of Justice Programs in the U.S. Department of Justice. <https://www.bjs.gov/>

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A photograph of an older man with a white beard and hair, wearing a dark grey t-shirt and black shorts. He is sitting on a black mat in a gym, performing a sit-up with his hands behind his head. He is smiling at the camera. The background shows gym equipment and large windows.

Importance of a Strong Core

By Denny Marshall

Everything you do, every movement you make originates and flows from strong core muscles. Your core is made up of your abdominal muscles and back muscles, including the muscles along the spine, as well as your hip and pelvic muscles. Your core supports your spine and helps keep your body balanced and stable. It provides a center of gravity and allows for better performance of movement. A healthy core fights against back pain while it provides better coordination, breathing, digestion, posture and protection from injury.

Having a strong core is an important part of

overall fitness but is especially important as we grow older. Here are a few of the main benefits of core exercises for seniors.

Injury Prevention: For seniors, preventing an injury from occurring is so important because healing from an injury is much more difficult than avoiding one altogether.

Improving Body Strength: Core strengthening exercises can improve body strength of older adults by an average of 30%. Stronger muscles allows for an increased range of motion.

Managing and Reducing Pain: Many seniors



suffer from lower back pain. Core exercises help stretch and strengthen these muscles, helping reduce pain from chronic conditions.

Keeping you Balanced and Stable: Your core helps support your spine, which aides in balance and stability. You'll have a better sense of your center of gravity, which allows for more confident movement.

Making Daily Tasks Easier: If you have a weak core, a simple task such as getting out of a chair can be difficult or just walking down steps can be painful. A strong core provides you better reaction time and aides in ordinary activities, like climbing those steps.

With my clients, I incorporate core strength in every exercise we do. Whether it be an exercise concentrating on another muscle group or an exercise directly concentrating on the core muscles. A strong core helps you perform better during other exercises. With my athletes, functional core training is about power, strength and stabilization. I always tell my athletes that it is important to build core stability first and then build core strength. You want to get the deeper muscles working first. When you have a strong core, everything else will fall into place. One of my clients who works extremely hard on his core strength is Vernon Davis. Coming up on his twelfth season in the NFL, a rock solid core has contributed to his longevity and has helped prevent injury. We are not all professional athletes who perform the extensive exercises that Vernon does, so here are a few exercises you can perform at home.

Bridge

The bridge utilizes isometric contraction to develop strength in your buttocks, lower back and abdominals while also improving balance. Begin by lying on your back with your knees bent and feet flat on the floor. Breathe steadily while you contract your core and raise your hips until they form a straight line between your knees and your chest. Do not arch your back. Hold for a count of three before returning to the starting position. Repeat five times.

Superman

The Superman exercise strengthens your lower back and improves coordination. While lying on your stomach with your arms stretched in front of you, raise your head, neck and your right arm and left leg about two inches off the floor. Lower and repeat on the opposite side (left arm, right leg). Keep your belly button drawn in toward your spine during the movement and remove any strain from your neck. If the exercise is too difficult initially, lift only one arm or one leg per repetition. Repeat five times on each side.

Leg Lifts

Leg lifts target the fibers of your lower abdominal muscles and your pelvis. Lie flat on your back with legs flat and feet relaxed. Contract your abdominal muscles while raising one leg about five inches off the floor. Hold the position for a three count. Lower and repeat with the other leg. Repeat five times on each side.

Side Bends

Your oblique muscles run along the outside of your trunk and assist in rotation and side bending. Strengthen them by performing side bends while seated. Sit on a chair with your feet flat on the floor. Place one hand behind your head and the other arm outstretched to one side. Lean over to the side as if reaching toward the floor. Contract your obliques and return to the starting position. Do not allow your chest to fall forward and try to keep both feet flat on the floor. Repeat five times on each side.

Bicycle

The bicycle provides a more challenging exercise to activate your core muscles and improve coordination. Lie on your back with your hands behind your head as if performing a crunch. Bend your knees and lift your feet, so your calves are parallel with the floor. Drawing in your belly button and exhaling, bring one knee into your chest while reaching toward it with the opposite elbow. Switch to the



opposite side. Repeat for thirty seconds. Rest for one minute, then perform another thirty-second set.

Yoga is also a great way for seniors to improve their overall core strength and many studios will offer classes designed specifically for older adults. Pilates is another great exercise for core strength and many of the movements can be modified to match your ability. Balance training exercises are ideal for strengthening the core as a strong core promotes good balance. They include standing on one foot, tiptoeing, walking heel to toe and others. Another effective balance routine is using an exercise balance board. Water exercises and swimming can strengthen not only the core but they also improve the entire body. Consider how water cushions the joints and bones, keeping them safe, flexible and strong. Often, fitness centers and public pools offer classes in water aerobics designed for seniors.

Core strength can make it easier to enjoy activities that many of us take for granted. Here are four real-life activities that require core strength.

Everyday Tasks: Picking up a package off the porch or bending down to tie your shoes can be a challenging task if you're lacking core strength. Standing still, sitting in a chair or looking behind you all require a strong core. All of these things may be easy to do right now, but they may become more difficult if you don't work on your core strength. Even basic activities like getting dressed or taking a bath might not be an option without a bath lift.

Housework and Gardening: Whether cleaning

the house or planting flowers in the garden, core strength is required for most task around the house. Carrying things, twisting, lifting, bending or reaching overhead all require the use of core muscles.

Sport and Leisure Activities: Most sports and leisure activities require you to use your core muscles in some way including tennis, golfing, biking, running/walking, swimming and racquet sports.

On the Job Tasks: Jobs that require you to twist, lift or stand for long periods of time all form strong core muscles, but even just sitting at a desk, typing, or using the phone requires you to use your core. Ultimately, a strong core supports a healthy back, which prevents pain and injury. It also improves balance and stability to further reduce your risk of falling.

From tall, straight shoulders, to a pain free back, to better balance and a lower risk of fall related injuries, a strong core is a major help in nearly every area of life. **FRA**

Denny Marshall operates 360 Fit Performance with his business partner Myron Flowers. They believe everyone is an athlete and strive to bring that athletic aspect out of every client. Fitness 360 takes a grassroots approach in training student athletes from youth sports to high school, college and even at the professional level. Fitness 360 has some notable clients such as the National Football League's Vernon Davis, Vontae Davis, Steffon Diggs, Ronald Darby, Tahir Whitehead, Muhammad Wilkerson and Blake Countess.

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Legacy Giving



Joe Barnes

Enduring examples of some Shipmates' personal commitment to FRA's cardinal principles of loyalty, protection and service, are legacy contributions for scholarships administered by the Fleet Reserve Association Education Foundation.

These contributions enable the Foundation to present annual scholarship awards in the respective name or names of the special Shipmates and/or their family members. Currently, there are several annual awards funded via estate donations, which include the following:

- Robert M. Treadwell Scholarship-Stanley A. Doran Memorial Scholarship
- Angelo and Mildred Nunez Scholarships-Col. Hazel Benn (USMCR) Scholarships
- Donald Bruce Pringle Family Scholarship-MCPO Ken E. Blair (USN) Scholarship
- Tom Snee Scholarship in honor of Karen Snee

Legacy planning is important to ensure that our wishes are made known to family members and others close to us. As I have noted in previous articles, it is essential to update your will and associated documents to ensure they reflect your current circumstances.

From a personal perspective, my wife and I finally completed our planning process and it is reassuring to know our wishes are documented. I have also mentioned previously, the efforts in updating our wills and associated documents and my procrastination! Now we can also make changes to these documents at any time.

As an alumnus of American University (AU) in Washington, D.C., I receive information about what is happening on campus and with other alumni. Among the mailing I received was the annual request to make a contribution to the university as part of my estate plan. The legacy giving that supports academic programs and scholarships at AU is very important to their mission.

I was impressed with AU's legacy giving brochure's "10 minute check-in" on my estate plan. The brochure rightly states that "life moves fast," which

is so true. It provides a concise checklist of key issues to consider when making sure my estate plan reflects changes in my life.

These changes can include reviewing my will and making sure the designated executor (or personal representative) is still qualified and willing to manage my estate. Ensuring beneficiary designations and back-ups are correct, ensuring assets are titled correctly, minimizing estates taxes (one way is to designate a charitable gift or gifts) and ensure a health care power of attorney is included in the plan for reference by family members and health care providers when necessary. These important issues are essential to effective estate planning. I encourage you to ensure your wills and documents are up to date.

If your planning includes a contribution to one or more charitable groups, please consider the Fleet Reserve Association Education Foundation. Such a legacy contribution would be a truly meaningful and lasting tribute. Regardless of what the designated organization (or organizations) this should be clearly stated in your estate plan.

I would like to remind you how important memorial contributions received in honor or departed Shipmates or family members are to the Foundation. These special donations also support annual Foundation scholarship awards.

As a member of the Education Foundation board, the AU legacy giving and similar appeals are especially relevant to our continuing efforts to encourage support to the Foundation.

Unfortunately, the cost of higher education continues to rise. Our scholarships can significantly help cover the increasing costs of college for deserving students who receive these awards.

Thanks for your attention to these issues and best wishes in updating your estate plan documents. Please help spread the word about the value and importance of Education Foundation scholarships to your fellow Shipmates. Information is available on FRA's web site (www.fra.org/foundation). **FRA**

By NEDE Joe Barnes



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To learn more about the FRA Education Foundation and our scholarships, visit www.fra.org/foundation where you will find descriptions of each scholarship program, lists of past winners and, starting in September of each year, applications for the current year's programs. We encourage all eligible recipients to apply for our scholarships and to share information about them with others.

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

Name	Branch	Name	Branch	Name	Branch	Name	Branch
JANUARY				MARCH			
Muhammad S. Aadam	302	Jeffery M. Shapiro	24	John P. Sterle	MAL	Duane D. Hurley	289
Otto G. Blavier	146	Gerald Simon	MAL	Christopher A. Taylor	298	Kevin L. Johnson	257
Lyle G. Brewer	103	Eduardo Solis	22	John H. Taylor Sr.	166	Brian J. Jones	93
Christopher P. Brown	24	Robert E. Stultz	194	Joselito Tecson	MAL	Robert E. Kenyon III	MAL
Jimmy Brown	103	James K. Swearingen	MAL	Robert W. Vanopynen	MAL	Edward W. Koester	MAL
Constantino B. Camanag	MAL	Ed Tackett	238	Grant H. Wallace	166	Thomas E. Lloyd	97
Clinton E. Carnal	MAL	Charles Volstad	MAL	David L. Williams	166	Thomas W. Maes	86
Daniel J. Cook	MAL	Solon K. Webb	24			Bob Mallasch	182
Christopher J. Cowlin	46	Detlev J. Wilkerson	91			Michael E. Marlow	346
David M. Cross	103	Sterling L. Wilson	11	Charles R. Andreoli	MAL	Richard A. Mars	MAL
Brian A. Daugherty	60	Gary M. Windisch	137	Francis G. Atkinson	MAL	Richard B. Mathern	59
Dennis M. Dixon	MAL	Edward Zazeski	MAL	Michael V. Beverly	MAL	Frank L. McArtor	161
Mario B. Dumadag	04	FEBRUARY		George A. Bowns	24	Louis M. McDade	94
Leo D. Edwards	60	Alton J. Abshire	261	George H. Bradley	089	Steven L. McGlothen	MAL
Christopher Erickson	24	Felix W. Arthur	334	George E. Buchanan	MAL	Joe McKenna	29
R.T. Ferguson Jr.	94	Michael J. Ball	MAL	Larry F. Carey	106	Thomas A. Middleton	103
Michael Filinuk	57	Ernest R. Brain	MAL	Charlene K. Cobb	14	William Nixon	115
Vera A. Flanik	382	Harry W. Brantley	MAL	Walter R. Crum	MAL	Pedro M. Pelagio	46
David D. Foster	MAL	John Bullock	269	Robert J. Cullingford	40	Brenda C. Rahn	MAL
Douglas R. Gore	18	Alberto G. Calderon	53	Douglas S. Danner	MAL	Fred Ramsey Jr.	99
Delmer O. Grommon	47	Edward I. Childs	20	Richard H. Day	120	Barry Rittle	106
Jan Hadley	MAL	William D. Clark	289	William D. Dozier	MAL	Raymond Roman	24
Billy G. Hall	MAL	David Cunningham	161	Kevin Eady	24	David Schmidt	245
Thomas D. Hall	261	Dewayne A. Duncan	MAL	Bobbie L. Elliott	310	David F. Scott	166
Lawrence E. Hames	MAL	Donald K. Ensminger	346	Ken Funk	24	Edward C. Smith Jr.	269
J.T. Howell	MAL	Edward A. Feury	298	Joseph A. Gay	22	Donn Summers	MAL
Ramon W. Hoyt	137	Roger O. Gagnon	72	Paul F. Gedling	101	Colonel O. Surratt	183
Carey Jennings	89	Robert Gipe	24	Brendan G. Goff	269	John B. Tyler	207
Robert R. King	281	Ronald T. Hamn	MAL	Leary D. Hanley	MAL	Bart A. Welch	MAL
Brad Krumwiede	46	Philip Hinrichs	MAL	Thomas W. Harroll	24	Tommy E. Wilbanks	269
Charles F. Kurth	68	James T. Hollenbeck	60	Gideon E. Helms	46	Michael E. Williams	24
Duane M. Leathers	156	William T. Hood Jr.	166	Randall G. Henry	MAL	Larry E. Wilson	276
William C. Lewis	MAL	Crystal Jackson	261	Kenneth R. Herring	91	Roe E. Witt	172
Michael C. Lord-Imaizumi	70	Donald E. Janes	MAL	Harlan D. Hilsabeck	94	Kevin S. Zeitz	358
Eduardo C. Mariano	MAL	Paul C. Jones	MAL	Hartley Hird	MAL		
John M. McFarland	188	J.R. Joyce	334	Robert L. Hobbs	290		
Jerald McKegney	261	Lewis C. Keipe	MAL				
John McKenzie	MAL	Criston Klotz	201				
Gerald R. Mercer	MAL	Steven Lewis	24				
Jerry Morgan	269	Wayne E. Loerch Sr.	86				
Clifford S. Muraoka	46	Shaun McGinnis	60				
Christopher J. Murray	40	Timothy McNeish	367				
John C. Nickels	MAL	Jose M. Montano	166				
Ronald L. Nugen	63	Walter H. Morang	156				
Glenn D. Powell	61	Ralph W. Morrison	MAL				
Robert Quakenbush	MAL	Lawrence B. Norris	MAL				
Michael Renehan	24	Steven Peters	46				
Frank M. Reyes	197	Edward Pulver	268				
David C. Schmidt	MAL	Edward E. Quinn	91				
Donald E. Schnirel	254	Terry C. Schrader	85				
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Calendar of Events

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

July 29-August 1, 2018

West Coast Regional Convention
Sparks Nugget Hotel & Casino, 1100 Nugget Avenue, Sparks, NV
800-648-1177 Use code: GFRA, \$49 + tax
Contact: Virgil Courneya, 775-882-9201 or Tonya Reyes, 775-461-0009
email: virgil_courneya@att.net

August 3-4, 2018

Southwest Regional Convention
Riverside Resort, 1650 S Casino Dr., Laughlin, NV 89029
800-227-3849 Use code: Fleet Reserve Assoc. (Wed.-Thur. \$39)
(Fri.-Sat. \$62) + 10% tax. RV parking available.
Contact: Alice Smith, 619-300-2384 or Aaron Jensen, 858-668-8715
email: blueitigger@yahoo.com

August 9-12, 2018

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

August 16-19, 2018

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

August 17-18, 2018

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

August 23-26, 2018

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

September 5-7, 2018

Northeast / New England Regional Convention
Days Hotel Egg Harbor, 6708 Tilton Rd.,
Egg Harbor Township, NJ 08234 609-641-4500
Contact: Al Davenport, 609-415-5440
email: adavenport2@comcast.net

New Pill Reverses Memory Loss in an Amazing Way

Developed by top Israeli doctor; study shows key ingredient reverses years of mental decline and may also prevent dementia; initial users in America report improvements in memory, concentration, and thinking power

Daniel Ward, Sr.

Associated Health Press

AHP – It is not often that another country beats the US to a medical breakthrough. So when it happens, you know it's something special. That's why doctors and patients are so excited that Israel's new memory pill is now available in America.

Sold under the brand name *Lipogen PS Plus*, the new pill contains a key ingredient that regrows cells in the part of the brain that stores memories, which improves memory, concentration, and thinking power.

The phenomenon of growing new brain cells is known medically as neurogenesis. American scientists believed it was impossible to experience after a certain age. It may now be achieved at any age with *Lipogen PS Plus*.

"With daily use, *Lipogen PS Plus* will help replenish your natural brain's "building blocks" and develop healthy cells, which restore memory functions, enhance cognition, and prevent further mental decline" explains David Rutenburg, President of the parent company behind the Lipogen pill.

"This is what the clinical studies have shown and is why so many U.S. doctors are now recommending it to patients," he added.

WHY SO MUCH EXCITEMENT?

Since hitting the US market, sales for *Lipogen PS Plus* have soared and there are some very good reasons why.

To begin with, the clinical studies have been impressive. Participants taking the active ingredient in *Lipogen PS Plus* saw a 44% improvement in mental function. They also enjoyed a stronger memory, better recall, and were notably more upbeat and happy.

Lipogen's active ingredient is made of a natural compound. It is both safe and healthy. There are also no known side effects and it can be taken safely alongside any other medications.

Scientists believe that it helps to stimulate the growth of new brain cells in the hippocampus. The hippocampus is the part of the brain that's responsible for forming and storing long and short term memories.

Research has shown that as we get older, brain cells in this area of the brain become dysfunctional.

This is what causes lapses in concentration, forgetfulness, and mental decline and why *Lipogen PS Plus* seems to be so effective.

"I no longer have the memory lapses I experienced before, and my recall and focus are once again effortless!" says Raymond H of Oregon.

IMPRESSIVE CLINICAL RESULTS

Groundbreaking research published by major health organizations, like PubMed, reveal that the leading ingredient in *Lipogen PS Plus* can improve your memory significantly.

In a double-blinded study, 149 men and women with age associated memory loss took the key ingredient in *Lipogen PS Plus* for a duration of three months. They were instructed to take it every morning without making changes to their current diet or lifestyle.

The results were stunning. The participants who took the pill as directed reversed their mental age by nearly 12 years according to researchers conducting the study.

They were also able remember names, faces, and recall events faster and with great clarity.

A subsequent study conducted in Italy produced similarly outstanding results, where users experienced a 44% improvement in mental function in just 90 days.

With results like these, it's easy to see why sales of *Lipogen PS Plus* are booming.

HOW IT WORKS

Lipogen PS Plus is a memory pill that is taken just once daily. It does not require a prescription.

The active ingredient is a compound known as phosphatidylserine. *Lipogen PS Plus* contains phosphatidylserine in a clinical dose, which is why it's so effective.

Research has shown that as we get older, brain cells become dysfunctional especially in an area of the brain called the hippocampus. The hippocampus is where long and short term memories are stored. If brain cells in this region fail, so does your memory.

Some people experience this in the form of lapses in concentration, forgetfulness, and the inability to recall important dates, names, and facts.

This would explain why so many users are experiencing impressive results so quickly.



POPULAR PILL: Doctors are now recommending new Lipogen PS Plus to seniors suffering from symptoms of memory loss and mental decline.

"After about two or three weeks of taking the recommended dose, I noticed that I was remembering things, regardless of the degree of importance. Also, I noticed I was more alert and able to concentrate. Hooray!" Linda R, West Virginia

"I am a 51 year-old woman taking your formula for about two months. I recognize a distinct difference in my memory and mental acuity. My mind is razor sharp!" -Linda H., Flowery Branch, GA

REDUCES STRESS AND ANXIETY

Published, clinical reports show daily dosing with phosphatidylserine not only helps sharpens your mind but also helps "perk you up" and put you in a better mood.

PS helps to manage everyday stress and elevate your mood by lowering your body's production of the hormone cortisol. When cortisol levels are too high for too long you experience fatigue, bad moods and weakness.

This drug-free brain-boosting formula enters your bloodstream fast (in as little as thirty minutes).

Officially reviewed by the FDA, phosphatidylserine is only nonprescription ingredient that has a qualified health claim for both cognitive dysfunction and dementia.

HOW TO GET LIPOGEN PS PLUS

This is the official release of *Lipogen PS Plus* in the US. As such, the company is offering a special discounted supply to any memory loss sufferer who calls.

A special hotline number and discounted pricing has been created for our readers. Discounts will be available now and will automatically be applied to all callers.

Your Toll-Free Hotline number is 1-800-697-3749 and will only be open while supplies last. Only a limited discounted supply of *Lipogen PS Plus* is available during this promotional period.

Consumers who miss out on our current product inventory will have to wait until more becomes available and that could take weeks. Experience the guaranteed *Lipogen PS Plus* relief already enjoyed by thousands of consumers. The company advises not to wait. Call 1-800-697-3749 today.

Man Overboard!



Christina Hitchcock

1963

A banner year for FRA — The Association creates an organized system for launching grassroots letter writing campaigns, drafts successful legislation to increase Basic Allowance for Quarters (BAQ) by 18.5 percent, supports

Instinctively, we all know what it means and what to do—we spring into action and do not rest until the rescue is complete. It is one of the defining characteristics of not only the Sea Services, but the military overall: leave no man or woman behind. It is part of what makes our community great. That same attitude, however, should also be embodied in the idea of outreach. We have Shipmates in the water.

The past few weeks I have analyzed the Shipmate database to have a better understanding of membership. We have 1,452 addresses of active members marked as “Moved/Bad.” There are another 450 former members whose membership lapsed, in part, because of a change of address. We attempted to update the records, only to discover telephone numbers have changed and the email addresses are invalid. We need your help in reconnecting with past members. Should you have their updated and valid contact information, such as an address and email, please provide it to headquarters. This will allow us to reconnect with Shipmates and share FRA’s Legislative Agenda. We must connect with Shipmates who live beyond existing Branch locations, and get them involved with FRA. There are some wonderful programs to share.

Organizations like FRA survive on the strength of an active and growing membership. Your support is critical to FRA’s legacy. If you or a family member has internet access, visit www.fra.org and read the “About FRA” page. FRA is your legacy, your organization and your voice. Ask anyone a simple question, “Do you support Active Duty, Retired and Veterans of the Sea Services?” Let the conversation roll from there. One example of how we advocate for you is during the second week of April, FRA Members and leadership meet with their elected officials on Capitol Hill in Washington, D.C., during our “Storming the Hill” event. We also have our online Action Center, designated to make your voice be heard. As a current or former enlisted sea service member, your agenda is our agenda. Additionally, we share important issues with prospective members via our monthly magazine *FRAtoday*. During your travels, if you meet people,

ask if they are a member and encourage them to learn more about FRA—they can donate or join online! Keep New Member referral cards in your wallet, some people still prefer paper.

You may encounter past members who chose not to renew and we would like to reconnect with those Shipmates too! The most important FRA membership benefit is protecting the future of the next generation and there are no better teachers than those who have already tread the path. We would love to include them in our outreach efforts and explore innovative ways to engage and support them. If you obtain their contact information, I can assist with any follow up.

My “ask” to Shipmates this month is to reach out to fellow Shipmates, members and non-members. Do not assume, but ask every shipmate or fellow sea service retiree/veteran what organizations they joined.

Outreach is a simple but crucial function. When someone needs a hand, we never hesitate to extend one. But what if that person is not showing distress? Are you the Shipmate who will offer to shake a new hand anyway, introduce yourself and ask the questions mentioned earlier? Will you break the ice and look for common ground? Find out which ship they served on, where they were stationed, what military service taught them. I know you have it in you. It is why you chose to serve in the first place—because you wanted to help and give back. It is why you have reminders of your own service in your homes and why your families know your stories. It is why the best kind of outreach is not that which comes from a single source but that which is reflected by thousands of members working in unison, whether they know it or not.

We want to captivate their interest in FRA naturally, honestly and genuinely because of that common ground. Every Shipmate who joins FRA reaffirms the importance of our mission and contributes to extending it well into the future.

Won’t you lend a hand? **FRA**

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

MOVING FORWARD

2018 - 2019



Continuing Programs

Recruit 3 Program

Any FRA or Auxiliary member who recruits/sponsors three (3) new or reinstated FRA members will be eligible to receive the red/white/blue collectible pin.

Recruit 32 Program

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

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.

Continuing Recruiting Initiatives (2018)

Recruit 5 Initiative

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

Retain 5 Initiative

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

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



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www.fra.org

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: _____

SPONSORED BY:

Name: _____

Member No.: _____ Branch No.: _____

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1. BRANCH 208, JACKSONVILLE, N.C.

Branch President Raymond Applewhite (L) and Secretary Paul Miethker (C) along with ECRP Paul Phelps (not pictured) join the winners of the "American Essay" contest. Each student read their essay and received a certificate along with a \$50.00 check during the March 13 branch meeting.

2. BRANCH 276, OMAHA, NEB.

2017-2018 FRA Branch Americanism Essay contest "What Patriotism Means to Me" first place winners (L to R) Branch President Francis Schortberger, 8th Grader Cassie Rosenquist (Morton Magnet Middle School), 10th Grader Ashley Ann Hipnar (Abraham Lincoln High School Council Bluffs Iowa), 11th Grader Alex Hooker (Webster City High School, Webster Iowa), Essay Chairman Cherie Watkins, 12th Graders (tie) Halee Jeffries (Platteview Senior High School) and Jacob Sykora (Papillion LaVista Senior High School) shown with Past Branch President James Black.

3. BRANCH 269, GOOSE CREEK, S.C.

(L to R) Shipmate Nat Nathan and Shipmate David Adams received their 40-year continuous membership pins from Branch 269 President Laurie Bailey. Photo by John Tharp, Public Relations Branch 269.

4. BRANCH 130, INDIANAPOLIS, IND.

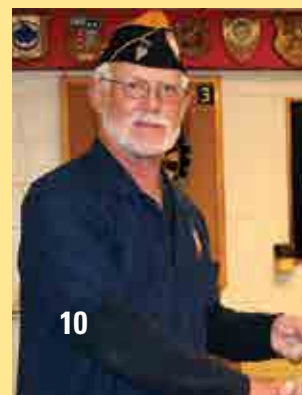
(L to R) Auxiliary member Carolyn Melson presented the American Essay contest winner certificate to Camrie Brissenden from Frankton High School, along with Frankton High School Guidance Counselor Mrs. Andrea Coryell. Melson is a retired teacher that substitutes in local High Schools and helps support the National Essay contest.

5. BRANCH 20, GROTON, CONN.

(L to R) RVPNE/NEng. Joyce Harris, Lyndie J. Kelly SK1, PNP George P. Hyland and Past Branch President Billy Serabian presented an engraved marble plaque for Sailor of the Quarter of Coast Guard Station New London to Kelly on Feb. 26, 2018.

6. BRANCH 294, CROSSVILLE, TENN.

Branch members recently honored six Cumberland County students for the 2017-2018 Americanism Essay contest, "What Patriotism Means to Me." Special recognition was given to two 8th grade students. One student winning the 8th grade category and one recognized as the overall winner—Ms. Moore's class submitted 70 entries. (L to R) Pineview Elementary School 7th grader Samuel Creswell, Stone Elementary School 8th grader Bethany Gibson, CCHS Freshman





Courtney Watson, CCHS Junior Emery Smith, Stone Memorial High School Senior Madeline Van Horn, Stone Elementary School 8th grader Ashlynn Wingert, Stone Elementary School 8th grade English/History teacher April Moore and FRA Branch 294 Americanism Essay Chairman Stuart Litman.

7. BRANCH 118, CAPE CORAL, FLA.

Branch members represented the FRA during a recent membership drive at a local farmer's market. (L to R) Chaplain Pat Olden, Branch President Tom Olden, Shipmate Jim MacDonald, Shipmate John Panko and Past Branch President Mike Mullen.



8. BRANCH 136, MINNEAPOLIS, MINN.

The Viking Branch initiated two new members during their branch meeting on March 8. (L to R) Branch President Thomas Dooley, along with Shipmates Mike Orcutt and Korey Greene were joined by 20 Shipmates and five Unit members.

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

Branch Vice President Al Klingele and Branch President Jim Brown presented Shipmate James Smith with his 70-year continuous membership pin, certificate and letter from National President William Starkey. Smith served during the war in the Pacific and retired in 1959 as a QMC.



10. BRANCH 70, POWAY, CALIF.

Shipmate Lou Irvin received the FRA Silver Anchor Squadron Award during Branch's 70 general meeting on March 7, 2018. The Silver Anchor Award is presented to any member who recruits or reinstates 50 Shipmates or more.

11. BRANCH 292, LEEHIGH ACRES, FLA.

Regional President J. J. Thomas presented the National Membership Award (2015-2016) to (L to R) Junior Past Branch President Bill Beeler and Branch President Paul Smith. These Shipmates look a little beaten up but they keep on attending meetings and doing service to the community.



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 *FRA-Today*, 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.

Greetings From the LA FRA National President



Jean Smith, NP

Spring has finally arrived and what a beautiful sight it is. Spring's beautiful flowers are a promise that warmer weather is just around the corner. I love the smell and beauty of Spring.

As you have read from our regional reports in the *FRAtoday*, our Units are very busy complying with our Principles of promoting welfare, social and patriotic work for the benefit of the Fleet Reserve Association and their families. I am so proud of the outreach work our Units are doing in their communities. If you are interested in doing some serious outreach in your area, join a local LA FRA Unit and they will be happy to share with you what the needs are in your community.

The LA FRA Units are proactive in staying compliant by renewing their Employer Identification Numbers (EIN#) and reconstructing their Unit and Regional by-laws and standing rules. As we receive our younger generation into our organization, we become aware that they need structure. Therefore, we must put aside our complacency, rely upon our Constitution & By-Laws (C & BL) and not just assume what we are doing is the correct procedure. We must be able to show the younger generation the proper process as instructed in our C & BL and be sure to practice it. They will one day be our leaders.

I would like to take this opportunity to inform you about my National President's project. As most of you know, I chose the Alzheimer's Foundation because my sister has Alzheimer's disease. According to www.alz.org, Alzheimer's is the sixth leading cause of death in the United States. It cannot be prevented, cured or even slowed. It affects the patient's mobility, their recognition and their ability to respond to others. At this time stamp, 5.7 million people are affected by this disease and the numbers are rapidly growing. It is estimated that 50 million people will be affected with some form of dementia by 2020. Alzheimer's is the most common cause of



dementia. If you wish to donate, please do so generously. My hope is that through research, we can find a biomarker to identify and treat Alzheimer's.

I am presently at the Stockton, California Mid-Year meeting. I have just come from the South Central Midyear in Shreveport, La. My next stop is Branson, Missouri and from there onto the Pilgrimage in Washington, D.C. My goal is to visit all the LA FRA Regions this year, so if you have not sent me your information, please do so as soon as possible.

I hope everyone is having a good year and if you require assistance or are unsure about a procedure, you should go to your Regional President first. If your question needs further review, please do not hesitate to contact me directly. I will get you an answer. My door is always open, so if you see me at a meeting, please step up and introduce yourself. **FRA**

In Loyalty, Protection and Service,
Jean Smith, NP LA FRA

Jean Smith is the LA FRA National President, jeansmithlafra@gmail.com

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In Memoriam

FEBRUARY

Name	Rating	Branch						
Adams, Homer E.	BM1, USN	77	Gilgore, Leon C.	MCPO, USN	MAL	Racowsky, Ben	BMC, USN	MAL
Alston, David M.	CWO, USN	MAL	Glassford, James	YNC, USN	MAL	Raftery, John E.	RMCM, USN	47
Anderson, Merlin F.	CDR, USN	94	Glattli, Arthur	SMCS, USN	234	Rexrode, Carl V.	HMC, USN	162
Bagwell, George L.	AMCS(AW), USN	MAL	Gray, Earl H.	SKC, USN	219	Reyes, Waldo	GYSgt, USMC	188
Bandy, Lloyd R.	ENC, USN	MAL	Haack, Robert	ADC, USN	61	Richmond, Norman W.	LCDR, USN	77
Banta, Lester R.	MRCS, USN	MAL	Hallock, Douglass A.	HMC, USN	MAL	Ross, Robert L.	AWC, USN	99
Bartleson, Paul H.	BT1, USN	MAL	Hammer, Thomas S.	ADCS, USN	MAL	Rudilosso, Carlo	USN	MAL
Behana, William A.	M/SGT, USMC	70	Hansen, Robert M.	TD1, USN	210	Russell, William E.	DCS, USN	216
Birlew, Charles D.	BMC, USN	316	Henshaw, Kenneth W.	BMCM, USN	MAL	Sanders, Robert L.	PNC, USN	67
Blancaflor, August A.	SKC, USN	4	Hillis, Arthur F.	POCS, USN	MAL	Schmidt, Richard G.	SKC, USN	60
Bradford, William R.	GMTC, USN	172	Hoffman, L. E. Jack.	SKCM, USN	276	Simpson, Carson D.	HMCS, USN	49
Brandt, Carl E.	AECs, USN	210	Holloway, J W	SKC, USN	161	Smith, James T.	MAJ, USMC	MAL
Brittian, James L.	MSGT, USMC	MAL	Hostetler, John C.	HMCM, USN	MAL	Smith, John E.	NCCS, USN	MAL
Brown, James E.	AVCM, USN	MAL	Huggins, Charles R.	SMC, USN	38	Stockton, William D.	MMC, USN	29
Buchanan, Darrel R.	BMC, USN	MAL	Jackson, Otis L.	MMC, USN	40	Strickel, Gerald A.	MCPO, USN	289
Cabasug, Paul S.	CPO, USN	171	Johnson, Elerie	MMC, USN	31	Stubinski, Benedict T.	ENC, USN	MAL
Collvins, James H.	MMCM, USN	MAL	Johnston, Robert J.	AFCM, USN	124	Swafford, Martin G.	MS1, USN	15
Cook, Eddie R.	CWO2, USN	11	Jones, Jesse D.	FTCS, USN	MAL	Taylor, Raymond A.	BM1, USN	324
Cosby, James D.	EACS, USN	MAL	Kelso, Carl J.	DSC, USN	70	Ulrich, Alfons A.	CM1, USN	216
Cothran, Willie C.	RM1, USN	20	Kilkenny, George W.	LCDR, USN	MAL	Walton, Edward P.	HTC, USN	MAL
Criger, Harold A.	BM1, USN	162	Lescalette, Richard	YNCS, USN	MAL	Wangerin, Alfred C.	MAC, USN	162
Cudmore, Joseph R.	CMCS, USN	11	Lindemann, Thomas	YNC, USN	229	Watson, Billy E.	AVCM, USN	MAL
Dacasin, Alfonso A.	PO1	84	Lindner, Carl R.	BT1, USN	324	Watson, Dale W.	DP1, USN	290
Davis, Richard D.	HMCM, USN	162	Mascaro, Leonard J.	GM1, USN	186	Weeks, Robert N.	AMCS, USN	49
Davis, Raymond B.	MM1, USN	72	Massie, James A.	HTCS, USN	MAL	Weise, Paul A.	RMC, USN	117
Davis, Jackie L.	ADCS, USN	86	McKenney, John T.	MSGT, USMC	264	Weygandt, Henry F.	BT1, USN	280
Edmonds, Wayne G.	ABCS, USN	77	Metts, Calvin D.	MCC, USN	126	Yarborough, Frederick M.	HMCS, USNR	309
Erickson, Bruce A.	STCS, USN	175	Montgomery, John L.	CTMCM, USN	207	Young, Francis G.	QMCM(SS), USN	57
Fash, Frank J.	HMC, USN	182	Moore, William J.	HMC, USN	208			
Finley, Robert C.	POC, USN	124	Mott, Preston W.	MSGT, USMC	11			
Fox, Max	HMCM, USN	46	Mulroy, Thomas J.	PO1, USN	MAL			
Franzen, William M.	GMCS, USN	145	Mulvehill, Paul J.	HMC, USN	369			
Gaskins, Richard G.	PR1, USN	136	Ochs, Albert N.	STCS, USN	126			
			Pike, Stephen L.	SK2, USNR	31			
			Prickett, Marian L.		163			

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

To report the death of a Shipmate, please contact us via email at mserfra@fra.org or by telephone at 703-683-1400 ext 1.



In Memoriam

MARCH

Name	Rating	Branch							
Adderton, Nummer L.	HMCS, USN	MAL	Geraci, Emile	CPL, USMC	162	Rockhold, Alan R.	AXCS, USN	91	
Amo, Rogelio B.	POCS, USN	MAL	Guffey, William B.	BMC, USN	294	Root, Roger	HTC, USN	MAL	
Baker, Raymond	YN1, USN	57	Hamel, Donyel D.	AFCM, USN	70	Ruark, Eugene W.	AEC, USN	89	
Barks, Larry	SCPO, USN	93	Hicks, John W.	PO1, USN	MAL	Russo, George M.	RMCS, USN	31	
Bartholomew, Orlo W.	RDC (OSC), USN	258	Hilliard, Bobbie S.	OSC, USN	61	San Marco, John	GMGC, USN	85	
Bates, Joseph D.	RMC, USN	MAL	Hummel, Wayne J.	RMCS (SS), USN	17	Schill, George J.	ICC(SS), USN	258	
Beahm, Marshall C.	HTCM, USN	70	Hunt, Earl C.	AVCM, USN	166	Schrock, Cecil V.	CTRC, USN	24	
Benjamin, Robert	PNC, USN	269	Huston, Thomas	SKC, USN	334	Seaman, Kenneth J.	CWO3, USN	MAL	
Berggreen, Jack	ENC, USN	281	Iacovone, Ronald G.	MSGT, USMC	132	Semple, Lorentz A.	HMC, USN	MAL	
Bernard, Richard E.	BTC, USN	60	Johnson, Melvin D.	AOC, USN	60	Seymore, Joe R.	GMGC, USN	87	
Blair, Thomas D.	ADRC, USN	MAL	Jones, Robert N.	ADRC, USN	115	Sheehan, Robert K.	CDR, USN	24	
Blanchard, Merlin B.	BMC, USN	166	Kalet, Arthur E.	HMC, USN	24	Sheffield, James W.	AEC, USN	MAL	
Blankenship, Tereance L.	SHCM, USN	269	Kanter, Gerald	AEC, USN	166	Shura, Stanley H.	SKC, USN	72	
Bolina, Rogelio H.	USN	127	Katusha, David F.	LCDR, USN	20	Sikonia, William B.	ENC, USN	MAL	
Bolt, Waymon D.	RMCS, USN	234	Kempe, Harold F.	PHC, USN	MAL	Smoot, Louis L.	CPO, USN	46	
Boudreaux, Edwin	QMCS, USN	346	Knight, David H.	ATC, USN	24	Springer, Lamoine L.	FTCS, USN	137	
Bounds, Amos R.	MRC, USN	264	Kokosenki, Joseph	ENC, USN	MAL	Stanley, Kenneth R.	AEC, USN	93	
Bowen, James C.	EMCS, USN	MAL	Koontz, Richard D.	ETC, USN	MAL	Stark, James F.	TMC, USN	MAL	
Bryson, Fred H.	USN	166	Kuntz, Leonard G.	YNC, USN	MAL	Stover, Joseph C.	ABCM, USN	166	
Byers, Morris E.	YN1, USN	130	Laue, Charles E.	CPO, USN	201	Sullins, Robert E.	PNC, USN	316	
Cade, Donald G.	PO3, USN	177	Leonard, Charles L.	ADR1, USN	44	Taylor, Charlie D.	EMC, USN	41	
Cadisa, Jose	MS1, USN	4	Lopez, Joseph	ICCS (SS), USN	MAL	Terpstra, Harold	ATCS, USN	18	
Cadore, Edouard N.	EMCS, USN	42	Lyons, James J.	CAPT, USN	MAL	Thompson, Gerald Lee	PCC, USN	8	
Caps, Isaias	YNC, USN	MAL	Magee, Charles O.	MM, USN	MAL	Tribou, Matthew T.	AO1(AW/A, USN	156	
Carroll, Loy R.	YNCS, USN	MAL	Maner, John W.	CPO USN	MAL	Victory, Wayne	USN	MAL	
Cassels, Bertrand B.	CAPT, USN	254	McDonald, Merle H.	HMCM, USN	11	Wagner, Donald W.	EWC, USN	290	
Cavanagh, Earl E.	AMEC, USN	MAL	McLane, Lloyd T.	AE1, USN	126	Wall, Herbert L.	PRS, USN	289	
Coldsnow, Stanley	AE1, USN	197	Merrill, Kenneth E.	SS1, USCG	161	Wetherspoon, David L.	STC, USN	57	
Conway, Robert J.	AEC, USN	MAL	Michalski, Stanley	HMC, USN	61	Winans, Wayne L.	EMCS(SS), USN	MAL	
Cooper, Ottis D.	CBM, USN	61	Osteen, Leroy	BM3, USN	161	Wire, George W.	LCDR, USN	MAL	
Denette, William T.	BM1, USN	MAL	Peckham, Alfred R.	EMC, USN	MAL	Yandle, Thomas R.	POCS, USN	60	
Doyle, Charles E.	ENCM, USN	MAL	Piatek, Ralph S.	EMC, USN	MAL	Yeater, John L.	CPO, USN	MAL	
Durrell, Norris L.	MUCS, USN	187	Pokorny, Darrell	BMC, USNR	MAL	Zentz, Dale W.	STCS(SS), USN	67	
Dziergowski, Edward S.	AWC, USN	31	Polk, Lloyd E.	LCDR RMC (SS), USN61					
Esmond, Roy D.	CAPT, USMC	MAL	Pollock, Emerson Earl	BMCM(SW)	MAL				
Gange, Dennis	MRC, USN	29	Posekany, Rosemary	ATC (AW), USN	298				
Garcia, Edgardo N.	PNC, USN	84	Price, Robert L.	UTCS, USN	161				
			Reiter, Larry L.	ABCM, USN	166				
			Ritnour, Russell R.	HTC, USN	MAL				

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REUNIONS

NAS Atlanta (Chamblee/Marietta Squadrons)

05/18/2018-05/19/2018, Dillard, Ga.

Contact: Jane Lear

Telephone: 678-313-7575

Email: jbhl203@aol.com

Naval Minewarfare Association

06/03/2018-06/08/2018, New Orleans, La.

Contact: Dr. Bill Clark

Telephone: 440-934-4888

Email: gb44@centurytel.net

www.navynma.com

USS Dubuque (LPD-8)

06/29/2018-06/30/2018, Evansville, Ind.

Contact: Sonny Parker, 2215 Asbury Dr.

Evansville, Indiana 47720

Telephone: 812-228-7260

Email: ussdbq8reunion@yahoo.com

www.tropicanaevansville.com/

USS L. Y. SPEAR (AS-36)

08/29/2018-09/02/2018, Nashville, Tenn.

Contact: Patty Kelso, 6916 Lamar Ave.

Overland Park, KS 66204

Telephone: 913-677-1837

Email: pattykelso@usslyspear.org

www.usslyspear.org/Reunions.htm

USS Missouri Association

09/05/2018-09/10/2018, Dayton, Ohio

Contact: John Mckinney

Telephone: 207-799-8513

Email: jmckinney1maine@yahoo.com

USS Piedmont (AD-17)

09/11/2018-09/15/2018, Denver, Colo.

Contact: Kent Thomas, 7800 W.158th St.

Overland Park, KS 66223

Telephone: 913-381-8934

Email: kthomas82@kc.rr.com

www.usspiedmont.org

Navy Lithographers Association

09/12/2018-09/16/2018, Charlotte, N.C.

Contact: John Belrose, 1412 Brimstone Dr.

Fredericksburg, VA 22407

Telephone: 540-785-8250

Email: navylithographers@gmail.com

OM-IM Association

09/04/2018-09/08/2018, Silverdale, Wash.

Contact: John Bryan, 6074 Kings Way

Harlem, GA 30814

Telephone: 706-339-5905

Email: bigjohn767@yahoo.com

www.om-im.org/upcoming-reunions/

www.silverdalebeachhotel.com/

USS Concord (AFS-5)

09/12/2018-09/16/2018, Charleston, S.C.

Contact: Sherry or Carly, PO Box 25806

Colorado Springs, CO 80936

Telephone: 719-380-1412

Email: sherry.acompletetereunion@gmail.com

USS Antietam (CV/CVA/CVS-36/CG-54)

09/18/2018-09/22/2018, Albuquerque, N.M.

Contact: Lyonel Young, 411 Hill Dr.

Galena, MO 65656

Telephone: 316-680-0252

Email: lyonelyoung@outlook.com

USS Enterprise (CVAN/CVN-65)

09/18/2018-09/22/2018, Santa Fe, N.M.

Contact: Tom Reed, 4 Summit Ln.

Bethel, CT 06801

Telephone: 203-748-2460

Email: assocPAO@cvan-cvn-65.org

www.lodgeatsantafe.com

www.cvan-cvn-65.org

VQ Association

09/20/2018-09/23/2018, Tempe/Phoenix, Ariz.

Contact: Paul Buemi

Telephone: 817-964-3016

Email: buemipaul@gmail.com

www.vqassociation.org

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.



USS Prairie (AD-15) & USS Puget Sound (AD-38)

09/23/2018-09/27/2018, Dubuque, Iowa
 Contact: Brad Allen
 Telephone: 518-695-4821
 Email: allen2017ships@gmail.com

USS Leyte (CV-32)

10/03/2018-10/06/2018, Branson, Mo.
 Contact: Le Grande Van Wagenen
 43 Frederick Place
 Parlin, NJ 08859
 Telephone: 732-727- 5993
 Email: leyte1956@aol.com

USS Constant (MSO-427)

10/04/2018-10/07/2018, Paducah, Ky.
 Contact: Henry Asher, 104 Apache Dr.
 Princeton, KY 42445
 Telephone: 270-871-9946
 Email: h.ritaasher@gmail.com
 www.ussconstant.org

USS Canberra (CA-70/CAG-2)

10/10/2018-10/14/2018, St. Louis, Mo.
 Contact: Ken Minick, P.O. Box 130
 Belpre, OH 45714
 Telephone: 740-423-8976
 Email: usscanberra@gmail.com

USS La Salle (LPD/AGF-3)

10/23/2018-10/28/2018, Portland, Maine
 Contact: Arnet M. Hagen
 1430-S West Camano Dr.
 Camano Island, WA 98282
 Telephone: 360-387-7710
 Email: einer2@juno.com

USS Takelma (ATF-113)

10/24/2018-10/28/2018, Baton Rouge, La.
 Contact: Mike Simmons
 Telephone: 260-499-0663
 Email: micssimmons@hotmail.com

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Invest In What Matters to You



Carl M. Trevisan, CFP®



Stephen M. Bearce

If you're seeking the ability to align your financial goals with your personal values and social concerns that are important to you, social impact investing (SII) may be a consideration for your portfolio. "Socially responsible, sustainable, values-based, ethical, green, ESG (Environmental, Social, Governance), and impact" are some of the many terms commonly used to describe social impact investing.

While the goals are generally the same – to generate measureable social and environmental impact along with financial returns – the strategies vary in approach. By combining traditional socially responsible exclusions with a disciplined analysis of ESG factors, Wells Fargo has developed an integrated approach to social impact investing.

Gaining In Popularity

Over the past 20 years, there have been big changes in the investment industry. One of the most significant has been the growth of social impact investing. Traditionally known as socially responsible investing (SRI), this approach excluded so called "sin stocks" (alcohol, tobacco, weapons manufacturing, adult entertainment, gambling) from investment portfolios. It has expanded to proactively seek best-in-class companies that incorporate strong environmental, social, and governance (ESG) policies into their business practices.

Invest in Issues Important to You

Do you have concerns about the environment or human rights? Are you interested in supporting the ethical treatment of animals or do you simply wish to avoid investing in companies whose business practices are in conflict with your beliefs?

Wells Fargo offers a range of choices to invest in companies whose policies and practices are compatible with what matters to you. We can help you build a portfolio based on research, analysis and



products that align with your investment goals and philosophy and avoid selecting companies with poor ESG performance or those that conflict with your philosophy.

Keep in mind, however, that all investing involves risk including the possible loss of principal. A strategy's social policy could cause it to forgo opportunities to gain exposure to certain industries, companies, sectors or regions of the economy which could cause it to underperform similar portfolios that do not have a social policy. A socially responsible investing style may shift in and out of favor.

Contact us for more information on how to incorporate social impact investing into your investment planning. **FRA**

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New Male Potency Formula Makes "The Little Blue Pill" Obsolete

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

By Harlan S. Waxman
Health News Syndicate

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

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

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

MADE JUST FOR MEN OVER 50

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

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

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

WORKS ON YOUR HEAD AND YOUR BODY

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

THE BRAIN/ERECTION CONNECTION

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

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

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

THE SCIENCE OF SEX

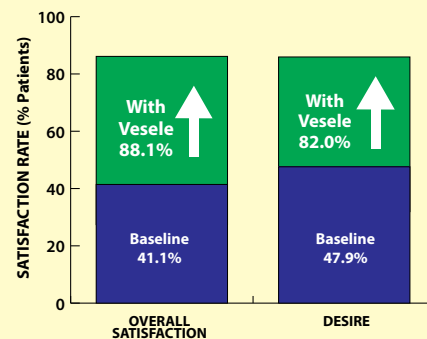
The study asked men, 45 to 65 years old to take the main ingredient in Vesele® once a day. Then they were instructed not to change the way they eat or exercise but to take Vesele® twice a day. What happened next was remarkable. Virtually every man in the study who took Vesele® twice a day reported a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

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

SUPPLY LIMITED BY OVERWHELMING DEMAND

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

JAW-DROPPING CLINICAL PROOF



	Vesele	Baseline
Overall Satisfaction.....	88.1%	41.4%
Frequency of sex.....	79.5%	44.9%
Desire for sex.....	82%	47.9%
Hardness during sex.....	85.7%	36.2%
Duration of erection.....	79.5%	35%
Ability to satisfy.....	83.3%	44.1%

VESELE® PASSED THE TEST

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



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

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

HERE'S WHAT MEN ARE SAYING

- I'm ready to go sexually and mentally.
- More frequent erections at night and in the morning.
- I have seen a change in sexual desire.
- Typically take 1 each morning and 1 each night. Great Stamina, Great Results!
- An increased intensity in orgasms.
- My focus (mental) has really improved... Huge improvement.
- Amazing orgasms!
- I feel more confident in bed

HOW TO GET VESELE®

This is the first official public release of Vesele® since its news release. In order to get the word out about Vesele®, Innovus Pharma is offering special introductory discounts to all who call.

A special phone hotline has been set up for readers in your area; to take advantage of special discounts during this ordering opportunity. Special discounts will be available starting today at 6:00am. The discounts will automatically be applied to all callers. The Special TOLL-FREE Hotline number is 1-800-307-3156 and will be open 24-hours a day.

Only 300 bottles of Vesele® are currently available in your region. Consumers who miss out on our current product inventory will have to wait until more become available. But this could take weeks. The maker advises your best chance is to call 1-800-307-3156 early.



William D. Stevenson

A poet by the name of Jonathan Smith once said, “Vision is the art of seeing things invisible”—a gift few are born with. The ability to envision something in your mind and bring it to life is remarkable. This capability is precisely what Communications Director Bill [William] Stevenson has brought to FRA. On July 2016 he came onboard and almost immediately had an agenda for some changes FRA needed. Most importantly, he took the plunge and executed. From the new look and feel of the *FRA Today* magazine to items such as distribution lists, changes are always being made. The mind of an artist is on constant overdrive and Bill is continuously striving toward making FRA better. He has a “three-year plan for streamlining, improving and shaving expenses...and exploring new revenue

streams” to name a few.

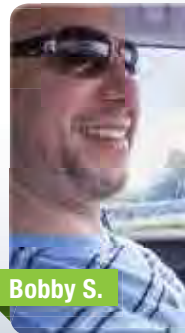
Although Bill was never in the military or even considered it, he is familiar with the military life as his father was a member of the U.S. Navy. Mr. Stevenson was inducted March 20, 1956 at Com 9 Great Lakes. Later on, he was stationed in San Diego and served as a DK1 before ultimately becoming a partner at KPMG. Bill recalls his father was always “very proud of his service and the time he was onboard in the Arctic Ocean.” Bill was born in the sixties, in Peoria, Illinois and feels art was something he “just had an eye for.” Although school was somewhat lackluster for him, he always enjoyed English and excelled in the fine arts. As a devoted comic book collector, he often found himself drawing frames from the Charlie Brown comics. After high school, he pursued his dream of having a degree in the Fine Arts.

As the years passed Bill and wife Michele settled in Maryland with whom he recently celebrated 30-years of wedded bliss. They have four children whose ages range between 21 and 27 years old. Some of his favorite pastimes include putting his John Deere tractor to good use by taking care of his almost 2-acre property. Bill also enjoys a round (or two) of golf and swimming.

And so, what about life after FRA? Well, he hopes to—on a part-time basis—be “teaching adults and children, how to draw or use software such as Photoshop.” Bill hopes to retire somewhere between Delaware and South Carolina where he would like to “gut an old craftsman style home with a water view, and rebuild it with large open spaces, modern kitchen and the ability to close off the upstairs until the grandkids arrive.” Sounds idyllic! **FRA**

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- Plantar Fasciitis
- Heel Spurs
- Heel Pain
- Back/Knee Pain
- Diabetes
- Arthritis
- Joint Pain
- Neuropathy



Bobby S.

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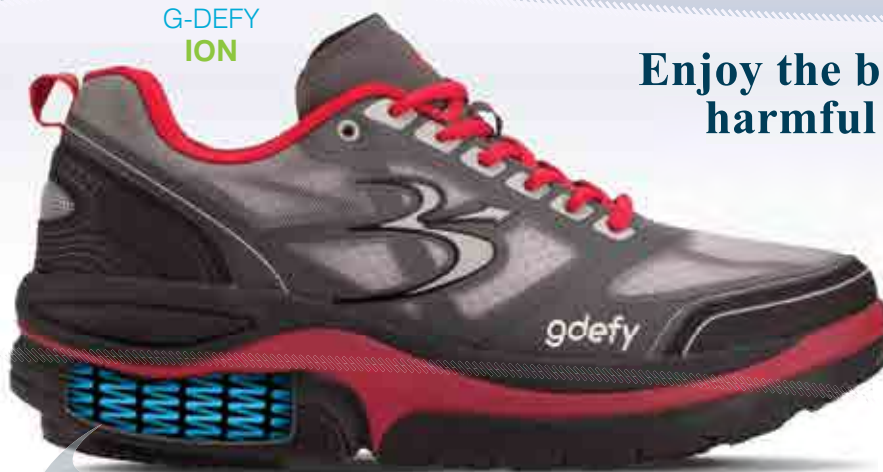
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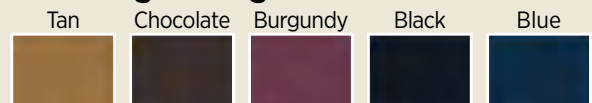
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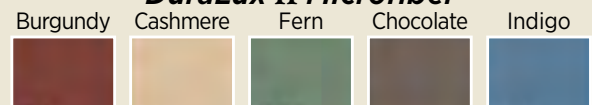
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