

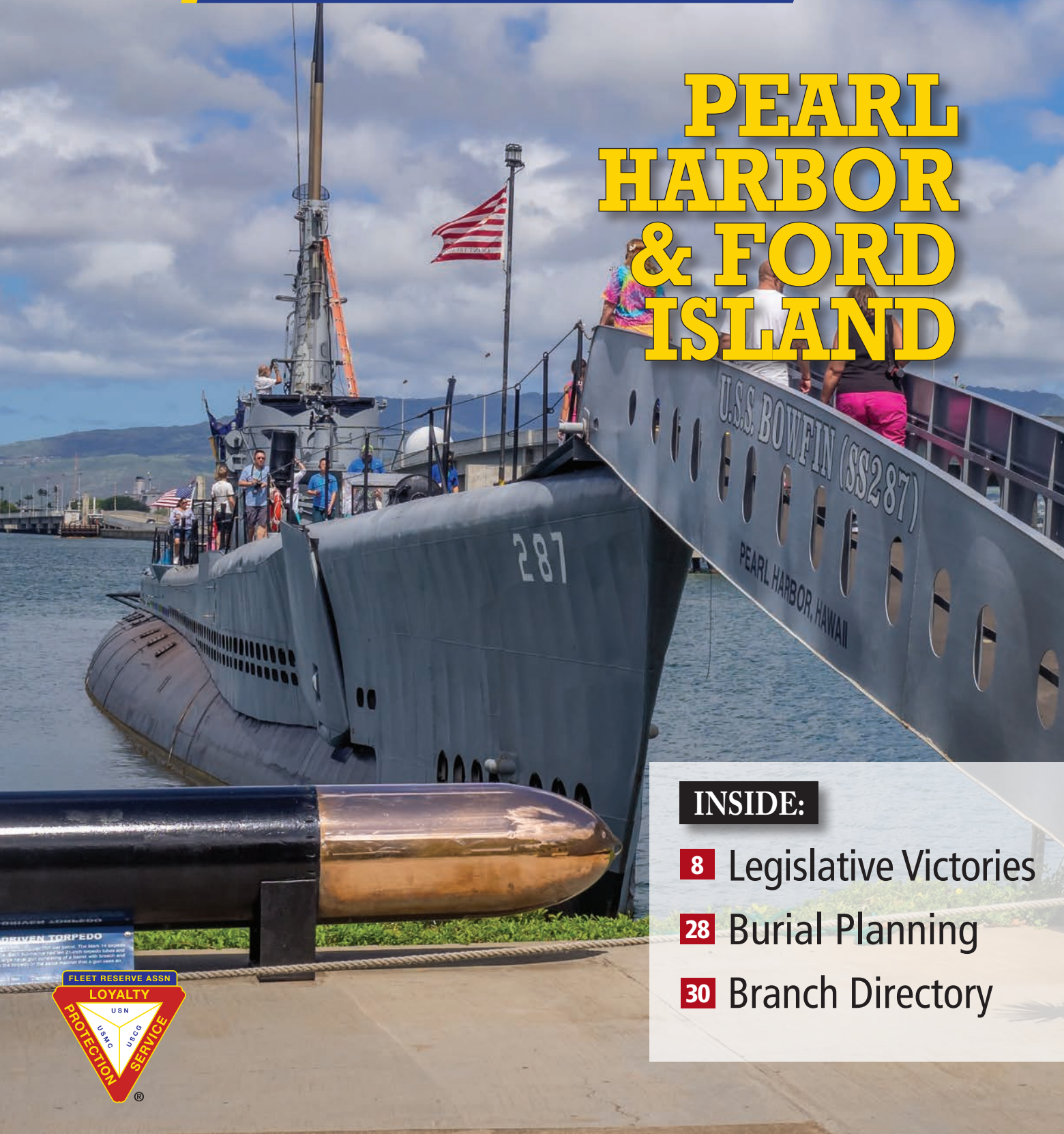
YOUR MISSION, YOUR VOICE

FRA *today*

The magazine of the Fleet Reserve Association

DECEMBER 2019

PEARL HARBOR & FORD ISLAND



INSIDE:

- 8** Legislative Victories
- 28** Burial Planning
- 30** Branch Directory



TEARS FROM A VOLCANO

Uniquely American stone ignites romance

On May 18, 1980, the once-slumbering Mount St. Helens erupted in the Pacific Northwest. It was the most impressive display of nature's power in North America's recorded history. But even more impressive is what emerged from the chaos... a spectacular new creation born of ancient minerals named Helenite. Its lush, vivid color and amazing story instantly captured the attention of jewelry connoisseurs worldwide. You can now have four carats of the world's newest stone for an absolutely unbelievable price.

Known as America's emerald, Helenite makes it possible to give her a stone that's brighter and has more fire than any emerald without paying the exorbitant price. In fact, this many carats of an emerald that looks this perfect and glows this green would cost you upwards of \$80,000. Your more beautiful and much more affordable option features a perfect teardrop of Helenite set in gold-covered sterling silver suspended from a chain accented with even more verdant Helenite.

EXCLUSIVE FREE
Helenite Earrings
 -a \$129 value-
 with purchase of
 Helenite Necklace



Limited Reserves. As one of the largest gemstone dealers in the world, we buy more carats of Helenite than anyone, which lets us give you a great price. However, this much gorgeous green for this price won't last long. Don't miss out. Helenite is only found in one section of Washington State, so call today!

Romance guaranteed or your money back. Experience the scintillating beauty of the *Helenite Teardrop Necklace* for 30 days and if she isn't completely in love with it send it back for a full refund of the item price. You can even keep the stud earrings as our thank you for giving us a try.

Helenite Teardrop Necklace (4 1/4 ctw) ~~\$299*~~ Only \$129 +S&P
 Helenite Stud Earrings (1 ctw) \$129 +S&P

Helenite Set (5 1/4 ctw) ~~\$428*~~ **Call-in price only \$129** +S&P
 (Set includes necklace and stud earrings)

Call now and mention the offer code to receive FREE earrings.

1-800-333-2045

Offer Code HEN226-01

You must use the offer code to get our special price.

Stauer® 14101 Southcross Drive W., Ste 155, Dept. HEN226-01, Burnsville, Minnesota 55337 www.stauer.com



* Special price only for customers using the offer code versus the price on Stauer.com without your offer code.

- 4 1/4 ctw of American Helenite and lab-created DiamondAura®
- Gold-finished .925 sterling silver settings
- 16" chain with 2" extender and lobster clasp

Limited to the first
 1600 orders
 from this
 ad only

*4 carats of
 shimmering
 Helenite*



*"I love these pieces...
 it just glowed...
 so beautiful!"*

— S.S., Salem, OR



Necklace enlarged to show luxurious color

Stauer... *Afford the Extraordinary.®*

contents

december 2019 volume 98 number 12

PEARL HARBOR HISTORIC SITES



United States Navy
National Park Service
USS *Bowfin* Submarine
Museum and Park
Battleship *Missouri*
Memorial
Pacific Aviation Museum

COVER: USS *BOWFIN* (SS-287) is a fleet attack submarine that fought in the Pacific during World War II, and helped to coin the phrase, Silent Service. *BOWFIN* was launched Dec. 7, 1942, exactly one year after the attack on Pearl Harbor. The submarine was nicknamed the Pearl Harbor Avenger, so it is fitting that its permanent home is at Pearl Harbor, Hawaii. Depositphoto

features

18 Pearl Harbor: History Is Changed on a Remote Island Less than Half the Size of Delaware

Dec. 7, 1941, dawned like most other days on the Hawaiian island of Oahu. The weather was beautiful – warm, clear, with some white clouds in a brilliant blue Pacific sky. Just another day in paradise. Then, without formal warning, the sky filled with Imperial Japanese warplanes and all hell broke loose.

28 Burial and Memorial Benefits

Pre-Need establishes your eligibility for VA burial and memorial benefits in advance of need, so your family doesn't have to go searching for documentation at the time of your death.



departments

- | | | | |
|----|---|----|--|
| 2 | Communications | 42 | TAPS |
| 4 | From the Fantail | 45 | Looking For/Reunions |
| 6 | Shipmate Forum | 47 | Auxiliary of the FRA News
<i>Message from LA FRA National Vice President Jackie Scarbro</i> |
| 8 | On & Off Capitol Hill
<i>Legislative Victories</i> | 48 | Finance Matters
<i>Four Truths All Investors Should Know About Risk</i> |
| 30 | Region & Branch Listings | | |
| 39 | Membership Matters | | |
| 40 | Shipmate News | | |

LOYALTY, PROTECTION AND SERVICE

The 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.

Our Bill of Rights

The first 10 amendments to the U.S. Constitution were ratified on Dec. 15, 1791, and are known as the Bill of Rights. Here are some of the amendments that I feel quite fortunate to have bestowed upon me, just by being a citizen of the United States.

1. Congress shall make no law regarding a religion or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or restricting the right of people to peaceably assemble or to petition the government.

2. A well-regulated militia is necessary to the security of a free state so people's rights to keep and bear arms shall not be infringed.

4. The right of people to be secure in their persons, houses, papers and effects against unreasonable searches and seizures, shall not be violated. No warrants will be issued except upon probable cause supported by oath or affirmation, and they shall describe the place to be searched and the persons or things to be seized.

5. No person shall be held for a capital or infamous crime unless on a presentment or indictment of a grand jury, except in cases arising in the land or naval forces or in the militia when in actual service in time of war or public danger; nor shall any person be subject for the same offense twice and be put in jeopardy of life or limb; nor shall be a witness against himself; nor be deprived of life, liberty or property without due process of law; nor shall property be taken for public use without just compensation.

7. In common law suits, where the value in controversy exceeds twenty dollars, the right of trial by jury shall be preserved, and no fact tried by a jury, shall be otherwise re-examined in any court of the United States, than according to the rules of the common law.

10. The powers not delegated to the United States by the Constitution, nor prohibited by it to the states, are reserved to the states respectively, or to the people.

These six rights, that we all have, are particularly important because they guarantee any American the ability to live a life of freedom. Free to practice any, or in some cases, no faith. The freedom to own property and effects without fear of losing them to tyranny. They enumerate several rights we are entitled to while working through our legal system — regardless of ones socioeconomic status. Number 10 is particularly special because it clearly empowers states and the people. **FRA**

In Loyalty, Protection and Service,
William D. Stevenson, Editor-in-Chief

Source: <https://billofrightsinstitute.org/founding-documents/bill-of-rights>

National Officers/Board Of Directors

National President	Donna M. Jansky, North Shore Branch 31
National Vice President	Michael Mick Fulton, Imperial Beach Branch 289
National Executive Dir.	Christopher J. Slawinski, Navy Department Branch 181
Finance Officer	Bryan M. Proctor, Headquarters
Junior PNP	Robert Washington, Navy Department Branch 181
National Parliamentarian	PNP George P. Hyland, Groton Branch 20
National Chaplain	Paul R. Gunther, Triangle Branch 182

Regional Presidents

Northeast/New England	Abe Zino, Buffalo Branch 23
East Coast	Sha'ron D. Martin, Virginia Beach Branch 166
Southeast	Laurie A. Bailey, Low Country Branch 269
North Central	Donald A. Watkins Jr., Omaha-Council Bluffs Branch 276
South Central	Emmett H. Smith Jr., Shreveport Bossier Branch 98
Southwest	John F. Quesnel Jr., Imperial Beach Branch 289
West Coast	William S. Matthews, Modesto Branch 197
Northwest	William H. Hall, Gem State Branch 382

Active Duty Advisory Council

Master Chief Petty Officer of the Navy	Russell Smith
Sergeant Major of the Marine Corps	Troy E. Black
Master Chief Petty Officer of the Coast Guard	Jason M. Vanderhaden

Reserve Advisory Council

Force Master Chief of the Navy Reserve	Christopher D. Kotz
Sergeant Major of Marine Forces Reserve	Patrick Kimble
Force Master Chief Petty Officer of the Coast Guard Reserve	George M. Williamson

FRAtoday Magazine

The monthly membership publication of the Fleet Reserve Association

Publisher Fleet Reserve Association

National Executive Director Christopher J. Slawinski

Editor-in-Chief William D. Stevenson

Contributing Editor Elise M. Howard

Contributing Writer Ann Norvell Gray

Proofreader Desnee Stevens

Design and Art Direction FRA Staff

Advertising Sales: GLM Communications 212-929-1300

Sales@glmcommunications.com

FRAtoday (ISSN 1935-7192) is published monthly by the FRA, 125 N. West St., Alexandria, VA, 22314-2754. A member's subscription is covered by the member's annual dues. Periodicals postage paid at Alexandria, Virginia, and additional offices. Publication of nonsponsored advertising in *FRAtoday* does not constitute an endorsement by the FRA or its representatives. **Postmaster: Send address changes to Member Services, FRA, 125 N. West St., Alexandria, VA 22314-2754.** *FRAtoday* is published in the interests of all current and former enlisted personnel of the U.S. Navy, Marine Corps and Coast Guard. Eligible nonmembers are entitled to subscription rates of \$45. Established 1 November 1923. Title registered with U.S. Patent Office.

FRA Administrative Headquarters

125 N. West St., Alexandria, VA 22314-2754


Telephone: 703-683-1400, 800-FRA-1924

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

Volume 98 Number 12



 Find us on Facebook:
www.fra.org/fb

 Follow us on Twitter:
www.twitter.com/FRAHQ

 Follow us on Instagram:
www.instagram.com/FRA_HQ

“To you, it’s the **perfect lift chair**.
To me, it’s the **best sleep chair** I’ve ever had.”

— J. Fitzgerald, VA



You can't always lie down in bed and sleep. Heartburn, cardiac problems, hip or back aches – and dozens of other ailments and worries. Those are the nights you'd give anything for a comfortable chair to sleep in: one that reclines to exactly the right degree, raises your feet and legs just where you want them, supports your head and shoulders properly, and operates at the touch of a button.

Our **Perfect Sleep Chair®** does all that and more. More than a chair or recliner, it's designed to provide total comfort. **Choose your preferred heat and massage settings, for hours of soothing relaxation.** Reading or watching TV? Our chair's recline technology allows you to pause the chair in an infinite number of settings. And best of all, it features a powerful lift mechanism that tilts the entire chair forward, making it easy to stand. You'll love the

other benefits, too. It helps with correct spinal alignment and promotes back pressure relief, to prevent back and muscle pain. The overstuffed, oversized biscuit style back and unique seat design will cradle you in comfort. Generously filled, wide armrests provide enhanced arm support when sitting or reclining. **It even has a battery backup in case of a power outage.**

White glove delivery included in shipping charge. Professionals will deliver the chair to the exact spot in your home where you want it, unpack it, inspect it, test it, position it, and even carry the packaging away! You get your choice of stain and water repellent synthetic DuraLux with the classic leather look or plush microfiber in a variety of colors to fit any decor. **Call now!**

The Perfect Sleep Chair®

1-888-816-6711

Please mention code 112140 when ordering.



REMOTE-CONTROLLED
EASILY SHIFTS FROM FLAT TO
A STAND-ASSIST POSITION



Long Lasting DuraLux



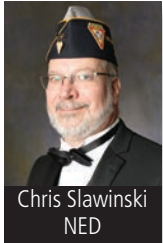
DuraLux II Microfiber



Because each Perfect Sleep Chair is a custom-made bedding product, we can only accept returns on chairs that are damaged or defective.

© 2019 firstSTREET for Boomers and Beyond, Inc.

Hail & Farewell Force Master Chief



Chris Slawinski
NED

I will be asked, from time to time, to write to you about the things that are taking place with the FRA and how they may affect the direction we are heading. Before I start these “talks,” I want to thank the person who served two terms as your most recent National Executive Director, Thomas J. Snee.

I first met Shipmate Tom in 2004, when he stopped by my office shortly after my first month on the job. His kind words of encouragement made me feel welcome and happy to be part of the staff of the Fleet Reserve Association as I started my journey with the FRA.

After Shipmate Tom’s 2013 election as National Executive Director in Chattanooga, Tennessee, we

Thank you, Tom, for your six years of leadership of the Fleet Reserve Association.

on the headquarters staff informed him that his first big task was to oversee the renovations to the National Headquarters building.

Between the dust and the moving of the staff to the third floor for nearly nine months, then back down to our new “digs,” Tom made the NHQ “shipyard period” more enjoyable.

Tom takes great pride in our Headquarters Building. We have been

honored to host a sailor’s reenlistment, several VA, DOD and SSA meetings, along with the monthly TMC meetings.

Tom has a great rapport with people in general and the ability to build lasting relationships. He has many friends within the DOD, the VA, the HLS as well as key people within the local Alexandria, Virginia community. Through these relationships, Tom has received the first notification about what is happening in these valuable and important communities.

Throughout the years, I became more involved at my branch and region and soon decided to run for Regional Vice President in 2009. Tom’s wife, Karen, came to me and said she too was running for Regional Vice President in the Ladies Auxiliary of the Fleet Reserve Association and that we would be

“running mates.” During our travels while we were in our respective positions, I would often stop by the Snee homestead, and ask Tom, “if I could borrow his bride” while we shared our travel times visiting the various branches and units in the East Coast Region.

I saw the love these two special people have for each other and they made me feel more like a member of their family than just a co-worker or Shipmate. When Tom said “good-bye” to his best friend and wife, we all knew just how much he had lost someone very special.

I have had the opportunity to work here as part of your headquarters team for the past 15 years. I have been blessed to work for two great leaders, in NEDE Joe Barnes and PNED Tom Snee. Each of these two Shipmates had their own unique management styles and I thank them both for their leadership, mentorship and friendship.

Tom, who is never ready to fully retire, is heading back to what he treasures most, molding the minds of the next generation—teaching. His perspective on life’s lessons and opportunities to share his vast knowledge with the next wave will truly be appreciated by the parents, faculty and students.

As I assume the watch as your NED, I also think of the military tradition of “Hail and Farewell,” those coming to and departing from an organization are celebrated. The celebration builds organizational camaraderie and “esprit de corps” (a feeling of pride, fellowship and common loyalty shared by the members of a particular group). It supports a sense of continuity through change.

Thank you, Tom, for your six years of leadership of the Fleet Reserve Association through the rough seas, turbulent storms and the calming waters.

Force Master Chief Tom, I am ready to assume the watch. **FRA**

In Loyalty, Protection and Service,
Chris Slawinski

National Executive Director

Chris is the FRA’s national executive director at NED@fra.org

HearClear GO™ Rechargeable Digital Hearing Aid Technology Only \$199!*

(*Each when you buy a pair)

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

5 Star Reviews! ★★★★★

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"

- Gilmore B.

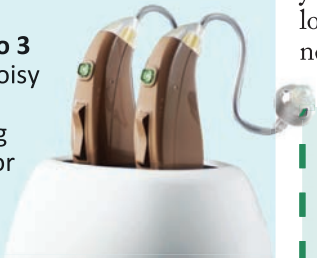


Go Features!

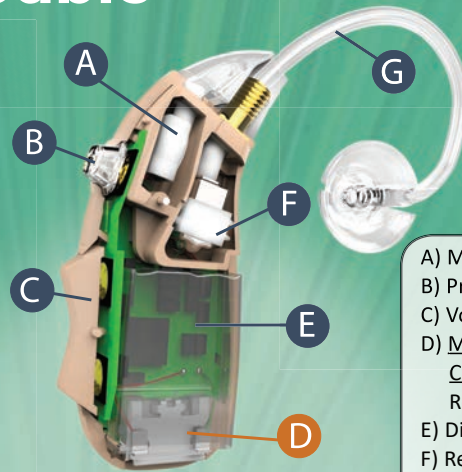
- ✓ Digital sound processing chip provides **crystal clear sound and makes speech easier to understand** with less feedback than old analog technology
- ✓ Don't worry about replacing batteries! **Full Charge Gives 16 Hours of Use! (Free Charging Station Included)**
- ✓ Automatic Noise Reduction and Feedback Canceler
- ✓ **100% Money Back Guarantee**

Even Better In Pairs!

Your brain is designed to use both ears working together. In fact, studies show that you may be able to **hear up to 3 times better** in noisy situations when using two hearing aids. Buy a pair for the best results and **save \$80!**



HearClear hearing aids have been clinically proven to show **significant improvement in speech understanding.** (University of Memphis, 2018)



- A) Microphone
- B) Program Button
- C) Volume Control
- D) Magnetic USB Charging Port & Rechargeable Battery
- E) Digital Processor
- F) Receiver (Speaker)
- G) Sound Tube

As Seen On TV!

High Quality. Easy. Affordable.

Rechargeable Digital Hearing Aid - For Only \$199!*

The new HearClear Go Rechargeable Digital Hearing Aids feature **advanced digital technology** at an unbelievably affordable price! The Go utilizes the key technologies of high-end digital hearing aids while leaving out fancy bells and whistles that increase cost and require expensive adjustments. With the Go, **you'll hear more clearly while saving a lot of money!**

Your lightweight and discreet Go hearing aids work at a fraction of the cost of name-brand hearing aids, and they're amazingly convenient! With the Go's included charging station, you won't have to keep buying and replacing tiny hearing aid batteries, and the Go is pre-programmed for most mild to moderate hearing losses—no costly professional adjustments needed. **They're shipped directly to you and help you hear better right out of the box. Simply take them out, put them in, and Go!**

You can spend thousands on an expensive hearing aid or you can spend just \$239 for a hearing aid that's great for most mild to moderate hearing losses (**only \$199 each when you buy a pair – hear up to 3 times better than wearing just one**). We're so sure you'll love your hearing aids we offer a **100% Money Back Guarantee - Risk Free** if you are not satisfied for any reason.



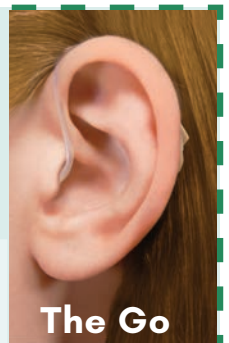
FREE
Charging Station!

MONEY SAVING OFFER!

Use Coupon Code: **FR9B**

1-888-585-0461

***Only \$199 Each When You Buy A Pair!**
(Coupon Code & Price Valid For A Limited Time Only)



The Go



FDA
REGISTERED

Visit and Save: www.AdvancedHearing.com/FR9B

Burials at Arlington National Cemetery

In my golden years (mid-80s), funeral arrangements and other end-of-life issues have become of increasing concern. The Department of the Army has thrown those into disarray; however, with its sudden announcement that it intends to no longer allow in-ground burials at Arlington National Cemetery for military retirees. Knowing that I would be eligible for this honor is a benefit I have long treasured and relied upon. To say its withdrawal hurts – personally

and financially – is an understatement.

I appreciate how Charlie Brown felt when Lucy pulled the football away.

*YNCM William Cuff,
USN (Ret.) MAL*



FRAtoday: There was a story in the Oct. 4 edition of NewsBytes that addresses this issue. Eventual implementation of revised eligibility at ANC will not affect veterans' burial benefits or eligibility at the Department of Veterans Affairs' national cemeteries or state veterans' cemeteries.

The next step in implementing the proposed rule is notice and public comment rule making in accordance with the Administrative Procedures Act. The ANC expects the clearance process to take a minimum of nine months to make public in the Federal Register for citizens to comment. You may be able to reserve an in-ground spot before proposed regulation takes effect.

Higgins Boat (LCVP): The Boat that Won WWII

This was an excellent article; however, there was one significant amphibious landing with LCVPs that was conspicuous by its absence: OPERATION LANDCRAB. The Battle of Attu, 11-30 May 1943 was the only World War II battle fought on American soil to dislodge Japanese invaders. The Forgotten War, which is frequently ascribed to the war, was unfortunately forgotten again in this article. There was also OPERATION COTTAGE and the KISKA landings, 15-16 August, 1943 that used many of the same LCVPs.

Perhaps the U.S. Army would rather forget the Battle of Attu. The Navy did well with what they had and got

the Army ashore and supported them. Attu was also the first use in the Pacific of an Escort Carrier, *USS NASSAU*, in support of a combat amphibious landing.

Keep up the good work!

Aloha, Bruce Dewald, LCDR USN (Ret.)

Higgins Boats

I just read your article on the Higgins boats in the July issue of *FRAtoday*. One of my brothers drove a Higgins boat for eight (8) of the invasions in the Pacific. I enjoyed the article and try to read the great articles that you publish.

Thanks.

William K. Creed, Life Member

Former YAGR sailor Jared W. Jenkins, YNCS USN (Ret.)

My first ship was the *USS SCANNER* (AGR-5) home ported at Treasure Island, San Francisco, California.

During my two-year tour, I encountered those same memories you shared in a recent issue of *FRAtoday* and loved every minute of those days.

If you would like more details on those ships, I wrote a book titled, "Ocean Radar Station Ships: The YAGR Navy." I interviewed several sailors, including *USS GUARDIAN* Capt. Thomas Patterson and thought you would like to read about them.

If you contact the YAGR chairman (he is either the current or former chair), Lee Doyel, at 850-433-6930 he may be able to get you a copy. The secretary of that YAGR group was Mel Harder, 860-653-2444. Or you can visit their website at: www.YAGRS.org for additional help getting a copy for yourself.

I don't know how many of us are still around. I am 79 years old and attended a reunion of the *USS SCANNER* about 20 years ago and have not been in touch with any other members of that unique squadron of ships since.

Bruce G. Bailey QMC, USN (Ret.)

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

2019 U.S. Armed Forces Tribute Silver Dollars

Some of the most widely collected and coveted coins in the world are those that honor the brave men and women of the United States Armed Forces. Whether Air Force, Army, Marines or Navy, these tokens of honor and appreciation make the perfect gift for veterans, keepsakes of personal pride and esteem, and a way to show respect for the men and women who willingly lay their lives on the line to protect our safety and freedoms at home and abroad.

Now you have the chance to join the long history of Armed Forces coin collectors with a brand-new 2019 U.S. Silver Dollar, specially colored with a laser technique that allows the emblem of each U.S. Branch of Service to be applied directly over the Walking Liberty obverse of a genuine American Eagle Silver Dollar.

Genuine 2019 American Silver Dollar

Official U.S. Military Branch of Service Seals

Each tribute coin features the official U.S. Military Branch of Service seal, and is a legal-tender U.S. Silver Dollar. To own one of these coins is to take part in a legacy that dates back to the first Silver Dollars struck by our Founding Fathers. It is their principles that continue to drive our nation, and our military, towards a brighter future.

One Troy Ounce of Pure American Silver

Every 2019 American Eagle Silver Dollar comes freshly struck by the U.S. Mint in one ounce of 99.9% pure American silver. They hold an official legal-tender value one U.S. dollar each, with their precious metal weight, purity and legal-tender status backed by a government guarantee. Thanks in part to this guarantee, the American Eagle Silver Dollar is considered by many to be the most widely purchased and collected silver bullion coin in the world.



Reverse design

Call the number below and use the special offer code to secure your Armed Forces Tribute Silver Dollar now. Buy all four and you'll SAVE \$10 and receive FREE Shipping!

US Armed Forces Tribute Silver Eagle Dollars

- US Air Force
- US Army
- US Marines
- US Navy

Your choice - \$39.95 each + s/h

All 4 Coins - \$149.80 + **FREE SHIPPING**

FREE SHIPPING on 4 or More! Limited time only. Product total over \$149 before taxes (if any). Standard domestic shipping only. Not valid on previous purchases.

Call today toll-free for fastest service

1-888-201-7138

Offer Code **AFE404-01**

Please mention this code when you call.



GOVMINT.COM®



Each coin comes in a presentation case with certificate of authenticity

GovMint.com • 14101 Southcross Dr. W., Suite 175, Dept. AFE404-01 • Burnsville, MN 55337

GovMint.com® is a retail distributor of coin and currency issues and is not affiliated with the U.S. government. The collectible coin market is unregulated, highly speculative and involves risk. GovMint.com reserves the right to decline to consummate any sale, within its discretion, including due to pricing errors. Prices, facts, figures and populations deemed accurate as of the date of publication but may change significantly over time. All purchases are expressly conditioned upon your acceptance of GovMint.com's Terms and Conditions (www.govmint.com/terms-conditions or call 1-800-721-0320); to decline, return your purchase pursuant to GovMint.com's Return Policy. © 2019 GovMint.com. All rights reserved.

Actual size is 40.6 mm

ON & OFF *capitol bill*

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



John Davis
Director Legislative Programs

2019 Legislative Victories

As this issue of *FRAtoday* goes to press, the conference committee for the National Defense Authorization Act (H.R.2500/S.1790) and FY2020 spending bills have stalled in Congress. Legislators have complained that the ongoing impeachment inquiry has been a distraction from regular order of the legislative process. In addition, the white-hot issues of the Syrian border controversy and the construction of the U.S.-Mexico border wall being germane to Defense authorization and spending legislation has also helped to create a legislative impasse. Despite the legislative logjam, the FRA has been successful in passing important legislation this year. The FRA maintains a strong and creditable presence on Capitol Hill and legislative successes during the year include:

- Enactment of the Blue Water Navy Vietnam Veterans Act (H.R.299) that provides the presumption for VA disability claims for Blue Water Navy veterans, veterans that served near the Korean DMZ, and to children born with spina bifida due to a parent's exposure in Thailand.
- No TRICARE fee increases in the House (H.R.2500) and Senate (S.1790) NDAA bills.
- Elimination of automatic budget cuts, known as sequestration, that required that 50 percent of the cuts come from Defense, even though Defense only makes up 16 percent of the federal budget.
- SBP/DIC offset repeal known as the Widow's Tax for the first time is in House Defense Authorization bill.
- In the House and Senate concurrent receipt legislation was introduced and, at the FRA's request, concurrent receipt amendments for NDAA were filed in both the House and Senate. No amendments

were called for a vote.

- The House NDAA bill (H.R.2500) includes a delay of proposed drastic cuts to military medical staff and requires a GAO study to assess the impact of the cuts.
- The active duty annual pay increase kept pace with civilian pay increases (3.1 percent).
- Increased Navy and Marine Corps end strength was included in the House and Senate Defense Authorization bills.
- The House and Senate Defense Authorization bills require Congressional approval to consolidate exchanges and commissaries.
- The House and Senate Defense Authorization bills create a tenant bill of rights for service members in military housing.
- The House and Senate Defense Authorization bills require service members exposed to toxic chemicals to be registered in the burn pit registry.
- Increased funding for the VA (9.6 percent) in the House and Senate appropriations bills.
- At the request of the FRA, the Military Retiree Survivor Comfort Act (H.R.464) was introduced, which would allow retention of the full final month's retired pay by the surviving spouse (or other designated survivor) for the month in which the service member was alive for at least 24 hours.

Looking over the horizon to calendar year 2020, the FRA Legislative Team will fight to preserve and enhance benefits and quality-of-life programs for active duty, reserve, retired and veteran members of the Navy, Marine Corps and Coast Guard plus their families and survivors.

NewsBytes is the FRA's weekly legislative update. If you would like to subscribe, please email: NewsBytes@Fra.org. Include your name and contact information in the body of the email. If you are a member of the FRA or LA FRA, please include your member number.

Ask Senators to Support House NDAA Provisions

With the House and Senate back in session, it is important to let your legislators know that it is time to pass the National Defense Authorization Act (NDAA-H.R.2500/S.1790). The final bill should include issues important to FRA members. Both House and Senate bills have passed their chambers of origin and a conference committee has been appointed to resolve the differences between the two bills. The House bill (H.R.2500) has several FRA-supported provisions that are not in the Senate bill, which include:

- Repealing the SBP/DIC Offset known as the Widow's Tax.
- Delaying proposed drastic cuts to military medical staff and requiring a study on the impact.
- Allowing military service members to sue the DOD for instances of medical malpractice unrelated to combat.

The conference committee bill will be submitted to the House and Senate for approval. If approved by both chambers, the bill will go to the president to be signed into law or be vetoed. FRA members are urged to use the Action Center and go to the first campaign listed on the site (Ask Senators to Support House NDAA). Ask your senators to accept the three above referenced provisions into the final NDAA bill.

COLA Increase Announced for 2020

The Bureau of Labor Statistics recently announced a 1.6 percent increase in the Cost of Living Adjustment, or COLA, for the calendar year 2020. This directly affects military and federal civilian retirees, survivor benefit annuitants, disabled veterans and Social Security recipients. The new COLA rate is effective Dec. 1, 2019 and the adjustment will appear in the Dec. 30, 2019 payment.

By law, COLA is based on the Consumer Price Index for urban wage earners and clerical workers. It is a broad measure of consumer prices that is generated by the Bureau of Labor Statistics from the third quarter of the previous year to the third quarter of the current year. The CPI measures price changes for food, housing, clothing, transportation, energy, medical care, recreation and education. Since 2008, the annual COLA has been above two percent only twice and has been zero three times. COLAs have been averaging 1.4 percent over the last decade. In 2019, the COLA (2.8 percent) was the first big increase since 2012, when it was 3.6 percent. In 2018 the COLA increase was two percent and in 2017 it was 0.3 percent.

Scheduled Pharmacy Fee Increases Begin Jan. 1, 2020

Delayed TRICARE pharmacy fee increases opposed by the FRA and mandated by Congress as part of the FY2018 National Defense Authorization Act will begin Jan. 1, 2020.

On that date, a 90-day supply of generic drugs received through the program's Express Scripts mail-order pharmacy will increase from \$7 to \$10. Co-pays on brand-name drugs received through the mail will go from \$24 to \$29. The price for non-formulary drug will rise from \$53 to \$60 — those not on TRICARE's list of fully covered medications.

Generic drug prescriptions filled at retail pharmacies will see the cost rise from \$11 to \$13 for a 30-day supply, while the same supply of brand-name medications will increase from \$28 to \$33. Non-formulary drugs will go up from \$53 to \$60. Prescriptions filled on base will continue to be free.

The FRA will continue to support efforts to reduce prescription costs through federal pricing and other discount programs. The FRA encourages increased utilization of the home delivery prescriptions service to limit co-pays for beneficiaries and reduce medication costs as alternatives to higher fees and co-payments.

Photo by Douglas H Stutz, Naval Hospital Bremerton



Spouse Employment Difficulties Impacting Retention

A recent panel discussion at the Brookings Institute noted that military spouses unable to obtain well-paying jobs are having an impact on military retention rates. The panel discussion referenced a U.S. Chamber of Commerce study that found the unemployment rate among military spouses is 16 percent. This is more than four times the unemployment rate of the general population in the U.S. The Chamber report also noted that military spouses earn 27 percent less income than non-military spouses. Approximately one-third of military spouses are not living in the same location as their service member spouse. In most cases, money was the primary reason for the separation.

A May 2018 study by the White House Council of Economic Advisors noted the challenges facing military spouses in the job market. Employers are reluctant to hire workers who face frequent and unpredictable transfers. Further, professional licensing in one location does not always transfer to another location. When a service member is deployed overseas, many locations do not provide spousal work visas. It is often said that the individual joins the military, but the family re-enlists.

TRICARE Open Season and FEDVIP Sign Up Coming Soon

TRICARE open season and the Federal Employee Dental and Vision Insurance Program, or FEDVIP, enrollment begins Monday, Nov. 11th and ends on Monday, Dec. 9. During TRICARE open season, beneficiaries can:

- Do nothing. Beneficiaries will stay in their current TRICARE health care plans through 2020 or as long as they are eligible.
- Enroll in a plan. If a beneficiary is eligible for a TRICARE Prime option or TRICARE Select but is not enrolled, he or she can enroll in a plan during open season.
- Change plans. If a beneficiary is already enrolled in a TRICARE Prime option or TRICARE Select, he or she can switch plans and switch between individual or family enrollment.

If an eligible person is not already in a plan and doesn't enroll in a plan, he or she is only eligible for care at a military hospital or clinic if space is available.

Outside of TRICARE open season, beneficiaries can enroll in or change enrollment to TRICARE Prime or TRICARE Select following a Qualifying Life Event. A QLE is a certain change in life, such as a marriage, the birth of a child or a retirement from active duty, which may mean different TRICARE options are available. A TRICARE QLE opens a 90-day period for beneficiaries to make eligible enrollment changes. A QLE for one family member means all family members may make enrollment changes. To learn more, visit the website (www.tricare.mil/lifeevents).

Outside of the federal benefits open season, beneficiaries may only make changes to their existing FEDVIP plan if they experience a QLE. Remember, FEDVIP QLEs may be different from the TRICARE QLEs.

Dental premiums will increase 5.6 percent and vision premiums will increase 1.5 percent on average. If you wish to change your FEDVIP plan, you must do so either during open season or following a FEDVIP QLE. For 2020, FEDVIP will offer 10 dental and four vision carriers to choose from. To help select the right dental and/or vision coverage, beneficiaries can go online (www.benefeds.com/Portal/PlanSearch?submit=planSearch) and compare the many 2020 plans. The rates (premiums and cost-shares) are based upon where you live. The website allows you to compare up to three plans at one time, side by side.

*Introducing
the future of personal
transportation.*



Also available in Black

It's not a Wheelchair...

It's not a Power Chair...



The Zinger folds to a mere 10 inches.

It's a Zinger Chair!

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

Years of work by innovative engineers have resulted in a personal electric vehicle that's truly unique. They created a battery that provides powerful energy at a fraction of the weight of most batteries. The *Zinger* features two steering levers, one on either side of the seat. The user pushes both levers down to go forward, pulls them both up to brake, and pushes one while pulling the other to turn to either side. This enables great mobility, the ability to turn on a dime and to pull right up to tables or desks. The controls

are right on the steering lever so it's simple to operate, and its exclusive footrest swings out of the way when you stand up or sit down. With its rugged yet lightweight aluminum frame, the *Zinger* is sturdy and durable yet convenient and comfortable! What's more, it easily folds up for storage in a car seat or trunk— you can even gate-check it at the airport like a stroller. Think about it, you can take your *Zinger* almost anywhere, so you don't have to let mobility issues rule your life. It folds in seconds without tools and is safe and reliable. It holds up to 275 pounds, and it goes up to 6 mph and operates for up to 8 miles on a single charge.

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

Zinger Chair®

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

1-888-633-8108

Please mention code 112141 when ordering.



Just think of the places you can go: • Shopping • Air Travel • Bus Tours

• Restaurants— ride right up to the table! • Around town or just around your house

The Zinger Chair is a personal electric vehicle and is not a medical device nor a wheelchair, and has not been submitted to the FDA for review or clearance. Zinger is not intended for medical purposes to provide mobility to persons restricted to a sitting position.

It is not covered by Medicare nor Medicaid. © 2019 firstSTREET for Boomers and Beyond, Inc.

Suspicious Deaths at VA Center Being Investigated

The Department of Justice is investigating 11 suspicious deaths beginning in 2017 and occurring through 2018 at the Louis A. Johnson VA Medical Center in Clarksburg, West Virginia. The current Department of Veterans Affairs Secretary, Robert Wilkie, has told the press that he has been kept in the dark on details of the investigation. Officials at the Clarksburg facility have told the press that no current employees are under investigation. Secretary Wilkie has expressed frustration with the apparent slowness of the investigation, stating that the investigation has produced too little information for VA officials and the families of the deceased.

OMB Delays Efforts to Expand List of Medical Conditions for Agent Orange Exposure

The FRA, along with several other veteran's service organizations, sent a letter to the Department of Veterans Affairs secretary, Robert Wilkie, in reference to adding four diseases—hypertension, hypothyroidism and Parkinson's-like syndromes—to the list of diseases eligible for Agent Orange benefits. More than two years ago, Secretary Shulkin attempted to add additional health conditions to the list of diseases eligible for Agent Orange benefits, but the Office of Management and Budget, which is the White House budget office, blocked the effort, according to the *MilitaryTimes*. In 2016, scientists with the National Academies of Science, Engineering and Medicine recommended adding these ailments to the presumptive list.

The issue of expanding medical conditions for Agent Orange presumption was noted in the Sept. 13 *NewsBytes* story regarding Senate Veterans Affairs Committee Ranking Member Jon Tester (Mont.) and six other senators asking the VA secretary to add these four diseases to the presumptive list. The FRA will continue to monitor developments on this issue to ensure that veterans who had their health impaired by exposure to the Agent Orange herbicide are cared for by the VA.

Caring on the Home Front

Director of Legislative Programs John Davis and Assistant Director of Veterans Programs Brian Condon attended a panel discussion titled "Caring on the Homefront," which discussed the difficulties and priorities of military caregivers. The panel was comprised of representatives from the Department of Veterans Affairs, the National Military Family Association, the RAND Corporation and the Elizabeth Dole Foundation. There are approximately 5.5 million caregivers in the United States and an overwhelming majority of them are women. It is estimated that more than half of the post-9/11 caregivers do not have a sufficient support system. The VA representative, Deputy Chief of Patient Care Services Lisa Page, acknowledged that the implementation of the MISSION Act, which in part expands the RAISE Family Caregivers Act, has been delayed until the summer of 2020. She noted that the VA needs partners from veteran service organizations, military service organizations and other organizations to ensure success with the caregiver program.

The National Military Family Association wants to ensure that there is help for not only the caregivers but also the families of the caregiver. Often-times it is a group effort to care for the injured, and family members often give up career opportunities and time with their own children. There is a significant financial and emotional commitment to caring for an injured service member. The Elizabeth Dole Foundation spokesperson, Jennifer Mackinday, wants the veteran community to be aware of caregiver burnout. The stress that caregivers can endure will take its toll over the years. It was pointed out that a service member may sign a contract for a four-year commitment, but a caregiver may have to sign up for a 40-year commitment.

Proper care for an injured service member will take the combined effort of many people. The panelists also discussed expanding the Family Medical Leave Act to include caregivers. It was noted that there are employer tax credits for hiring military spouses, veterans and disabled veterans, but no tax credits for hiring caregivers.

SECRETS OF A BILLIONAIRE REVEALED

*"Price is what you pay; value is what you get.
Whether we're talking about socks or stocks, I like
buying quality merchandise when it is marked down."*

— wisdom from the most successful investor of all time

We're going to let you in on a secret. Billionaires have billions because they know value is not increased by an inflated price. They avoid big name markups, and aren't swayed by flashy advertising. When you look on their wrist you'll find a classic timepiece, not a cry for attention— because they know true value comes from keeping more money in their pocket.

We agree with this thinking wholeheartedly. And, so do our two-and-a-half million clients. It's time you got in on the secret too. The **Jet-Setter Chronograph** can go up against the best chronographs in the market, deliver more accuracy and style than the "luxury" brands, and all for far, far less. \$1,150 is what the **Jet-Setter Chronograph** would cost you with nothing more than a different name on the face.

With over two million timepieces sold (and counting), we know a thing or two about creating watches people love. The **Jet-Setter Chronograph** gives you what you need to master time and keeps the superfluous stuff out of the equation. A classic in the looks department and a stainless steel power tool of construction, this is all the watch you need. And, then some.

Your satisfaction is 100% guaranteed. Experience the **Jet-Setter Chronograph** for 30 days. If you're not convinced you got excellence for less, send it back for a refund of the item price.

Time is running out. Now that the secret's out, we can't guarantee this \$29 chronograph will stick around long. Don't overpay to be underwhelmed. Put a precision chronograph on your wrist for **just \$29** and laugh all the way to the bank. Call today!

**CLIENTS LOVE
STAUER WATCHES...**

★★★★★

*"The quality of their
watches is equal to many
that can go for ten times
the price or more."*

— Jeff from McKinney, TX

TAKE 90% OFF INSTANTLY!

When you use your OFFER CODE

Jet-Setter Chronograph ~~\$299~~†

Offer Code Price **\$29** + S&P Save **\$270**

You must use the offer code to get our special price.

1-800-333-2045

Your Offer Code: **JCW201-01**

Please use this code when you order to receive your discount.

Stauer...Afford the Extraordinary.®

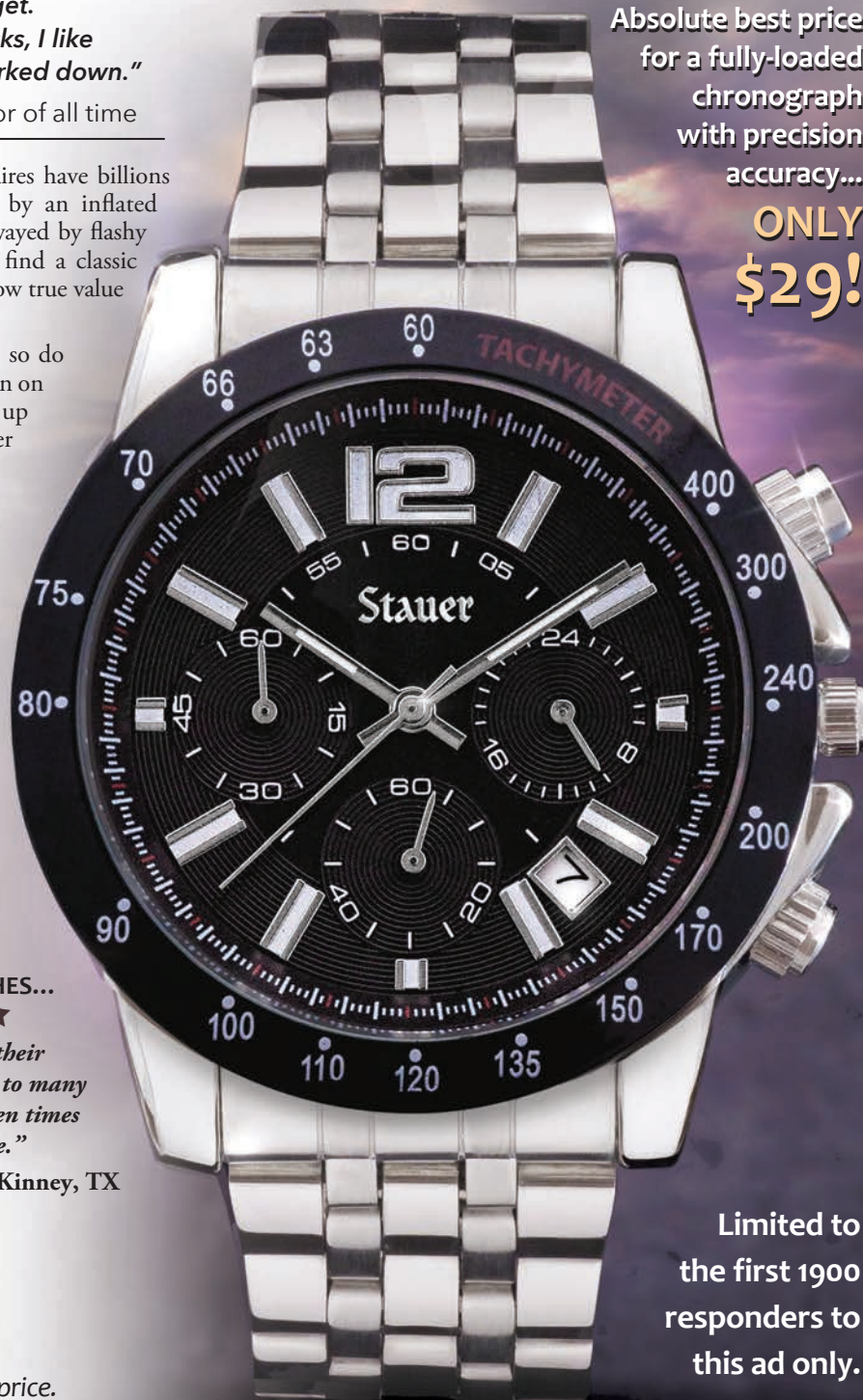


Rating of **A+**

*"See a man with a functional chronograph
watch on his wrist, and it communicates a
spirit of precision." — AskMen.com®*

Absolute best price
for a fully-loaded
chronograph
with precision
accuracy...

**ONLY
\$29!**



Limited to
the first 1900
responders to
this ad only.

- Precision crystal movement • Stainless steel case back & bracelet with deployment buckle • 24 hour military time
- Chronograph minute & small second subdials; seconds hand • Water resistant to 3 ATM • Fits wrists 7" to 9"

Stauer®

14101 Southcross Drive W., Ste 155, Dept. JCW201-01, Burnsville, Minnesota 55337 www.stauer.com
† Special price only for customers using the offer code versus the price on Stauer.com without your offer code.

2020 Regional Meetings

February 14-15, 2020

East Coast Midyear Regional Meeting

Holiday Inn Richmond South-City Gateway
4303 Commerce Road
Richmond, VA 23234
804-592-2900

Use code "Fleet Reserve Association"
for FRA rate.

Room rate \$109 plus tax (breakfast included)

Contact: NED Chris Slawinski

Email: ned@fra.org

April 17-19, 2020

North Central Midyear Regional Meeting

Holiday Inn Bloomington Airport South
1201 West 94th Street
Bloomington, MN 55431
952-884-8211

Ask for the Fleet Reserve Association rate

Room rate \$109 plus tax

Contact: Branch 136 President Gene Jarnagin

651-454-3402

August 2-4, 2020

North Central Regional Convention

The Inn at Grand Glaize
5142 Osage Beach Parkway
Osage, MO 65065
800-348-4731

Room rate \$69 plus tax

Contact: Norm Combs, 816-847-6562

Email: bilgerat@sbcglobal.net

August 7-8, 2020

Northeast/New England Regional Convention

SureStay Hotel by Best Western,
Albany Airport
200 Wolf Road Albany, NY 12205
800-528-1234

Room rate \$99 plus tax (breakfast included)

Contact: Floyd Hunt

Email: fnhunt876@gmail.com

August 16-20, 2020

Southwest Regional Convention

Plaza Hotel & Casino
1 N Main Street
Las Vegas, NV 89101
702-386-2110

Room rate \$29 plus resort fee and taxes

House Passes Veterans Bills

The House recently passed several FRA-supported bills to help homeless veterans with children find transitional housing, help veterans with disabilities access important information from the VA's website, help preserve the legacies of those interred in veterans' cemeteries, allow veterans to use specialty adaptive housing grants six times and create a pilot program through FY2020 to give female veterans more information about VA care available to them.

The bills are:

- The Homeless Veterans Families Act (H.R.95).
- The VA Website Accessibility Act (H.R.1199).
- To permit the Secretary of Veterans Affairs to establish a grant program to conduct cemetery research and produce educational materials for the Veterans Legacy Program (H.R.2385).
- The Ryan Rules Specialty Housing Improvement Act (H.R.3504).
- The HEALTH for Women Veterans Act (H.R.2942).

These proposals will be sent to the Senate for further consideration.

Disabled Veterans with VA Home Loans Get Refunds

As a follow-up to the Aug. 23, *NewsBytes* story, the Department of Veterans Affairs has refunded more than \$400 million in VA home loan funding fees to tens of thousands of veterans who were improperly assessed extra costs when applying for VA home loans.

Auditors found it troubling that senior Veterans Benefits Administration officials were aware in October of 2014, that thousands of exempt veterans were owed refunds, but didn't take adequate action to issue refunds. The auditors estimated nearly 73,000 exempt veterans were incorrectly charged an estimated \$286 million in funding fees for their VA home loans from 2012 through 2017. During that period, the VA issued approximately \$97 million in refunds to 19,700 of the veterans — leaving an estimated 53,200 who may be eligible for refunds. Based on a sample of 200 home loans made from 2012 to 2017, auditors found overcharges that averaged \$4,483.

VA officials said they consider their review of the issue now complete, but veterans who believe they may be entitled to a refund for mistaken fees can contact the department's regional loan center office at 877-827-3702 or visit the VA's website (www.va.gov) for more information.

NAVY® PRIDE PILSNER SET

An elegant presentation —
all four glasses arrive together
in a satin-lined gift box

Four-piece Bradford Exchange
Exclusive collection is rimmed
with gleaming **12K gold**



Glasses are shown
smaller than actual
size of 9 inches high

CELEBRATE THE UNITED STATES NAVY®!

Now you can toast your favorite Sailor in style with an officially licensed set of Pilsner glasses! Each of the four superbly crafted, hand-polished glasses features iconic Navy® graphics on genuine glass and is highlighted around the rim with gleaming 12K gold. It's taken two years of development to craft these glasses with matchless quality in the Pilsner glass's famed shape—proven to enhance flavor. The four 20-ounce glasses arrive together—and can be stored—in the distinctive, cushioned presentation box.

Bradford Exchange exclusive—order now!

Strong demand is likely for this four-piece set. Acquire it in four installments of \$32.49, the first due before shipment, totaling \$129.99*, backed by our unconditional, 365-day money-back guarantee. Send no money now. Return the Reservation Application today.



®Officially licensed by the Department of the Navy

EASY TO ORDER! www.bradfordexchange.com/navypilsner

©2019 BGE 01-32655-001-BI

RESERVATION APPLICATION

SEND NO MONEY NOW



9345 Milwaukee Avenue · Niles, IL 60714-1393

YES. Please reserve the Navy® Pride Pilsner Set for me as described in this announcement.

Limit: one per customer. Please Respond Promptly

*Plus a total of \$17.99 shipping and service; see bradfordexchange.com

Limited-edition presentation restricted to 95 firing days. Please allow 4-8 weeks after initial payment for shipment. All 4 glasses arrive together. Sales subject to product availability and order acceptance.

Mrs. Mr. Ms. _____
Name (Please Print Clearly)

Address _____

City _____ State _____ Zip _____

Email (optional) _____

01-32655-001-E27941

Military Construction Funds Diverted to Fund Border Wall

The Trump administration has informed Congress that it will divert \$3.6 billion in funding from the military construction budget to build 175 miles of border wall on the U.S.-Mexican border.



Photo by: the Independent World News, UK.

Defense officials declined to release a full list of the affected projects until the Pentagon has finished notifying the lawmakers who oversee the districts where they are planned, but said that family housing, barracks or projects with contracts that have been awarded or are expected to be awarded in FY2020 will not be affected.

The goal, according to the Pentagon's director of operations for the Joint Staff, is to build new or reinforce existing barriers in 11 locations that will help channel migrants to manned, designated ports of entry, eventually reducing the need for troops to be stationed at the border in those areas.

About 3,000 active duty and 2,000 National Guard troops are currently deployed to the southwestern border helping the Department of Homeland Security with surveillance, the detention of migrants and the processing of asylum requests. The merits of the border wall are outside the scope of the FRA's legislative advocacy. However, adequate funding for barracks and child care centers is a concern of the association. **FRA**

U.S. GOVERNMENT ISSUED GOLD & SILVER

\$5 AMERICAN GOLD EAGLES

THE BULL RUN HAS BEGUN

Just Over DEALER COST

Reasons to own

HEDGE INFLATION WEALTH BUILDING PROFIT POTENTIAL

GOLD PRICES ARE UP MORE THAN 20% THIS YEAR!

Enter the Market before prices hit historical high levels!

2011 Proof 70 Platinum Eagle
- .999 Fine Platinum
- Perfect 70 Condition
- Less Than 15,000 Produced
Call Now!
Extremely Limited Supply
Only 16 Available!



1984 Proof Olympic Runner
- First U.S. gold coin of the modern era.
- Celebrates 35th Anniversary of L.A. Olympic Games.
- Only coin with Arabic & Roman Numerals.



1964 Kennedy Half Dollar
- Solid Silver Half Dollar
- Pristine Condition
- Silver Could Be Worth \$75 per ounce in the near future.
Order 300 or more coins and receive a free \$5 Gold American Eagle



Want More Coins At-Cost? DISCOUNTS available for SPECIAL ARRANGEMENTS of \$10K+.
Minimum order of 5 at-cost gold coins, maximum of 10. Special arrangements packages of \$10K or more: quality for more at cost coverage and JFK half dollar specials. 1/10-ounce Gold American Eagles offered have a legal tender denomination of \$5. Coins enlarged to show detail. All calls are recorded for quality assurance. Price not valid for precious metals dealers. Offer only good for 30 days or while supplies last. All billion sales are final.

FRONTIER PRECIOUS METALS
Cherry Picking Numismatics

CALL NOW 9-9pm Central 7 Days A Week

1.833.376.3825
VISA M.C. DISCOVER AMERICAN EXPRESS Vault Code FFRAM-1219

NORTH AMERICA'S

#1 Selling Walk-In Tub

NEW PRODUCT

Featuring our New Exclusive Shower Package

Now you can finally have all of the soothing benefits of a relaxing warm bath, or enjoy a convenient refreshing shower while seated or standing. Introducing Safe Step Walk-In Tub's exclusive **NEW Shower Package!**

- ✓ First and only walk-in tub available with a customizable shower
- ✓ Fixed rainfall shower head is adjustable for your height and pivots to offer a seated shower option
- ✓ Durable frameless tempered glass enclosure available
- ✓ High-quality tub complete with a comprehensive lifetime warranty on the entire tub
- ✓ Top-of-the-line installation and service, all included at one low, affordable price

Now you can have the best of both worlds—there isn't a better, more affordable walk-in tub!



Call today and receive a
FREE SHOWER PACKAGE!

FOR A LIMITED TIME ONLY

Call Toll-Free 1-888-660-6687

SAFE STEP
WALK-IN TUB
www.BuySafeStep.com

With purchase of a new Safe Step Walk-In Tub.
Not applicable with any previous walk-in tub purchase.
Offer available while supplies last. No cash value.
Must present offer at time of purchase.

Call Today for Your Free Shower Package

1-888-660-6687

FINANCING
AVAILABLE
WITH APPROVED
CREDIT



CSLB 983603 F13000002885 13HV08744300

Pearl Harbor

World History Is Changed on a Remote Island Less than Half the Size of Delaware

By Ann Norvell Gray

Depositphoto







USS WEST VIRGINIA (BB-48) afire forward, immediately after the Japanese air attack. *USS TENNESSEE* (BB-43) is on the sunken battleship's opposite side. Official U.S. Navy photograph, from the collections of the Naval History and Heritage Command.



Taken during the Japanese raid while anti-aircraft shells exploded, the center is from *USS ARIZONA* (BB-39). Smaller smoke plumes are from *USS SHAW* (DD-373), *USS CASSIN* (DD-372) and *USS HULL* (DD-371). Official U.S. Navy photograph, now in the collections of the Naval History and Heritage Command.

The morning of Dec. 7, 1941, dawned like most other days on the serene Hawaiian island of Oahu. The weather was beautiful—warm and clear, with some white clouds in a brilliant blue Pacific sky. Just another day in paradise. Then, without any warning, the early morning sky filled with Imperial Japanese warplanes and all hell broke loose, according to eyewitnesses.

When the skies cleared less than two hours later, four of the eight battleships in Pearl Harbor had been sunk and the other four badly damaged. Six were to be rehabilitated and returned to service, but the *USS ARIZONA* was gone for good, and the capsized *USS OKLAHOMA*, though it was raised, was a total loss. Sixteen hundred crew members of the two ruined battleships were lost. Eleven more vessels in the Pacific Fleet were damaged or sunk, and nearly 200 planes were destroyed in the bombardment of Hickam Field. The attack left approximately 1,500 Americans wounded and 2,400 dead.

Eyewitness narratives describing that fateful morning tell stories of frozen disbelief, horror, helplessness, rage and the frustration of responses

made ineffective by utter chaos on the ground. Most of those in service on the island were very young when this catastrophe came crashing into their peaceful lives. Civilians heard what they first assumed to be some sort of military exercise, until they heard the explosions, saw plumes of smoke and flame in the harbor, or looked up at planes with red circles flying so low that they could see into the pilots' eyes. Then the reality of the attack dawned on them and their lives were forever changed.

The next day, a clearly angry President Franklin D. Roosevelt brought a joint session of Congress to its feet, describing the previous day's attacks across the Pacific with a powerful balance of dignity and determination. Also present in the chamber were the president's cabinet and the justices of the U.S. Supreme Court. The speech was broadcast simultaneously on the radio. It took 33 minutes for Congress to declare war on the Empire of Japan. America's reluctance to become involved in the widening conflicts across the world, so close on the heels of the Great War, evaporated like a drop of water on a hot frying pan.



...ll bursts overhead. Large column of smoke in lower columns further to the left are from the destroyers *USS DOWNES* (DD-375), in dry docks at the Pearl Harbor. Official U.S. Navy photograph, now in the collections of the National Archives.



President Franklin D. Roosevelt (center) visits Pearl Harbor on July 26, 1944, on board *USS BALTIMORE* (CA-68) with General Douglas MacArthur (left) and Admiral Chester W. Nimitz (right), commander-in-chief, Pacific-Pacific Ocean area. Official U.S. Navy photograph, now in the collections of the National Archives.

The Islands

Long before humans appeared on Earth, the Hawaiian island chain was formed as the giant Pacific tectonic plate inched toward the northwest over a rare volcanic hot spot from deep inside the Earth. To give you a sense of the speed of this operation, Kauai, the first to appear, was formed 5 million years ago. The Big Island of Hawaii is a youthful 1 million years old. The southeastern end of the Big Island sits over the hot spot now and the Kilauea volcano there is very much alive.

The first Polynesians arrived in canoes somewhere between 1,500 and 2,000 years ago. Kamehameha the Great, a powerful chief from the Big Island, subdued competing chiefs in the 1790s, unifying the islands and establishing control on Oahu, where the central government of the islands has stayed. The archipelago's relative proximity to coastal North America, Asia and the Pacific islands gave the Hawaiian Islands increasing importance as the world grew smaller and more interconnected.

From the early 19th century on, the arrival of successive waves of settlers and travelers from all

over the world both trampled and influenced the indigenous way of life. The presence of people from so many nations has resulted in one of the most diverse and tolerant populations in the country. More recently, successive generations of native Hawaiians have returned conservation of their sacred lands, language and cultural tradition to the forefront of island life. Air travel, particularly the arrival of jet aircraft, established the Hawaiian island chain's thriving tourist industry and cemented its strategic military importance.

The Harbor

Pearl Harbor is a wonderful natural harbor and has always been an integral part of the life of the island. Toward the end of the 19th century, a trade treaty leased the port to the United States, and its first military use in the Spanish-American War set the stage for the American military presence that continues today.

In 1940, responding to the threat of Imperial Japan's aggressive expansionism in the Pacific, President Roosevelt ordered the re-formed Pacific



A “Lone Sailor®” replica was dedicated Oct. 13, 2017, at the WWII Valor in the Pacific National Monument Visitor Center. The dedication fell on the same date as the Navy’s 242nd birthday. A plaque next to the “Lone Sailor®” reads, “The Base of This Statue Contains Steel from the USS ARIZONA.” The statue greets visitors on their way to the USS Arizona Memorial, the resting place for those who lost their lives on Dec. 7th, 1941, at Pearl Harbor. Depositphoto

Fleet to be transferred from San Diego to Pearl Harbor in what was then the American territory of Hawaii. At the beginning of December 1941, roughly half of that fleet was moored in the harbor around Ford Island. Remarkably, the aircraft carriers that were to be Japan’s nemeses in the ensuing war were out to sea and not in port. We know what happened next.

Ford Island

The 441-acre islet in the eastern part of Pearl Harbor, now called Ford Island, was a site of Hawaiian fertility rites until missionaries deemed the practice barbaric and sinful and shut it down early in the 19th century. Its name, uses and ownership changed several times before and after Dr. Seth Porter Ford married into it in the 1860s and named it after himself. Throughout the 20th century, the U.S. military gained increasing control in and around Pearl Harbor. A quarter of Ford Island’s current acreage was created in the 1930s by U.S. Navy dredging in the harbor to increase both its depth and

width to accommodate battleships.

The resulting Battlefield Row along the shore of the island was a prime target of the Japanese attack. Major upgrades to the island’s infrastructure and security followed the United States’ declaration of war, and it became a part of Naval Station Pearl Harbor, although access was still possible only by water. In 1998, a floating pontoon drawbridge connected the island to Oahu’s main highway just north of the site of the Pearl Harbor Memorial Visitors Center. With that addition, redevelopment of the island began in earnest.

The Memorials

The overwhelming losses suffered on that terrible day in December are remembered in the Pearl Harbor National Memorial at Joint Base Pearl Harbor-Hickam. Operated first by the U.S. Navy, and now handled by the National Park Service, the park and the harbor memorials make up the most visited place on the island of Oahu.



RIGHT: *USS MISSOURI* (BB-63) also known as “Mighty Mo” or “Big Mo,” is an Iowa-class battleship and was the third ship of the United States Navy to be named after the U.S. state of Missouri.

The most iconic of these memorials is marked by the graceful white structure that sits above and athwart the sunken hull of the *USS ARIZONA*, where the remains of more than 900 of those who died when the ship exploded and went down are forever at rest. The wreck itself is a National Historic Landmark and a sacred spot, like every other burial ground for servicemen lost in action. Shipmates who have been in active service when their vessels have entered Pearl Harbor are familiar with the tradition of manning the rails at attention as they pass the site.

The memorial structure was designed by an Austrian-born architect. Its cost was covered by a public-private partnership, and it was dedicated on Memorial Day in 1962. Its modernist simplicity was not well understood at the start, until the quiet dignity it communicates could be appreciated. A skylight in the roof symbolizes the fatal bomb strike through the ship’s deck into the forward magazine. There is an opening in the floor above the wreckage through which flowers can be thrown to



honor the dead below.

There is a marble wall at the far end bearing the names of those entombed below it. Seeing the number and length of the columns of names brings home the terrible human cost of that day. The structure can be reached only by water, and a ferry operated by the U.S. Navy brings ticket holders in groups from the memorial’s visitor center. The timed daily tickets are free, but a limited number are distributed each day to keep the small enclosure from becoming too crowded for the appreciation of the place.

Mighty Mo

In September of 1945, a delegation from the Japanese Empire met General Douglas MacArthur aboard the

One solution for oxygen at home, away, and for travel

Introducing the INOGEN ONE

It's oxygen therapy on your terms



No more tanks to refill. No more deliveries.

No more hassles with travel. The INOGEN ONE portable oxygen concentrator is designed to provide unparalleled freedom for oxygen therapy users. It's small, lightweight, clinically proven for stationary and portable use, during the day and at night, and can **go virtually anywhere — even on most airlines**. Inogen accepts Medicare and many private insurances!

Reclaim Your Freedom And Independence NOW!



Call Inogen Today To
Request Your FREE Info Kit



1-800-997-4903

or visit www.inogen.com





The battleship *USS ARIZONA* was bombed on Dec. 7, 1941, about 15 minutes into the Japanese attack on Pearl Harbor, killing 1,177 sailors and Marines. Over 900 could not be recovered from the ship and remain onboard. Depositphoto

Iowa-class battleship *USS MISSOURI* in Tokyo Bay and signed the Instrument of Surrender. With this solemn ceremony, World War II was finally over. Already it was clear that the days of the battleship being the linchpin of naval strength were over, and that the seas would now belong to the aircraft carrier. In 1992, the great ship was permanently decommissioned. In 1996, she became the property of the USS Missouri Memorial Association, and arrived in Hawaii two years later, opening to the public in Ford Island's Battlefield Row as the Battleship Missouri Memorial.

Its positioning relative to the far smaller USS Arizona Memorial is respectful and feels protective. The two memorials are often called the bookends, framing the beginning and the end of American involvement in the Second World War. The memorial's intention is to maintain the Missouri in her original form and condition, keeping the collections and onboard activities focused on education and ceremony. Guided onboard tours are strenuous, involving low, narrow doorways and steep stairs to climb, but you can take a ship's map and explore on your own as you are able.

Ford Island Aviation Museum

Ford Island is also home to the Pearl Harbor Aviation Museum, a piece of Senator Daniel Inouye's 1999 vision for Hawaii's development of the island in Pearl Harbor. The idea was taken up by a nonprofit foundation to correct any inaccurate information that may have circulated in earlier days. The resulting

museum opened in 2009. Central to its commitment has been the restoration of the control tower where the first radio alert of the impending Japanese raid was received.

The museum's collection of warplanes is, as one such fellow commented, an aircraft geek's paradise. Its website has a photo gallery for the Shipmates among you who qualify (see the sidebar on Page 26). As of this writing, the artifact collection is closed to new accessions while some necessary renovations are made, but the staff has embarked on a project to digitize all of the 22,000 books, periodicals, photographs, archival materials and 3D objects related to Pacific aviation history in their collection. All the images catalogued so far are available to anyone who is interested, with more added as the project proceeds, here: <https://pacificaviationmuseum.pastperfectonline.com>. Individual access to Ford Island is restricted to current and former members of the military, but the National Park Service provides a shuttle bus for other visitors.

The Bowfin Museum

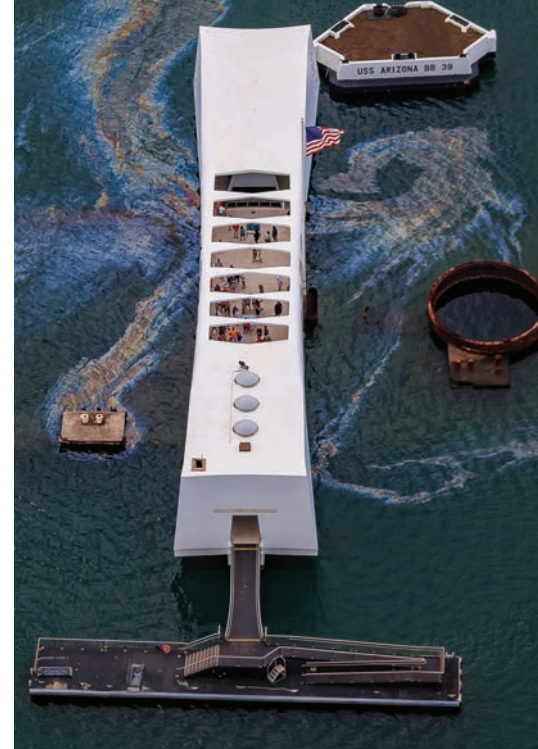
At the eastern end of the pontoon bridge that connects Ford Island to the shore, you will find the USS Bowfin Submarine Museum and Park. The *USS BOWFIN* is a decommissioned Balao-class fleet attack submarine, that was launched in Kittery, Maine, on Dec. 7, 1942, precisely one year after the attack and nicknamed the Pearl Harbor Avenger. The museum has a very detailed and informative website (www.bowfin.org) that



The Pearl Harbor Visitor Center has displays, exhibits and interpretive signage along an extensive walkway within the visitor center grounds. Depositphoto



The historic Ford Island aviation control tower at Pearl Harbor, Hawaii, served until 1962. Depositphoto



Aerial view of the USS Arizona Memorial, Hawaii's No. 1 visitor attraction with free admission and tour. Depositphoto

describes the submarine thus:

USS Bowfin takes her name from the hard fighting, aggressive, and voracious fish found in fresh water from the Great Lakes ... [to] the Gulf of Mexico. As the last survivor of the family Amiidae, ... this living fossil is at home in backwaters and marshy areas. Due to its primitive lung, it thrives in water with low oxygen content, and can survive for days at a time in little or no water. A more appropriate name could not have been found for an air-breathing diesel boat, this one soon to be legendary ... for her bold determination and insatiable appetite for enemy shipping.

Its onshore exhibits include a memorial to the 52 submarines and their crews lost in World War II, two missiles, a conning tower, and a World War II McCann rescue chamber. If you are planning a visit in the coming months, check their website for the latest on the renovation and expansion project that is currently making parts of the installation inaccessible.

Anyone who has been fortunate enough to visit or be stationed in the Hawaiian Islands knows that it's hard to stop talking about all that this island state has to offer. But space requires that we stop anyway. So do look at the resources in the sidebar, make plans if you can, or enjoy being an armchair traveler. Aloha, hang loose and mahalo for your attention. **FRA**

Internet Resources:

www.nps.gov/valr/index.htm (National Park Service: Pearl Harbor)
www.hawaii.com/blog/attack-on-pearl-harbor/
www.ussarizona.org/
<https://ussmisouri.org/ttps://www.pearlharboraviationmuseum.org/ttps://www.bowfin.org/ttps://pearlharborwarbirds.com/pearl-harbor-a-to-the-nation/> (lightly edited film, Roosevelt's speech, Dec. 8, 1941)

Tourist resources:

www.recreation.gov/ticket/facility/tour/47
<https://enoa.com/>
www.hokuhawaitours.com/pearl-harbor-tours/

Books:

1. Best, Nicholas, *Seven Days of Infamy: Pearl Harbor Across the World*, St. Martin's Press, New York, 2016.
2. Lord, Walter, *Day of Infamy: The Bombing of Pearl Harbor*, Henry Holt & Co., New York, 1957.
3. Nelson, Craig, *Pearl Harbor: From Infamy to Greatness*, Scribner, New York, 2016.
4. Prange, Gordon W., *At Dawn We Slept: The Untold Story of Pearl Harbor*, Revised Edition, Penguin Group, New York, 1982.
5. Daws, Gavin, *The Shoals of Time: A History of the Hawaiian Islands*, University of Hawaii Press, 1968.
6. Friedman, Bonnie, *Eyewitness Travel Guide: Hawaii*, DK (Dorling Kindersley Ltd), London, 2013

Wow! A Simple to Use Computer Designed Especially for Seniors!

Easy to read. Easy to see. Easy to use. Just plug it in!



“I love this computer! It is easy to read and to use! I get photo updates from my children and grandchildren all the time.”
— Janet F.

Have you ever said to yourself “I’d love to get a computer, if only I could figure out how to use it.” Well, you’re not alone. Computers were supposed to make our lives simpler, but they’ve gotten so complicated that they are not worth the trouble. With all of the “pointing and clicking” and “dragging and dropping” you’re lucky if you can figure out where you are. Plus, you are constantly worrying about viruses and freeze-ups. If this sounds familiar, we have great news for you. There is finally a computer that’s designed for simplicity and ease of use. It’s the WOW Computer, and it was designed with you in mind. This computer is easy-to-use, worry-free and literally puts

the world at your fingertips. From the moment you open the box, you’ll realize how different the WOW Computer is. The components are all connected; all you do is plug it into an outlet and your high-speed Internet connection. Then you’ll see the screen – it’s now 22 inches. This is a completely new touch screen system, without the cluttered look of the normal computer screen. The “buttons” on the screen are easy to see and easy to understand. All you do is touch one of them, from the Web, Email, Calendar to Games— you name it... and a new screen opens up. It’s so easy to use you won’t have to ask your children or grandchildren for help. Until now, the very people who could benefit most from E-mail and the Internet are the ones that have had the hardest time accessing it. Now, thanks to the WOW Computer, countless older Americans are discovering the wonderful world of the Internet every day. Isn’t it time

NEW
Now comes with...
Larger 22-inch hi-resolution screen – easier to see
16% more viewing area
Simple navigation – so you never get lost
Intel® processor – lightning fast
Computer is in the monitor – No bulky tower
Text to Speech translation – it can even read your emails to you!
U.S. Based Customer Service

FREE
Automatic
Software Updates

you took part? Call now, and you’ll find out why tens of thousands of satisfied seniors are now enjoying their WOW Computers, emailing their grandchildren, and experiencing everything the Internet has to offer. Call today!

- Send & Receive Emails
- Have video chats with family and friends
- Surf the Internet:
Get current weather and news
- Play games Online:
Hundreds to choose from!

Call now and find out how you can get the new WOW! Computer.
Mention promotional code 112142 for special introductory pricing.
1-888-865-5513





Burial & Memorial Benefits

By The Office of Memorial Innovations and Engagement
of the National Cemetery Administration

All photos courtesy of the National Cemetery Administration

Communicating information in the military operates by a simple model: Bottom Line Up Front, or BLUF. So here's the BLUF: The best, most effective way to ensure you get the burial or memorial benefits you earned through your service is through a new VA program called Pre-Need Eligibility. Pre-Need establishes your eligibility for VA burial and memorial benefits in advance of need, so your family doesn't have to go searching for documentation at the time of your death. Simply fill out a VA form 40-10007 and fax it along with your DD-214 or other discharge/military paperwork to: 866-900-6417. You can also fill out an online form, or print and mail your information. You can find more information online at <https://www.cem.va.gov/pre-need/>.

The VA will establish a case file and within a few months, you will receive a letter confirming or denying eligibility. If denied, you can appeal the decision and submit additional paperwork. If approved, place the letter in a safe location such as a safety-deposit box, inform your family and then rest easy. At the time of your death, your next of kin, funeral home or representative responsible for making your final arrangements should contact the National Cemetery Scheduling Office at 800-535-1117 to request burial. The VA will conduct one final check to confirm eligibility. This last step happens quickly to ensure the VA meets a family's needs for burial.

Pre-Need Eligibility provides veterans and their families with peace of mind in knowing their eligibility status. This information is particularly important for reservists from any branch, many of whom don't realize that their service entitles them to burial benefits. There are some nuances for reservists, so it is best to contact the VA at the numbers listed above. For example, military orders showing active duty service other than training can be used to establish eligibility if it is not reflected on a DD-214 or other discharge documents.

Waiting until the time of need can sometimes result in a non-eligible decision with little or no time to provide additional information.

One Family's Fight for Eligibility

Many problems encountered in establishing eligibility are most easily resolved while the veteran is still alive, but the VA will work diligently with families to establish eligibility regardless of the circumstances. After one veteran passed away in December 2016, his family was stunned to learn that he was determined ineligible for interment. He was a sailor and had photos of his service in the Philippines during World War II, but all his paperwork was lost in the fire at the St. Louis records buildings many years earlier. He was even inducted into the Coaching Hall of Fame at a large university where his military service was noted on the plaque. But the family had nothing concrete — meaning paperwork — to establish his eligibility.

His daughter, however, refused to give up. She kept her father's ashes in her home until she could get the right person to help. She tried everyone, including congressional officials, but had no luck. She wanted her father to be buried in a VA national cemetery, a right he had earned. She wasn't going to be stopped by paperwork, so a case file was opened.

Then one day, on a hunch, a National Cemetery Administration employee at the National Scheduling Office in St. Louis tried something different. She reversed the veteran's first and middle name and boom! He appeared on her monitor. The employee called the daughter and said, "I've got great news. I found your father." After several minutes of uncontrollable tears, the daughter offered her eternal thanks. Finally, in January 2018, that veteran was buried with full military honors at Bay Pines National Cemetery in Florida. Two years later, his wife of 52 years was laid to rest with him.



LEFT: Fort Rosecrans National Cemetery in San Diego, California.
 ABOVE: Mound City National Cemetery near Mound City, Illinois.
 RIGHT: Baltimore National Cemetery in Maryland.



What Are the Burial and Memorial Benefits a Veteran Will Receive from the VA?

If a VA national, state, or tribal veterans' cemetery is selected as the final resting place, a veteran will receive the following: a grave site, the opening and closing of the grave, a grave liner and perpetual care of the grave site. Memorial benefits include a headstone, a marker or a niche cover for a columbarium niche, where applicable. If the veteran chooses to be interred in a private cemetery, he or she can still have a free government-furnished headstone, marker or niche cover. If the veteran chooses to be buried in a private cemetery with a commercially-purchased headstone, marker or niche cover, the family may request to have a free bronze medallion with the word "Veteran" and the appropriate branch of service affixed to the private headstone. All veterans' families also receive a burial flag. At many VA national cemeteries, National Cemetery Administration partners with local military units or volunteer service organizations to provide deceased veterans with military funeral honors, including the playing of taps and the presentation of the burial flag. Finally, upon request, the veteran's family will receive a Presidential Memorial Certificate signed by the current U.S. president. Multiple copies can be requested so that all family members can have one.

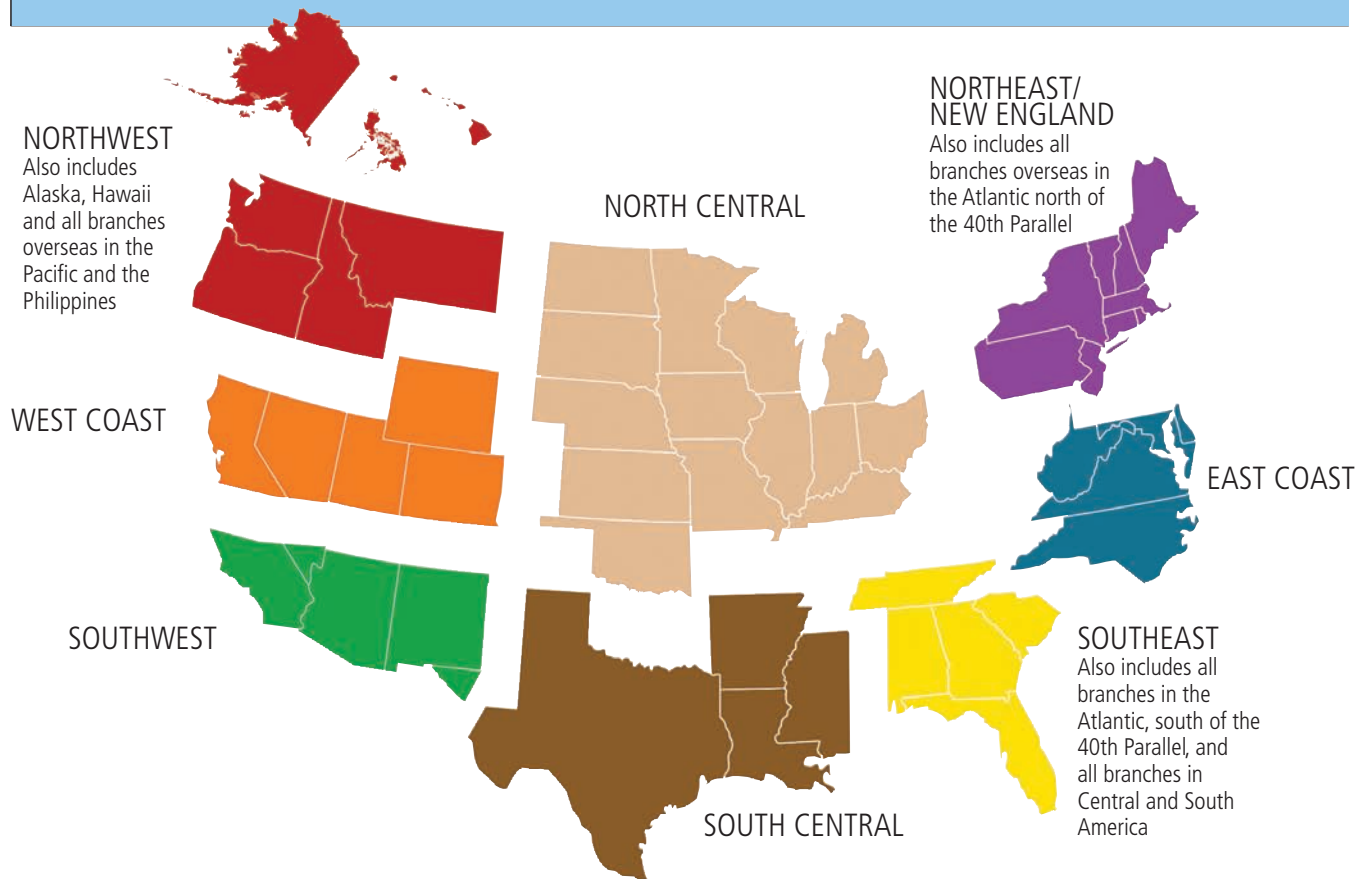
What Happens on the Day of the Burial or Interment?

Upon arrival at the cemetery, a cemetery representative will meet the family and help guide them through the process. To accommodate multiple interments, families receive

30 minutes at a committal shelter located on site. After the committal ceremony, the casket or urn is turned over to cemetery personnel for interment into the ground or columbarium later that same day. While we highly discourage families from witnessing the actual burial process, each cemetery director, at his or her discretion, can determine how to interpret procedures and policy based on the circumstances. Placing or lowering a casket into the ground is the "business" side of a dignified burial that often requires heavy equipment operations. Once the committal service and burial are complete, it takes approximately 30 days for the headstone, marker or niche to arrive and be set into place.

The VA encourages all veterans to take advantage of Pre-Need Eligibility to ensure they, and their families, know their eligibility status. While families can always apply for the benefit at the time of death, applying in advance brings peace of mind and can help resolve eligibility problems ahead of time, when the person who knows the most about his or her service — the veteran — is still around to answer questions. The VA hopes this process will help with burial planning and place families at ease when the time comes. For more information about VA burial and memorial benefits, please visit www.cem.va.gov. **FRA**

2020 BRANCH LISTING



Branch Listing for 2020

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

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

Want to get involved in the FRA? Call your branch secretary or the FRA's director of membership today and express your interest in volunteering to help with:

- Calling new members to welcome them.
- Mentoring other Shipmates.
- Recruiting new members.
- Calling or visiting lapsed members.
- Serving as a branch officer.
- Engaging in public speaking and outreach.
- Organizing community service opportunities.
- Working on the branch newsletter.

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



Don't see a branch in your area?

Interested in starting a new branch?

Call Christina Hitchcock, director of membership, at 1-800-FRA-1924, ext. 123.

SOMETHING WORTH PROTECTING ...



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

GET THE FACTS — NOW!

★ FACT #1 ★

MEDICARE limits the home health care it will pay for.

★ FACT #2 ★

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

KNOW YOUR OPTIONS!

To request more information, call toll-free: **1-800-424-1120** or go online: www.frainsure.com

Enroll Online

You helped secure our nation’s future. Let us do the same for your family.

Attention FRA members with MEDICARE & TRICARE

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

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

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

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



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

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

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

THIS IS A HOSPITAL CONFINEMENT INDEMNITY POLICY. THE POLICY PROVIDES LIMITED BENEFITS. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

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

Program Administered by Mercer Health & Benefits Administration LLC

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

EAST COAST REGION

Regional President: Sha'ron D. Martin, 533 Summer Lake Lane, Virginia Beach, VA 23454-6880, H: (757) 675-0699, sdmartin@cox.net
 Regional Vice President: Brian J. Jones, P.O. Box 406, Valley Lee, MD 20692-0406, H: (301) 994-0074, papajones62@hotmail.com

No.	Location	Time/Date	Meeting Place	President	Secretary	Telephone #	E-mail Address	Mailing Address
004	DC, WASHINGTON	1300, 2nd Sat.	Contact President Luisito Maligat (301) 379-7908	Luisito G. Maligat	Gregory David Mathis	(240) 472-4594	gdmathis39@aol.com	PO Box 371, Oxon Hill, MD 20750-0371
309	DE, NEWARK	1400, 2nd Thurs.	Del. Military Academy, 112 Middleboro Rd., Wilmington, DE	Philip Louis Puschel	Ronald B. Littlejohn	(302) 798-8481	rb1197@aol.com	200 Commonwealth Ave, Claymont, DE 19703-2016
024	MD, ANNAPOLIS	1900, 2nd Tues.	Fleet Res. Club, 100 Compromise St., Annapolis, MD	Valerie Toulouse	Pleasala J. Collins	(301) 464-0895	pleas1892@gmail.com	100 Compromise St, Annapolis, MD 21401-1808
006	MD, BALTIMORE	1930, 1st Fri.	War Memorial Bldg., 101 N. Gay Street, Baltimore, MD	Clarence W. Logan, Sr.	Anthony Jackson	(443) 463-1242	ajacks666@yahoo.com	2806 Belmont Ave, Baltimore, MD 21216-4017
182	MD, BETHESDA	1930, 3rd Weeds.	American Legion Post 86 2013 Veirs Mill Rd., Rockville, MD	Thomas M. Rauch	Paul R. Gunther	(240) 338-0929	PaulG481104@aol.com	12867 Sage Ter, Germantown, MD 20874-2050
212	MD, MEADE	1000, 2nd Sat.	VFW Post 160, 2597 Dorsey Rd, Glen Burnie, MD	Danny R. Fischeo	Paul E. Taylor	(410) 768-6288	ndmgy5gt@aol.com	7944 Oakwood Rd, Glen Burnie, MD 21061-6274
093	MD, PATUXENT RIVER	1400, Every Sat.	Branch Home, 21707 Three Notch Rd, Lexington Park, MD	John W. Fosen, III	Larry W. Elliott, II	(301) 481-2468	lwellit2nd@yahoo.com	PO Box 93, Patuxent Rvr, MD 20670-0093
067	MD, SUITLAND	1900, 1st Thurs.	Branch Home, 5006 Suitland Rd, Suitland, MD	William A. Speight, Sr.	Bevelyn R. Whitfield	(301) 385-0960	msjazzieb@yahoo.com	6710 Pepper St, Capitol Hgts, MD 20743-2654
293	NC, ELIZABETH CITY	1900, 1st Wed.	CPOA Bldg., 514 Cardwell St, Elizabeth City, NC	Richard J. Thomas	Robert Oliveira	(252) 338-3431	branch293@embarqmail.com	PO Box 1753, Elizabeth City, NC 27906-1753
259	NC, FAYETTEVILLE	1200, 4th Tues.	Contact Branch Pres. Joseph Palmer (910) 309-9105	Joseph H. Palmer, Jr.	Richard L. Stancel	(919) 268-9076	richard.stancel@gmail.com	120 Circle G Ln, Willow Spring, NC 27592-9671
301	NC, GREENVILLE	1830, 1st Mon/2nd Sat.	Contact Secretary Jerry Leatherwood	Bertha L. Newton	Jerry R. Leatherwood	(252) 933-2790	jerrywood1038@gmail.com	5977 Creek Rd, Grifton, NC 28530-8302
141	NC, HAVELock	1900, 2nd Thurs.	508 E. Main St., Havelock, NC	C. Charles Boehnke	Kelly J. Bowman	(252) 241-7079	kbowman85@gmail.com	158 Pine Grove Rd, Newport, NC 28570-6716
208	NC, JACKSONVILLE	1830, 2nd Tues.	300 Sherwood Rd., Jacksonville, NC	Raymond L. Applegate	Paul H. Mielthker	(910) 554-1974	pmielthker@ec.rr.com	PO Box 1079, Jacksonville, NC 28541-1079
123	NC, MORGANTON	1800, 3rd Thurs.	Contact Br. President Johnathan Miller: (828) 317-7936	Jonathan E. Miller	Robert Hoyt	(828) 256-1716	bobhoft3son@hotmail.com	4574 Cindy Ridge Rd, Morganton, NC 28655-0028
217	NC, WINSTON-SALEM	1900, 3rd Tues.	AmLeg Post 55, 111 Miller St, Winston-Salem, NC	Clarence E. West, Jr.	Roberta C. Blue	(336) 595-6092	rlblue@riad.rr.com	4796 Ola Ln, Walkertown, NC 27051-9621
181	VA, ARLINGTON	1800, 1st Thurs.	FOE 871, 1015 Cameron St, Alexandria, VA	Rich Brune	Chris Slawinski	(703) 354-3988	cslawinsk@east.net	4608 John Hancock Ct Apt 202, Amundale, VA 22003-4998
040	VA, CHESAPEAKE	1900, 3rd Wed.	4060 S. Military Hwy., Chesapeake, VA	Richard Dehaven, Jr.	George S. Smith	(757) 966-2852	george.s.smith945@gmail.com	945 Ferryman Quay, Chesapeake, VA 23323-4119
207	VA, DALE CITY	1000, 1st Sat.	Denny's, 5325 Jefferson Davis Hwy, Fredericksburg, VA	John L. Milliken	William B. Ashton	(540) 455-9343	wbashton@cox.net	7 Indian Wood Ln, Fredericksbrg, VA 22405-1834
060	VA, NORFOLK	1900, 2nd Wed.	Branch Home, 9611 1st View St, Norfolk, VA	Dustin Truebenbach	John J. Willis	(757) 583-6174	gm5ss@aol.com	2240 Tarrallton Dr, Norfolk, VA 23518-3016
037	VA, PORTSMOUTH	1400, 3rd Sun.	Contact Branch Secretary Joseph Cobb	William D. Hansen	Joseph E. Cobb	(757) 397-2354	cobbj66@yahoo.com	PO Box 7215, Portsmouth, VA 23707-0215
219	VA, RICHMOND	1600, 3rd Wed.	16440 Five Forks Rd., Amelia, VA	John D. Herber	David A. Herber	(804) 561-4122		11221 Pridesville Rd, Amelia Ct Hse, VA 23002-5002
041	VA, ROANOKE	1830, 3rd Tues.	Sr. Citizens' Ctr., 804 E. Washington, Vinton, VA	Joe Black	David S. Points	(313) 948-9480	dravidpoints@outlook.com	602 Day Ave SW Apt 17, Roanoke, VA 24016-3966
099	VA, VIRGINIA BEACH	1900, 2nd Wed.	Branch Home, 357 Edwin Dr, Virginia Beach, VA	Gabriel Falu	Paula D. Falu	(757) 343-2423	fra99sec@gmail.com	1925 Rip Rap Ct, Virginia Bch, VA 23456-6120
166	VA, VIRGINIA BEACH	1900, 3rd Mon.	VFW Post 392, 2408 Bowländ Pkwy, Virginia Beach, VA	Daniel E. Shaughnessy	Ray E. Santee	(757) 431-0262	rsantee@cox.net	3212 Lakecrest Rd, Virginia Bch, VA 23462-4910
172	VA, YORKTOWN	1800, 2nd Mon.	Branch Home, 400 Old York-Hampton Hwy, Yorktown, VA	Paul Kelley	Juan Falcon	(910) 650-1111	juan.falcon39@gmail.com	400 Old York Hampton Hwy, Yorktown, VA 23692-4819

FRA members can get help to fill health insurance coverage gaps. FRA-endorsed TRICARE Supplement Insurance Plans (MilicarePLUS) pay the difference between your covered medical bills and what TRICARE pays. FRA has selected these plans to help you and your family save hundreds — even thousands — of dollars. You can select the plan that best fits your situation. This policy is guaranteed acceptance but it does contain a Pre-Existing Conditions Limitations. All benefits are subject to the terms and conditions of the policy. The policy details exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. Visit www.frainsure.com to learn more and to enroll online. Or call 1-800-424-1120. Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155. TRICARE Form Series includes SRP-1269, or state equivalent. 86043f

NORTH CENTRAL REGION

Regional President: Donald A. Watkins, Jr., 4042 Newport Ave., Omaha, NE 68112-2959, H: (402) 661-4527, usnfra-br276@cox.net
 Regional Vice President: Jerome P. Lickteig, 6604 Sterling Ave., Raytown, MO 64133-5451, H: (816) 699-2786, jerry@msginc.org

No.	Location	Time/Date	Meeting Place	President	Secretary	Telephone #	E-mail Address	Mailing Address
216	IA, CEDAR RAPIDS	1800, 4th Thurs.	Vets Memorial Col., 50 - 2nd Ave., Cedar Rapids, IA	Marvin Schlichte	Shirley M. Niedermann	(319) 899-9131	Shirley.niedermann@gmail.com	6 Chapelridge Cir Apt H, Marion, IA 52302-7250
242	IA, DAVENPORT	1000, 1st Sat.	Hickory Grove Rest., 3311 Hickory Grove Rd., Davenport, IA	Donald C. Devore	William T. Craig, Jr.	(563) 322-7808	wfsestraig@aol.com	2317 E Pleasant St, Davenport, IA 52803-2325
012	IL, CHICAGO	1400, 3rd Sat.	181 Countryside Plaza, Countryside, IL	Dennis J. Kotaba	Eugene L. Gillette	(708) 343-3366		101 N 23rd Ave, Melrose Park, IL 60160-3655
063	IL, GREAT LAKES	1130, 1st Wed.	Bakers Square, 6340 Grand Ave., Gurnee, IL	Robert E. Campbell	Wayne Carle, Sr.	(224) 788-8054	wcarles@yahoo.com	PO Box 7889, Gurnee, IL 60031-7005
221	IL, PEORIA	1800, 2nd Wed.	Navy/Marine Corps Club, 1310 E. Seiberling Ave, Peoria Hgts, IL	Lawrence H. Zillion	Jerry L. Peterson	(309) 359-9460	marepales06@gmail.com	606 Golden Ct, Mackinaw, IL 61755-7645
130	IN, INDIANAPOLIS	1800, 1st Mon.	VFW Post 5864, 333 S. Washington St., Greenwood, IN	Greg Puckett	James F. Hayes	(317) 258-0000	gmchayes@gmail.com	113 Wallace Ave, Indianapolis, IN 46201-3721
377	IN, TERRE HAUTE	0800, 1st Thurs.	Contact Branch Secretary Don C. Smock	Leonard J. Rostek	Donald C. Smock	(812) 232-4971		931 Maple Ave, Terre Haute, IN 47804-2836
161	KS, KANSAS CITY	1900, 1st Wed.	DAV Chapter 2, 14605 E. US 40 Hwy, Kansas City, MO	Raymond L. Schilly	Edward E. De La Fuente	(816) 718-4353	edjen4258@yahoo.com	10120 Craig Dr, Overland Park, KS 66212-3427
223	KY, BENTON	1800, 3rd Tues.	Contact Secretary Danny Poole	Timothy A. King	Danny G. Poole	(270) 876-7259	djpoole@brfc.net	2129 Hinkleville Rd, La Center, KY 42056-9744
177	KY, LOUISVILLE	1030, 1st Sat.	Navy Operations Sup. Ctr., 5401 Southside Dr., Louisville, KY	Rayburn Jarred, Jr.	Richard W. Oller	(502) 937-3329	ro380452@yahoo.com	3804 Sedalia Trl, Louisville, KY 40272-2938
105	KY, OWENSBORO	1800, 2nd Wed.	AnLeg Post #9, 736 Frederica St., Owensboro, KY	Steven D. Taylor	Louis F. Drawdy	(270) 684-7501	ldrawdy@roadrunner.com	4100 Kipling Dr, Owensboro, KY 42303-7220
298	MI, GRAND RAPIDS	1900, 4th Fri.	AnLeg Post 154, 2327 Byron Center Ave SW, Wyoming, MI	Earl A. Tefft	Marty J. Posekany	(616) 225-9264	mjposek@gmail.com	10930 Wildlife Dr, Greenville, MI 48838-8182
136	MN, MINNEAPOLIS	1000, 2nd Thurs.	VFW Post 494, 5222 56th Ave N., Crystal MN	R Gene Jaraghn	Gary P. Miller	(651) 230-0214	frat136@outlook.com	15077 8th St N, Stillwater, MN 55082-1801
364	MO, HOUSTON	1430, 4th Sun.	AnLeg Post #41, Hwy 63, Houston, MO	David E. Herndon	Joanne M. Boyll	(417) 967-9044	boyljpanne@gmail.com	6579 Lilly Rd, Houston, MO 65483-2908
316	MO, SPRINGFIELD	1800, 4th Thurs.	AnLeg Post 639, 2860 S. Scenic Ave., Springfield, MO	Thomas D. Newsom	Charles B. Ewy	(417) 887-3115	cmevy@sbcglobal.net	4028 S Kentwood Ave, Springfield, MO 65804-6517
273	ND, FARGO	Contact Secretary Rick Wangen		Joao M. Dacunha	Rick L. Wangen	(701) 527-6330	fargofra@gmail.com	7306 Sunshine Ln, Bismarck, ND 58503-9134
145	NE, LINCOLN	1400, 3rd Thurs.	VARO Great Hall, 60 S. 70th St., Lincoln, NE	Richard Draper	Jerry L. Lippincott	(954) 830-5055	lippincott@gmail.com	1544 S 58th St, Lincoln, NE 68506-1407
276	NE, OMAHA	1900, 1st Thurs.	AnLeg Post 331, 4830 S. 21st St., Omaha, NE	Evan Longenecker	Peter D. Vuchetch	(402) 502-8056	pmvuchetch@gmail.com	6330 N 142nd Ave, Omaha, NE 68164-1201
017	OH, CLEVELAND	1930, 4th Mon.	VFW Post 2533, 3791 West 150th St., Cleveland, OH	Edward Michael Blind	Dorothy M. Burnison	(440) 845-4194	dotieMLB30@outlook.com	7407 Arden Ave, Parma, OH 44129-2501
054	OK, MCALESTER	1300, 1st Sun.	1426 NW Morris Ave., McAlester, OK	James C. Harvey	William R. Salls	(918) 470-0850	wrsalls41@yahoo.com	12332 W US Highway 270, McAlester, OK 74501-5560
268	OK, OKLAHOMA CITY	1900, 3rd Tues.	Elks Lodge, 8635 SE 15th St., Midwest City, OK	Jessie L. Whitney	Susan Frederici	(405) 210-1405	s.hammond@sbcglobal.net	1700 N Fordson Ave, Bethany, OK 73008-5618
014	WI, MILWAUKEE	0930, last Sat.	Brass Key Restaurant, 4952 W. Forest Home Ave., Milwaukee, WI	Marcia L. Cunningham	Pasquale P. Migliaccolo	(414) 273-3283	pmigliaccolo@wi.rr.com	PO BOX 370575, Milwaukee, WI 53237-4675
238	WI, PLOVER	1300, 2nd Sat.	Plover Municipal Bldg, 2400 Post Rd., Plover, WI	Michael E. Pohl	Gerald M. Place, Sr.	(715) 423-3689	k77a@yahoo.com	511 Ruby Ave, Wisc Rapids, WI 54494-7810

Kids still in school? Mortgage to pay off? Other outstanding debts? Your life insurance needs change with your life. The FRA-endorsed Easy Acceptance Term Life Insurance Plan is designed to help protect FRA members in all stages of life. Coverage up to \$150,000 is available. Pays a \$1,000 cash benefit for Critical Illness. Waives you premium if you become disabled. Visit www.frainsure.com for rates and details, or call 1-800-424-1120. All benefits are subject to the terms and conditions of the policy. Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155. Life Form Series includes GBD-1000, GBD-1100 or state equivalent. 86043g

NORTHEAST / NEW ENGLAND REGION

Regional President: Abe Zino, 5795 Royalton Center Road, Gasport, NY 14067-9359, H: 716-442-5064, gmcmret@gmail.com

Regional Vice President: Neil I. Ross, 10607 Versailles Plank Road, North Collins, NY 14111-9764, H: (716) 696-2246, chiefnir@yahoo.com

No. Location	Time/Date	Meeting Place	President	Secretary	Telephone #	E-mail Address	Mailing Address
020 CT, GROTON	1800, 3rd Thurs.	Branch Home, 242 Thames St, Groton, CT	John A. Sullivan	Joyce M. Harris	(860) 303-1718	joymh1@aol.com	16 Crestview Dr, Gales Ferry, CT 06335-1505
072 MA, FALL RIVER	1400, 1st Wed.	Veterans Center, 755 Pine St., Fall River, MA	Edward T.W. Bailey, Sr.	Allen R. Given	(508) 646-7130	allengvsnfrbr72@comcast.net	128 McGowan St, Fall River, MA 02723-2928
031 MA, PEABODY	1915, 3rd Wed.	VFW Post 1011, 20 Stevens St, Peabody, MA	Robert M. Dunne, Jr.	Donna M. Jansky	(978) 979-9629	janskyd@comcast.net	9 Basford Ct, Peabody, MA 01960-5301
156 ME, BRUNSWICK	1330, 2nd Wed.	Arl-eg Post #20, 1 Columbus Drive, Brunswick, ME	Paul F. Loveless, Jr.	Larry R. Berberich	(207) 725-8436	larryberberich@comcast.net	25 Palmer St, Brunswick, ME 04011-2943
013 NJ, ATLANTIC CITY	0900, 3rd Sat.	Contact Albert Davenport (609) 625-2013	Albert Davenport	Kimberly Yoder-Notaro	(609) 204-0188	kyoder.fra@gmail.com	4009 Cottonwood Ave, Egg Hbr Twp, NJ 08234-9747
232 NJ, CAPE MAY	1500, 3rd Thurs.	Chiefs Club, 1 Munro Ave., Cape May, NJ	Sean Boone	Thomas Dougherty	(609) 898-6539	Thomas.W.Dougherty@uscg.mil	1 Munro Ave, Cape May, NJ 08204-5000
124 NJ, LAKEHURST	1830, 1st Tues.	Branch Home, 204 Union Ave, Lakehurst, NJ	Raymond S. Rizzo	Shaon A. Munday	(732) 350-6403	sammj124@comcast.net	43A Molly Pitcher Blvd, Whiting, NJ 08759-1661
057 NJ, SOUTH JERSEY	1300, 3rd Wed.	Marine Corps League, 344 Harvey Ave., Wenonah, NJ	Anthony L. McDonald	Michael Filinuk	(856) 845-5886	mfilinuk@yahoo.com	1389 Lehman Ave, Woodbury, NJ 08096-6003
023 NY, BUFFALO	1930, 4th Mon.	Arl-eg Post 735, 35 Legion Dr, West Seneca, NY	Wayne P. Sorrentino	David R. LaGraves	(716) 684-8950	dlagraves@juno.com	40 Goering Ave, Cheektowaga, NY 14225-4702
214 NY, SCHENECTADY	1900, 2nd Tues.	Elks Lodge #2157, 1152 Curry Rd, Rotterdam, NY	Bernard D. Smith	Floyd G. Hunt	(518) 956-0816	frhunt876@gmail.com	29 Sherwood Ave, Rensselaer, NY 12144-3318
226 NY, STATEN ISLAND	1930, 2nd Wed.	Marine Corps League, 46 Ontario Ave., Staten Island, NY	James E. Brown	Edmund M. Squire	(718) 720-7062	edmundsquire18@gmail.com	49 Oswego St, Staten Island, NY 10301-4323
087 PA, BEDFORD	1930, 3rd Thurs.	Contact Secretary Gary Simmons	Harry A. Smith	Gary W. Simmons	(814) 224-2022	gsimmons1@atlanticbb.net	2009 Frosty Hollow Rd, Roaring Spg, PA 16673-9318
258 PA, ERIE	1900, 2nd Tues.	VAMed Center, 2nd Fl. Conf. Room, 135 East 38th St, Erie, PA	Kenneth G. Sawdey	John E. Heitiger	(814) 825-9336	jusnre@roadrunner.com	1225 Belleview Dr, Erie, PA 16504-2713
106 PA, HARRISBURG	1900, 2nd Mon.	DAV/ 4219 E Trindle Rd Camp Hill PA	Albert K. Engle	George J. McDonnell	(717) 856-0139	gmcdonell@comcast.net	3926 Brookridge Dr, Mechanicsburg, PA 17050-2103
146 PA, JOHNSVILLE	1930, 2nd Tues.	VFW Post 6493, 645 Louis Dr, Warminster, PA	Otto G. Blavier	Joseph M. Millman	(215) 855-3020	joemillman@aol.com	1541 Meyer Rd, Hatfield, PA 19440-3325
115 PA, LEHIGH VALLEY	0800, 2nd Mon.	Fellowship Zentz Comm. Ctr., 3000 Fellowship Dr., Whitehall, PA	William Nixon	Donald G. Bear	(484) 239-6671	usnbear@me.com	315 Peach St, Catawauqua, PA 18032-1843
001 PA, PHILADELPHIA	1300, 1st Mon.	USCG Station Sector Delaware Bay, Philadelphia, PA	Frank T. Dillon	Randy L. Brown	(215) 702-0890	Handtruckx@aol.com	4674 Sunrise Ave, Bensalem, PA 19020-1112
042 RI, QUONSET POINT	1030, 3rd Sat.	Seabee Museum & Memorial Park, 21 Ilatrae Way, N Kingstown, RI	Kenneth A. Senker	Philip A. Justin	(401) 741-8342	pajustin@me.com	4 Preserved Arnold Ct, Lincoln, RI 02865-2505

Are your kids on their own? Have you downsized? Made other life changes? The FRA-endorsed Senior Term Life Insurance Plan may be the answer to your latest needs. You can add up to a \$25,000 benefit without a physical exam or medical records. Visit www.frainsure.com for more information, or call 1-800-424-1120. There is no obligation to purchase. All benefits are subject to the terms and conditions of the policy. The policy details exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155. Life Form Series includes GBD-1000, GBD-1100 or state equivalent. 86043d

NORTHWEST REGION

Regional President: William H. Hall, 2472 North Tangent Ave., Meridian, ID 83646-7588, H: (208) 695-1664, eaglesnest1048@gmail.com

Regional Vice President: Danny L. Hunt, 2441 N Clydesdale Ave., Meridian, ID 83646-4175, H: (208) 629-0863, danhnt1197@gmail.com

No.	Location	Time/Date	Meeting Place	President	Secretary	Telephone #	E-mail Address	Mailing Address
342	AK, ANCHORAGE	1130, 3rd Tues.	Twin Dragon Bar-B-Q, 612 E. 15th Ave., Anchorage, AK	Joseph R. Wright	Frances Lopinsky	(907) 271-3188	peefran@hotmail.com	245 W 22nd Ave, Anchorage, AK 99503-2007
073	GUAM, AGANA	1400, 4th Sun.	Naval Hosp., Old Chapel Classroom, Agana Heights, GU	Roque S. Santos	Scott D. Duenas	(671) 637-5103	mayorduenas@yahoo.com	176 W Santa Barbara Ave, Dededo, GU 96929-5309
046	HI, HONOLULU	1900, 2nd Wed.	Branch Home, 891 Valkenburgh St, Honolulu, HI	Thomas R. Berger	Jeremy Guin	(601) 208-9731	guin42@yahoo.com	891 Valkenburgh St, Honolulu, HI 96818
063	ID, LEWISTON	1900, 1st Mon.	10043 Warner Ave., Lewiston, ID	Jacob P. Kershnik	Charles E. Whitman	(509) 758-3959	cewhitmanz@aol.com	PO Box 634, Lewiston, ID 83501
382	ID, NAMPA	1000, 2nd Sat.	Branch Home, 1012 - 11th Ave N, Nampa, ID	Danny L. Hunt	Roger L. Christopher	(208) 794-6637	rwhchristopher@gmail.com	13321 W Bluebonnet Dr, Boise, ID 83713-1311
103	JAPAN, YOKOSUKA	1800, 1st Fri.	FRA 1-5-10 Hondcho, Yokosuka, Kanagawa, JAPAN	John D. Tredway	William Manley		frat103secretary@gmail.com	PSC 473 Box 8491, FPO, AP 96349-0085
068	OR, GRANTS PASS	1830, 3rd Wed.	1830 Redwood Ave, Redwood Grange, Grants Pass OR	Kenneth A. Ishmael, Jr.	Nicholas E. Peters	(541) 660-6842	nickbell@charter.net	2210 SW Webster Rd, Grants Pass, OR 97526-5946
055	OR, PORTLAND	1900, 2nd Fri.	ArlLeg Post 150, 8329 SE 89th Ave, Portland, OR	Roger R. Harr	L. P. Kelley	(503) 667-7835	lckelley@comcast.net	1761 SW 20th Ct, Gresham, OR 97080-9655
328	OR, ROSEBURG	1900, 2nd Mon.	ArlLeg Post 16, 406 SE Oak Ave., Roseburg, OR	Douglas J. Page	Nina Jean Johnston	(760) 805 -2977	ninahq@aol.com	101 Northpark Ln, Roseburg, OR 97470-1369
154	PI, BAGUIO CITY	1030, 1st Thurs.	Golden Pine Hotel & Restaurant, Carino & Yandoc St, Baguio City, PIVigilio R, Gadlano	PIVigilio R. Gadlano	Glenn D. Lacaman	(907) 704-7414	lbnative@yahoo.com	PSC 517 Box 6673R, FPO, AP 96517
127	PI, BICOL NABUA	0930, Last Sat.	Branch Home, San Francisco Nabua, Camarines Sur, PI	Felipe Lazarte, Jr.	Ely P. Barachina	(63) 094-733-8994	branch127biicolregion@yahoo.com	PO Box 9276, Nega City, 4400
247	PI, DAGUPAN CITY	1000, 2nd Sun.	Tanguigui St., Blue Beach Subdivision, Dagupan City, PI	Florencio L. Dictado	Oliver L. Fernandez	(63) 955-809-7099	o_l_fernandez@yahoo.com	#16 Fernandez Street Extension Dasmarinas Village, Bonuan Gueset, Dagupan City, 2400
074	PI, OLONGAPO CITY	1500, 2nd Sat.	TBR Hall, 21 Arthur St, Olongapo City, Philippines	Lynn F. Peters	Francisco L. Escudero			PSC 517 Box R-S, FPO, AP 96517-1000
367	PI, SAN MIGUEL	1100, 1st Fri.	Branch Home, E. Darita, San Antonio, Zambales, PI	William Lee Vatter	Barry L. Larson	(63) 920-661-5158	barrycwo@yahoo.com	PSC 517 BOX 4729R, FPO, AP 96517-1000
171	PI, SOUTHERN LUZON	1000, 3rd Wed.	Various residences	Edmundo D. Reyes	Oscar C. Avenido	(049) 308-0094	ocason81630@yahoo.com	1 Banyan Dr, Verdama Homes Mampiasan Loma, Binan City, Laguna 4024
245	WA, BELLINGHAM	1100, 3rd Tues.	Contact Secretary Theodore Olson	Michael B. Cole	Theodore O. Olson	(360) 592-2337	nripex@hotmail.com	5443 Mesquito Lake Rd, Deming, WA 98244-9304
029	WA, BREMERTON	1700, 2nd Tues.	521 S. National Ave, Bremerton, WA	Eugene Garcia	John J. Casper	(360) 871-9617	frabranh29@comcast.net	521 S National Ave, Bremerton, WA 98312-3682
170	WA, EVERETT	1700, 1st Wed.	6802 Beverly Boulevard, Everett, WA	Steven Sears	Victor J. Ashley	(425) 559-4590	vjashey@gmail.com	6802 Beverly Blvd, Everett, WA 98203-5228
104	WA, PUYALLUP	1900, 2nd Mon.	VFW Post 2224, 120 2nd St. N.E., Puyallup, WA	Leonard T. Barrett	Rex L. Faubion	(253) 208-6991	rexfaubion@yahoo.com	818 23rd St NW, Puyallup, WA 98371-3988
018	WA, SEATTLE	1300, 2nd Sat.	Lunch at 1200 23003 56th Ave West, Mountlake Terrace, WA	Jamie L. McKenzie	Pete Lazzarotti	(253) 444-7516	pr@frabranh18.org	PO Box 146, Mountlake Ter, WA 98043-0146
174	WA, SEQUIM	1100, 1st Sat.	Contact Secretary Martin Arnold	Michael R. Sieg	Martin Arnold	(360) 460-8197	martinarnold2001@yahoo.com	PO Box 3631, Sequim, WA 98382-5044
310	WA, SILVERDALE	1830, 1st Thurs.	Branch Home, 11281 Old Frontier Rd. NW, Silverdale, WA	Kevin R., Buyer	James D. Snodgrass	(360) 204-5509	obju29@yahoo.com	11281 Old Frontier Rd NW, Silverdale, WA 98383-8888
038	WA, SPOKANE	1030, 3rd Sat/OTRLY.	1200 Contact Margaret (Peg) Burke	Robert S. Bean, Sr.	Margret A. Burke	(509) 385-7275	FRABianch38@gmail.com	14707 N Farragut Ln, Mead, WA 99021-9286
097	WA, WHIDBEY ISLAND	1900, 3rd Tues & Thurs.	311 SE 8th Ave, Oak Harbor, WA	Donny Reberman	Alyssa Newman	(830) 613-9573	alyssanewman1996@gmail.com	2207 Heron Dr Apt F, Oak Harbor, WA 98277-4761

Total Brain helps you understand and improve your brain performance, so you can overcome daily challenges and realize your inner power. Total Brain has launched a new training experience, and a new user push notification feature to better help you improve your brain performance. Take a moment to check out the updated platform! Visit www.frainsure.com. 86043i

SOUTH CENTRAL REGION

Regional President: Emmett H. Smith, 191 Downs Drive, Benton, LA 71006-9392, H: (318) 617-1018, rpsc.smith@gmail.com

Regional Vice President: C. Ursula Gruetzner, 701 N.U.S. Highway 281 Sec E-120, Marble Falls, TX 78654, H: (512) 694-9801, C.Ursula@Outlook.com

No.	Location	Time/Date	Meeting Place	President	Secretary	Telephone #	E-mail Address	Mailing Address
282	AR, LITTLE ROCK	1330, 3rd Sun.	Bethel Baptist Church, 112 N. Jeff Davis Ave., Jacksonville, AR	Windel M. Crawley	William Lee Ridgeway, Jr.	(501) 286-8006	surfacewarrior1984@yahoo.com	2813 Southfork Dr, Cabot, AR 72023-7869
251	AR, MOUNTAIN HOME	1300, 3rd Sun.	Amt.leg Post 52, 717 Market St., Mountain Home, AR	David E. Butts	Joycelyn A. Larimore	(870) 424-2861	jarimore@centurytel.net	295 County Road 97, Claridge, AR 72623-9459
334	AR, OSAGE	1100, 1st Sat.	Western Sizzlin, 905 62-65 North, Harrison, AR	Richard Baehr	Gene H. Woody	(870) 743-4922	gene.woody1983@gmail.com	321 Sunnise Ln, Harrison, AR 72601-9316
227	AR, SPRINGDALE	1430, 3rd Sun.	Western Sizzlin, 3492 W. Sunset Ave., Springdale, AR	Victor L. Walker	Raymond E. Hamaker	(479) 409-6060	reandkmh@cox.net	4942 W Homespun Dr, Fayetteville, AR 72704-7666
371	LA, BATON ROUGE	1300, 4th Thurs.	VFW Post 3784, 13214 S. Choctaw Dr., Baton Rouge, LA	Kenneth M. Galik	Leon R. Perkins	(225) 273-3654	leeperkins@cox.net	17582 Marlin Lake Dr, Baton Rouge, LA 70816-3621
092	LA, NEW ORLEANS	1900, 3rd Thurs.	2030 N. Turnbull Dr., Metairie, LA	James L. Fuentes	Bernard R. Cleary	(504) 835-6347	clearybernard@bellsouth.net	2030 N Turnbull Dr, Metairie, LA 70001-2653
162	LA, NEW ORLEANS	1700, 3rd Fri.	Branch Home, 703 Kepler St, Gretna, LA	Kevin M. Doucette	Frank Payne, Jr.	(504) 224-0069	frankpaynejr@yahoo.com	703 Kepler St, Gretna, LA 70053-3322
098	LA, SHREVEPORT	1900, 1st Thurs.	VFW Post 5951, 1315 Northgate Rd, Bossier City, LA	Willie C. Hill, Sr.	Lee A. Jeter, Sr.	(318) 230-5678	ljeter0511@yahoo.com	400 Columbia Circle, Bossier City, LA 71112
222	LA, SLIDELL	1900, 3rd Wed.	Amt.leg Post 374, 2233 Carey St., Slidell, LA	Larry L. Cole	Mark Dermovsek	(985) 788-0928	mark.fra222@gmail.com	2336 Sunset Blvd, Slidell, LA 70461-5606
307	MS, GULFPORT	1400, 2nd Thurs.	AFRH-Gulfport, 1800 Beach Dr., Gulfport, MS	Patricia Michele Kirchner	Robert Rutheford	(228) 563-8143	botfra307@gmail.com	1800 Beach Dr Unit 198, Gulfport, MS 39507-1559
311	MS, GULFPORT	1900, 2nd Tues.	Contact Branch Secretary Judith Zugg (228) 865-9908	Jerold W. Miscavage	Judith A. Zugg	(228) 234-9250	zuggjudith@yahoo.com	220 Clower Ave, Long Beach, MS 39560-3304
264	MS, MERIDIAN	1400, Last Sun.	Branch Home, 8874 Highway 39, Meridian, MS	Jimmy E. Harvey	Daniel G. Kalvalitis	(904) 229-6658	daniel.g.kalvalitis@vixero.com	8874 Highway 39, Meridian, MS 39305-9145
201	TX, AUSTIN	1400, 2nd Sat.	Logan Roadhouse, 2702 B. Parker Rd., Round Rock, TX	Nancy Copeland	Charley Randall, II	(361) 865-2832	charleyrandall@yahoo.com	PO Box 1094, Flatonia, TX 78941-1094
094	TX, CORPUS CHRISTI	1330, 2nd Sun.	Branch Home, 1651 Flour Bluff Dr., Corpus Christi, TX	Ricardo Hankerson	Donald E. Larson	(361) 548-8919	dla939719@aol.com	2187 Capetheart St, Ingleside, TX 78362-6222
011	TX, FORT WORTH	1200, 3rd Sat.	Amt.leg Post 297, 8201 Old Benbrook Rd, Benbrooke, TX	Randal W. Smith	Clark R. Whitley, Jr.	(817) 966-8857	buttoncncw@sbcglobal.net	5801 Straley Ave, Westworth Vlg, TX 76114-4137
159	TX, HOUSTON	1600, 2nd Sun.	Contact Bruce Talbot (281) 489-9322	Bruce R. Talbot, Jr.	Nicole L. Talbot	(713) 819-5305	branch159sec@outlook.com	2800 Broadway St Ste C137, Pearland, TX 77581-9502
295	TX, SAN ANGELO	1100, 3rd Sat.	Elks Lodge #1880, 2121 South Chadbourne St., San Angelo, TX	Danny M. Patrigne	Terry D. Cook	(325) 942-8036	TNMC99@Suddenlink.net	3002 Canyon Creek Dr, San Angelo, TX 76904-6912

Getting better after a surgery is a full-time job — and can be expensive. Could you use some added cash to help pay for the home recovery you prefer? The FRA-endorsed Hospital Income and Short Term Recovery Insurance Plan (RecoveryCare) pays in addition to the insurance you already have. You can use the money to pay for therapy, nursing care, companion services, and home health and homemaker services. All members age 65 and older and their spouses are guaranteed acceptance. Pre-existing conditions are covered after a waiting period. Visit www.frainsure.com to enroll online or call 1-800-424-1120 to learn more. All benefits are subject to the terms and conditions of the policy. The policy details exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155. Hospital Indemnity Form Series includes SRP-1151, or state equivalent. 86043b

SOUTHEAST REGION

Regional President: Laurie A. Bailey, 101 Pine Ct, Summerville, SC 29486-8283, C: (843) 813-3430, lbailey009@sc.rr.com
 Regional Vice President: Allen Hayes, 1066 Talon Dr, Columbia, TN 38401-8816, C: (504)319-3381, rdays114406@aol.com

No. Location	Time/Date	Meeting Place	President	Secretary	Telephone #	E-mail Address	Mailing Address
112 AL, BIRMINGHAM	1300, 3rd Sat.	Amlieg Post 171, 8325 1st Ave. N., Birmingham, AL	Gairand W. Odell	Juan A. Bowden	(256) 626-0880	oibjuan13@gmail.com	PO Box 280, Sycamore, AL 35149-0280
118 FL, CAPE CORAL	1230, 2nd Thurs.	1502 Cape Coral Pkwy, Cape Coral, FL	Hans F. Seebo	Patricia A. Olden	(239) 898-0905	salboatpat@yahoo.com	318 SE 3rd Ter, Cape Coral, FL 33990-1033
109 FL, CLEARWATER	1800, 2nd Thurs.	Police & Military Museum, 500 Douglas Ave, Dunedin, FL	Michael J. Disalvo	John L. Hunsaker	(727) 584-3340	ckh845@aol.com	1657 Monterey Dr, Clearwater, FL 33756-1347
263 FL, COCOA	1800, 1st Wed.	Vets Memorial Cir., 400 S. Sykes Creek Pkwy, Merritt Island, FL	David Dodge Clayton	Dennis M. Herring	(321) 693-7209	dmherring7602@sbcglobal.net	5693 Chicory Dr, Thuisville, FL 32780-7955
256 FL, FT. LAUDERDALE	1900, 4th Fri.	Amlieg Post 142, 171 SW 2nd St, Pompano Beach, FL	Terry Shumway	Lawrence H. Williams	(561) 826-8384	larrytack@hotmail.com	10749 Shady Pond Ln, Boca Raton, FL 33428-5725
186 FL, HERNANDO	1500, 3rd Thurs.	DAV Bldg., Independence-U.S. 41 South, Inverness, FL	Jeanetta Y. Mundis	Robert W. Huscher	(352) 344-0727	bojo1@tampabay.rr.com	310 Vassar St, Inverness, FL 34452-6830
183 FL, INTERLACHEN	1700, 3rd Wed.	Contact President Joe Maline (386) 684-6460	Joseph F. Maline	Selma E. Carrow	(386) 972-1321	s_carrow@yahoo.com	PO Box 183, Hollister, FL 32147-0183
091 FL, JACKSONVILLE	1900, 2nd Tues.	Branch Home, 5391 Collins Road, Jacksonville, FL	Lawrence E. Odom	Todd A. Richter	(904) 838-0210	fcf@bellsouth.net	3548 Barrel Springs Dr, Orange Park, FL 32073-2231
126 FL, JACKSONVILLE	2000, 3rd Thurs.	Branch Home, 7673 Blanding Blvd, Jacksonville, FL	James J. Thomas	Martha A. Klinikowski	(904) 342-5032	mklinikowski64@gmail.com	1396 Nochaway Dr, St Augustine, FL 32092-1868
292 FL, LEEHIGH ACRES	1330, 1st Wed.	Golden Corral, 4690 Colonial Blvd, Fort Myers, FL	Fred G. Monson	David W. Karnes	(203) 449-3222	ssgikarnes@aol.com	12979 Plantation Rd, Fort Myers, FL 33966-4736
290 FL, MAYPORT	1930, 1st Thurs.	Branch Home, 390 Mayport Rd, Atlantic Beach, FL	Joan M. Delcogliano	Lena R. Null Wood	(904) 334-3715	fra290secretary@gmail.com	390 Mayport Rd, Atlantic Bch, FL 32233-3334
051 FL, MIAMI	1200, 3rd Sat.	Fleet Reserve Hall, 657 Fisherman St., Opa Locka, FL	Robert Bellamy III	Richard Raphael	(305) 345-2654	ricraph1@comcast.net	657 Fisherman St, Opa Locka, FL 33054-3809
210 FL, MILTON	1830, 1st Wed.	6409 Fleet Avenue, Milton, FL	Anthony W. Young	Michael L. Martin	(850) 463-8814	mikemartin5225@gmail.com	PO Box 681, Jay, FL 32565-0681
291 FL, NEW PORT RICHEY	1330, 3rd Wed. except July and Aug.	Contact Edward White	Philip A. Smerczniak	Edward R. White	(727) 376-4126	ball79@verizon.net	3345 Van Nuys Loop, New Prt Rchy, FL 34655-3118
117 FL, ORLANDO	0930, 3rd Sat.	Amlieg Post 112, 4490 N. Goldenrod Rd., Winter Park, FL	James L. Middlekauff	Stephen J. Miglionico, Sr.	(407) 348-8466	fra117br@aol.com	335 Plumwood Cir, Kissimmee, FL 34743-8815
346 FL, PANAMA CITY BEACH	1800, 1st Thurs.	Branch Home, 2117 Wilkinson Avenue, Panama City Beach, FL	Jesse Kurtz	Harry E. Revis	(850) 588-5467	harryrevis@comcast.net	189 Treasure Palm Dr, P C Beach, FL 32408-7700
022 FL, PENSACOLA	1430, 3rd Sat.	Branch Home, 885 North 70th Ave., Pensacola, FL	Carl G. Kirfley	James P. Richmond	(850) 418-1328	frabranh22@gmail.com	8572 Westview Ln, Pensacola, FL 32514-5920
335 FL, PORT ORANGE	1300, 4th Thurs.	Hamah's Diner, 968 Reed Canal Rd., South Daytona, FL	Robert W. Mandt	Robert G. Beese	(386) 763-9963	gdyfrsw@aol.com	105 Underbrush Trl, Port Orange, FL 32128-6891
147 FL, SANFORD	1830, 2nd Tues.	Branch Home, 3040 W. Slate Road 46, Sanford, FL	Lane E. Ely	Ron Kulk	(407) 539-4556	ronodotrec@yahoo.com	32559 Okaloosa Trl, Sorrento, FL 32776-8990
250 FL, SARASOTA	1200, Last Fri.	Sahib Shiners, 600 N. Beneva Rd., Sarasota, FL	Ernest C. Robinson	Richard Rogala	(224) 475-6185	wilowlinks@aol.com	5263 Visionary Ct, Sarasota, FL 34233-3950
102 FL, ST. PETERSBURG	1400, 3rd Sun.	401 5th Street North, St. Petersburg, FL	Robert J. Powers	Charles Curtice	(727) 344-1217	Charles.curtice@outlook.com	9945 47th Ave N Apt 110, St Petersburg, FL 33708-3201
034 FL, TALLAHASSEE	1400, 2nd Thurs.	NOSC Tallahassee, 2910 Roberts Ave., Tallahassee, FL	Ernest Reed, Sr.	Alexander C. Topicz	(727) 741-1860	topicza@bellsouth.net	PO Box 430, Crawfordville, FL 32326-0430
188 FL, TAMPA	1830, 3rd Thurs.	Golden Corral, 815 Providence Rd., Brandon, FL	John Stroncheck	Robert M. Turner	(407) 738-1867	bobturner75@hotmail.com	1122 Oakcrest Dr, Brandon, FL 33510-2659
339 GA, ALBANY	1400, 2nd Sat.	Contact Secretary Frank Richardson (229) 349-1269	Sandra L. Richardson	Frank O. Richardson	(229) 888-5628	richardsonfo89@gmail.com	2400 Radium Springs Rd, Albany, GA 31705-4572
089 GA, ATLANTA	1000, 2nd Sat.	Contact Br. Pres Emie Rose (770) 993-6680	Ernest R. Rose	Denise Watkins	(404) 642-7020	dz6977@charter.net	3799 Donald Rd SW, Smyrna, GA 30082-3501
248 GA, CAMDEN COUNTY	1800, 2nd Tues.	VFW Post 8385, 150 N. Camden Woods Pkwy, Kingsland, GA	James R. White	William S. Huebner	(904) 583-0240	wishhuebner@netscape.net	76205 Dove Rd, Yulee, FL 32097-3755
184 GA, WARNER ROBINS	1330, 2nd Tues.	Lanford Library, 6405 Houston Rd., Macon, GA	Norris L. Nathan	Billy J. Lasester	(478) 396-2804	blaseter@cox.net	702 Meadowridge Dr, Warner Robins, GA 31093-1317
269 SC, GOOSE CREEK	1900, 3rd Thurs.	Contact Secretary John Tharp (843) 821-8134	Thomas F. Feddon, Jr.	John E. Tharp	(843) 709-8520	tharpj@sc.rr.com	99 Wisteria Rd., Goose Creek, SC 29445
254 SC, MYRTLE BEACH	1245, 3rd Wed.	Vets Cafe, 3544 Northgate Dr, Myrtle Beach, SC	Clyde W. Albertson	George R. Kaye	(843) 504-9120	gkaye@twc.com	1913 Heritage Loop, Myrtle Beach, SC 29577-1586
015 SC, WALHALLA	0900, 3rd Sat.	Chicopee UMC, 403 S. Catherine St., Walhalla, SC	Gerald Thomas Brice	Martha A. Selby	(601) 686-0023	little3saint@yahoo.com	103 Meadow View Ln, Liberty, SC 29657-4005
187 TN, CHATTANOOGA	1400, 3rd Thurs.	Wally's Restaurant, 6521 Ringgold Rd, East Ridge, TN	Joel S. Fitchie	Kent Walker	(423) 886-4516	htwalker@yahoo.com	901 Kentucky Ave, Signal Min, TN 37377-2413
044 TN, COLLUMBIA	1230, 1st Thurs.	Sen Citizen Ctr, 1020 Maury Cnty Pk Dr, Columbia, TN	Peter J. Dellarco	John W. Davis	(931) 309-0676	jwdavis@usf.net	116 Richland Dr, Pulaski, TN 38478-2616
294 TN, CROSSVILLE	0900, 2nd Sat.	Amlieg Hall, 1446 S. Main St., Crossville, TN	Bobby L. Smith	Sarah Tinch	(931) 863-4155	sarahgreene@hotmail.com	627 Robbs Road, Grimsley, TN 38565
194 TN, KNOXVILLE	1400, 1st Sun.	Cokesbury Center, 9915 Kingston Pike, Knoxville, TN	William J. Maillet	Ronald H. Ecker	(865) 233-3554	ronecker@att.net	551 Link Dr, Alcoa, TN 37701-1738
086 TN, MILLINGTON	1830, 3rd Mon.	N Shelby VW Post 7175 4681 Cuba-Millington Rd	William W. Simpson	Leonard W. Simpson	(901) 488-3485	macwaynes@aol.com	4681 Cuba Millington Rd, Millington, TN 38053-5407

SOUTHWEST REGION

Regional President: John F. Quesnel Jr., 951 Thermal Ave., San Diego, CA 92154-1924, H: (619) 399-9423, jques619@aol.com
 Regional Vice President: Rogelio A. Bacud, 867 Pinefalls Ave., Walnut, CA 91789-3132, H: (909) 598-3736, Bregor4559@sbcglobal.net

No.	Location	Time/Date	Meeting Place	President	Secretary	Telephone #	E-mail Address	Mailing Address
260	AZ, GOLDEN VALLEY	1300, 2nd Sat.	Contact Secretary Michael Reed	Laird S. Ralston	Michael A. Reed	(928) 565-5811	mreeds@frontiernet.net	916 S Emery Park Rd, Golden Valley, AZ 86413-6640
163	AZ, PHOENIX	1100, 2nd Sat.	AmLeg Post 107, 20001 N Cave Creek Rd., Phoenix, AZ	Ronald W. Curtis	Bryan D. Ginter	(602) 896-9699	sechnav@juno.com	FRA Branch 163 C/O American Legion Post 107, Phoenix, AZ 85024-1229
302	CA, CARSON	1300, 1st Sun.	Carson Vets Park, 22400 Moneta Ave., Carson, CA	Edgardo M. Labao	Romeo Galeon	(310) 549-8482	romeogaleon@yahoo.com	23028 Archibald Ave, Carson, CA 90745-4717
061	CA, CHULA VISTA	1800, 2nd Wed.	288 Third Ave, Chula Vista, CA	Stanley J. Jasek	Stewart F. Pickell	(619) 735-1553	stewart.f.pickell@gmail.com	1185 Cuyamaca Ave, Chula Vista, CA 91911-3549
047	CA, EL CAJON	1900, 1st Wed.	136 N. Chambers St, El Cajon, CA	Thomas A. Dorsey	Charles F. Tompkins	(619) 264-0829	ctf11851@pacbell.net	4432 Jocelyn St, San Diego, CA 92105-5227
289	CA, IMPERIAL BEACH	1900, 2nd Wed.	Branch Home, 659 Silver Strand Blvd, Imperial Beach, CA	Chris Chapman	William W. Weatherford, II	(619) 227-3179	w4266@aol.com	659 Silver Strand Blvd, Imperial Bch, CA 91832-1021
070	CA, POWAY	1900, 1st Wed.	14231 Garden Rd, Poway, CA	Alice G. Smith	Gerald N. Miranda	(858) 395-3654	gmn9135@yahoo.com	9135 Ellingham St, San Diego, CA 92129-2130
084	CA, SAN DIEGO	1300, 2nd Sat.	FAVA Bldg, 2926 Market St, San Diego, CA	Ban B. Agonoy	Emmanuel O. Cabildo	(619) 791-6502	ecabildo@gmail.com	11985 Calle Naranja, El Cajon, CA 92019-4070
062	CA, SAN DIEGO	1500, 3rd Sat.	Branch Home, 3638 Ocean View Blvd., San Diego, CA	Cardenius Byars	Robert Earnest	(619) 398-7308	e4aday@gmail.com	3638 Ocean View Blvd., San Diego, CA 92113-1631
085	CA, SAN GABRIEL VLY	1400, 3rd Sun.	209 E. Garvey Ave, Monterey Park, CA	Morris R. Pichon	Rogelio A. Bacud	(909) 598-3736	Bregor4559@sbcglobal.net	867 Pinefalls Ave, Walnut, CA 91789-3132
090	NV, CLARK COUNTY	1400, 3rd Sat.	Eiks Lodge 1468, 4100 W. Charleston Blvd., Las Vegas, NV	Thomas M. Mattingly	Jon K. Way	(702) 600-7289	wayjonk@msn.com	7052 Solana Ridge Dr, N Las Vegas, NV 89084-2536

WEST COAST REGION

Regional President: William S. Matthews, 2332 Shadow Berry Drive, Manteca, CA 95336-5131, H: (209) 239-5174, w_matthews@hotmail.com
 Regional Vice President: William L. Hanzel, 7197 Clearview Way, Roseville, CA 95747-8309, H: (916) 899-5762, bhanzel@comcast.net

No.	Location	Time/Date	Meeting Place	President	Secretary	Telephone #	E-mail Address	Mailing Address
261	CA, LEMOORE	1800, 2nd Wed. except Dec.	Fleet Res. Club 261, 788 East D St., Lemoore, CA	Bob Craig	Donald L. Johnson	(559) 732-4440	70524_1023@compuserve.com	PO Box 669, Lemoore, CA 93245-0669
287	CA, LIVERMORE	1830, 1st Fri.	Livermore Veterans Hall, 522 South L St., Livermore, CA	George C. Mancuso	Roy D. Wainer	(925) 449-6048	rwainer323@yahoo.com	10620 Flynn Rd S, Livermore, CA 94550-9741
197	CA, MODESTO	1400, 2nd Sun.	Stanislaus Vet Center 3500 Coffee Rd, Modesto, CA	Dale Wild	William Steve Matthews	(209) 239-5174	w_matthews@hotmail.com	2332 Shadow Berry Dr, Manteca, CA 95336-5131
178	CA, MONTEREY	1900, 3rd Tues.	AmLeg Post 591, 1000 Playa Ave., Seaside, CA	Larry A. Scheierman, Jr.	Michael N. LeVine	(831) 375-4356	mlevine@redshift.com	679 Dennett St, Pacific Grove, CA 93950-3802
275	CA, PLACERVILLE	1900, 4th Wed.	Veterans Memorial Bldg, 130 Placerville Dr, Placerville, CA	Ashley K. Young, Jr.	Lawrence J. Boudreaux	(530) 677-3925	larryboo@pacbell.net	PO Box 224, Rescue, CA 95672-0224
281	CA, REDDING	1400, 4th Sun.	2110 North Street, Anderson, CA	Robert Burroughs	Steven M. Bird	(530) 351-5612	smbird50@hotmail.com	1851 Vega St, Redding, CA 96002-3078
230	CA, ROSEVILLE	1400, 1st Mon.	Veterans Memorial Hall, 110 Park Drive, Roseville, CA	Donald J. Goard	Robert G. McColley	(916) 782-1193	jndmc1@surewest.net	7808 Rosestone Ln, Roseville, CA 95747-8562
101	CA, SANTA CLARA	1100, 2nd Sat.	AmLeg Post 564, 2120 Walsh Ave, Santa Clara, CA	Richard A. Ruiz, Sr.	Richard J. Feiro	(510) 673-6343	secretarybr101@live.com	2829 Langhorn Dr, Fremont, CA 94555-1418
113	CA, STOCKTON	1600, 1st Friday	AmLeg Karl Ross Post 16, 2020 Plymouth Rd., Stockton, CA	Craig Moffatt	Jose A. Vizcarra	(209) 445-6661	mngvizzcarra@gmail.com	PO Box 690513, Stockton, CA 95269-0513
008	CA, VALLEJO	1830, 2nd Wed.	VVMB, 420 Admiral Callaghan Ln, Vallejo, CA	Robert S. Mattison	Gary C. Blackburn	(707) 373-1810	npfra@earthlink.net	443 Diana Dr, Vallejo, CA 94589-1644
049	CO, DENVER	1100, 2nd Mon.	AmLeg Post 161, 6230 W. 60th Ave., Arvada, CO	William J. Keim	Jeffrey K. Hacliff	(720) 638-4522	jeff@fra49.org	PO Box 740633, Arvada, CO 80006-0633
244	CO, GRAND JUNCTION	1900, 2nd Wed.	VFW Post 3981, 503½ Florence Road, Grand Junction, CO	Charles F. Johnson	Charles M. Watkins	(970) 434-0868	cwatkins@acsd.net	3010 Vin Rose Way, Grand Jct, CO 81504-5532
137	NV, CARSON CITY	1800, 2nd Wed.	Veterans Hall, 198 W 2nd St., Carson City, NV	David Dagang	John Hannah	(775) 527-9444	subvel688@myaol.com	1617 Prospect Ave, Sparks, NV 89431-2913
192	NV, FALLON	1830, 3rd Wed.	AmLeg Post 16, 90 N. Ada St., Fallon, NV	Larry S. Briggs, Jr.	Joe Nash	(775) 427-5498	jnash.fra@gmail.com	4180 Alcorn Rd, Fallon, NV 89406-6283
274	NV, RENO	1900, Last Thurs.	605 Washington St., Reno, NV	Peter J. McNamara	Virgil P. Courneya	(775) 882-9201	virgil_courneya@att.net	PO Box 20512, Carson City, NV 89721-0512
185	UT, OGDEN	1900, 1st Wed.	VFW Post 1481, 907 W. 12th Street, Ogden, UT	Robert L. Porter	James D. Towery	(801) 791-4783	jtowery551@msn.com	2653 N 950 E, North Ogden, UT 84414-2464
059	WY, CHEYENNE	1830, 1st Thurs.	VFW Post 1881, 2816 E. 7th St., Cheyenne, WY	Phillip W. Galloway	Bobby A. Snipes	(307) 638-4094	basbear630@bresnan.net	4716 Pineridge Ave, Cheyenne, WY 82009-5215

The New Region & Branch Locator Resource Is Online



Christina Hitchcock

We have recently made updates to our website's Branch Locator and Regional Listing features. Every December, we print the Branch Listings by Region; see Page 30. The most current list of active branches and their meeting schedules and points of contact are available at www.fra.org and on the mobile app. These resources will always be the most current.

Sixty-seven percent of our 38,729 members are affiliated with one of the 168 branches across the U.S., the Philippines and Japan. Those members not affiliated with a Branch are classified as Members-At-Large. Some are MAL by choice, but others because their local branch turned in its charter. If you are not affiliated with a branch, use these resources to find a branch near you. They can offer unique opportunities and resources at the state and local levels. We recognize that there isn't always a convenient branch near every Shipmate. If that is the case and you are interested in starting a new branch, please contact me at: christinah@fra.org.

Figure 1.

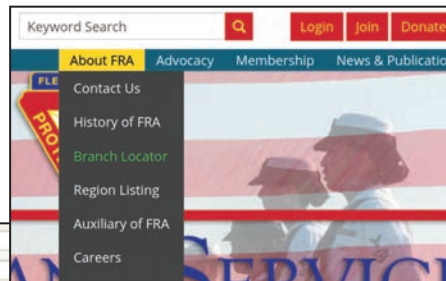


Figure 2.

Branch Id	Branch Name	City	State	Meeting Time	Meeting Place	FRA Region
001	GEORGE L CARLIN	Bensalem	Pennsylvania	1300, 1st Mon.	USCG Station Sector Delaware Bay, Philadelphia, PA Show address on map	North East/New England
087	BEDFORD SPRINGS	Roaring Spring	Pennsylvania	1930, 3rd Thurs	Contact Secretary Gary Simmons (814) 224-2022 Show address on map	North East/New England

If you are unaffiliated with a branch or want to find one closer to where you currently live, the first place to explore is the "About FRA" menu on our website. If you go down to "Branch Locator" (Figure 1) and click this link, an alphabetical list of all our branches appears. You can filter the results by country and/

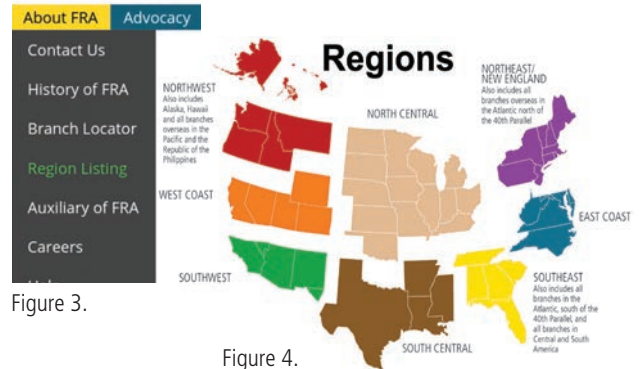


Figure 3.

Figure 4.

or state. You can also click the "Find" button (Figure 2). Each branch in the list is a link that provides the contact information for that branch.

The second area I'd like to highlight is the new and dynamic "Region Listing." To start, under the "About FRA" menu, choose "Region Listing" (Figure 3) and you will be taken to a map of the eight regions along with a description below the map (Figure 4).

If you select a region, you can see the regional officers at the top and below, all the branches within that region. You can find the contact information for both the branch president and secretary. The branch's meeting place, time and date are listed to the right.

You will also see that the branch secretary in particular is available for one more level of click, so you can retrieve full, detailed contact information. We always encourage new contacts to start with the branch secretaries so there is a single voice and consistent information about the branch being distributed to any new members or visitors.

Of course, the best thing to do is to attend a branch meeting and meet all the Shipmates. We do hope these resources will make it easier for you.

Please let me know if you have any problems with these online resources and don't hesitate to point out any corrections or omissions. You can email me at christinah@fra.org or call me at 703-683-1400, extension 123. **FRA**

Yours in Loyalty, Protection and Service,
Christina Hitchcock

Christina is the FRA's director of membership. She can be reached at Christinah@fra.org or 703-683-1400, ext. 123.

1. BRANCH 89, ATLANTA, GA.

Shipmate and Branch President Ernie Rose (R) presents a donation of non-perishable food items to Shipmate Paul Heffner (L) who manages a food bank for American Legion Post 160, where Branch 89 meets.



2. BRANCH AND UNIT 4, WASHINGTON, D.C.

Branch Junior Past President Arthur Caliguiran (in purple shirt) distributes 400 backpacks that were donated by Branch and Unit 4 to students of a public elementary school in Pangansinan, the Philippines.



3. 92ND ANNUAL CONVENTION

Shipmates tour Graceland and Elvis Presley's history. The preservation of Graceland contents brought us back to an era many of us were familiar with as teenagers, from the furniture style to the Emerson TVs of the 50s, and of course the music. (L to R) first row: LA FRA PRPEC Ada Littlejohn U182, FRA NE/NEng Joyce Harris, LA FRA PRPNW Margie Ippert U46, LA FRA NT Linda Telly U287, FRA PNP John Ippert B46, LA FRA PRP NE/NEng Debbie Barnes U42, LA FRA NVP Bea Parco, Hilda Peters U94, LA FRA PRPSW Deanna Lewandowski U289, LA FRA PNP Linda Merten U201, FRA PNP Larry Boudreaux B275, LA FRA PNP Pat Boudreaux U275. Second row: PRPSW Nadine Fulton U289, FRA PRPSW Mick Fulton and Richard Bonnett B289.



4. BRANCH 276, OMAHA, NEB.

Shipmate and Branch President Evan Longenecker presented a 50-year certificate to Shipmate Robert Freed during the branch meeting that was held on Sept. 5.



5. BRANCH 57, SOUTH JERSEY, N.J.

The South Jersey Branch held a coin drop to support veteran scholarships. Shipmates that participated were (L to R) T. Gallagher, M. Rauch, M. Filinuk, A. McDonald, R. Hoffman, P. Williamson and C. Martin.



**6. BRANCH 307, GULFPORT, MISS.**

Branch treasurer Jim Broussard presented a ceremonial (computerized) bugle to Shipmate Patricia Kirchner, president of the FRA's Old Naval Home Branch. The bugle will be available to all the services represented at the Armed Forces Retirement Home in Gulfport.

7. BRANCH 301, GREENVILLE, N.C.

Branch President Lee Newton (L) presented Shipmate Brian MacMenamin (R) his Fleet Reserve Association 45-year continuous membership pin.

8. BRANCH 15, WALHALLA, S.C.

Three streamers were awarded to Branch 15 for the following: first place for Youth Activities, second place for Americanism/Patriotism and for 100 percent membership at the national level.

9. BRANCH 208, JACKSONVILLE, N.C.

During a Widow's Medallion Ceremony on Sept. 10, Mrs. Arlene Hemmingway, widow of the late PNT Conrad William "Bill" Hemmingway, HMC USN (Ret.), was presented the Widow's Medallion by Branch President Raymond Applewhite.

10. BRANCH 34, TALLAHASSEE, FLA.

The presentation of a 50-year continuous membership certificate and pin to Shipmate GMGC Butler. (L to R) Branch President Reed, Hilda Butler, Shipmate GMGC Butler and Branch Secretary Topicz.

11. BRANCH 146, JOHNSVILLE, PA.

Newly elected Branch President Otto Blavier (R) presented Dave Carver (L) with a favorite photo in celebration during the branch meeting. Honors to outgoing President Dave Carver for his 15 years of leadership and service. Thank You, Shipmate!

12. BRANCH 185, OGDEN, UTAH

(L to R) Branch Treasurer/Secretary Jim Towery presented certificates and checks to Amanda Ivey, 9th grade West Coast Region 1st place winner; Kennedy Lewis, 12th grade West Coast Region 1st place winner; and Jasmin Lopez, 11th grade branch winner, along with Branch President Robert Porter and Unit President Ann Schlutter. The winners not pictured are Haley Orth, 7th grade West Coast Region 2nd place winner, and Bryant Durrant, 8th grade West Coast Region 2nd place winner.



Submit a photo for Shipmate News by email as a high-quality attachment in jpeg format to FRAtoday@fra.org. All images should be 3 inches square minimum at 300dpi. Please include a brief description and include the names of those pictured.

In Memoriam

Name	Rating	Branch	Name	Rating	Branch	Name	Rating	Branch
Albin, Warren D.	HMCS, USN	182	Crum, Ronnie L.	MMCS(SW), USN	172	Gregory, George	MMCS(SCPO), USN	302
Amendt, Herbert M.	MGYSGT, USMC	MAL	Dadey, Patrick	AMS1, USN	MAL	Groves, Harold L.	GYSGT, USMC	MAL
Anderson, Donald R.	PCC, USN	18	DeJesus, Wilfrido G.	PNC, USN	MAL	Hamilton, Raymond W.	MRC, USN	MAL
Baker, John M.	BM1, USN	227	DeVasto, Richard R.	1st Sgt, USMC	117	Hayden, J. L.	OSCM, USN	MAL
Ballard, Robert R.	PO1, USN	102	Dickenson, Wentz	MR1, USN	294	Henriksen, Jens P.	RM1, USNR	24
Barnes, Richard P.	SK1, USN	MAL	Dunbar, Edward J.	AT1, USN	268	Herrman, Ralph V.	GYSGT, USMC	49
Beagel, James H.	HMC, USN	53	Eickhoff, Francis	SH1, USN	24	Hickok, Edwin J.	AD1, USN	38
Belanger, Gregory	YN1, USN	MAL	Gagnon, Charles F.	QMC, USN	174	Holesapple, David F.	HM1, USN	MAL
Belcher, Richard A.	CPO/NCC, USN	258	Gant, Larry	CPO, USN	MAL	Horger, William G.	ADCS, USN	08
Brown, Marvin E.	OSCS, USN	MAL	Garvin, Kenneth	AOCM, USN	91	Horton, Henry Allan	BT1, USN	201
Brown, Harold K.	ATCM, USCG	67	Gauntner, Russell J.	CSC, USN	302	Houldcroft, Donald	HMC, USN	MAL
Bustamante, Robert	CPO, USCG	94	Geoghegan, James W.	RM3, USN	181	Hummitzsch, Ronald M.	BUCS, USN	14
Carrier, Thomas L.	ENC(SS), USN	94	Golob, Richard W.	HMC, USN	219	Hurst, Frederick M.	CWO3, USCG	162
Cervenka, Joseph J.	ABE1, USN	MAL	Goodman, Nadine K.	YNCS, USN	162	Hyson, Alice S.	PN1, USN	117
Consiglio, Rosario	YNC, USN	14	Grafton, Lewis E.	PNC, USN	MAL	Jay, Max B.	BMC, USN	MAL
Cox, Reece E.	SKC, USN	159	Graham, Basil C.	CPO/SWC, USN	61	Johnston, William F.	ACC, USN	146
						Jones, Ralph E.	AO1, USN	MAL



Less Pees, More Zzz's...

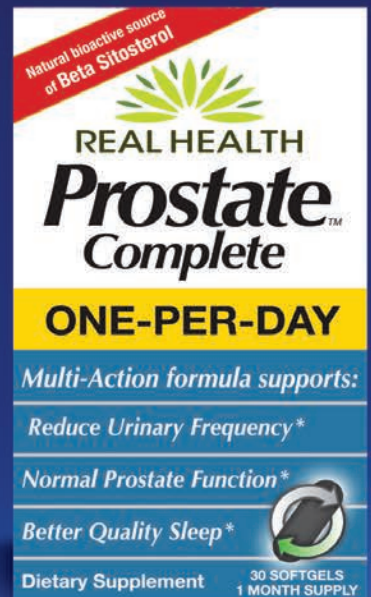
One of the signs of an aging prostate is an increased need to urinate, often many times per day.

That's where Prostate Complete can help. With just one pill per day, Prostate Complete helps support:

- ✓ Reduced Urinary Frequency
- ✓ Normal Prostate Function
- ✓ Better Quality Sleep

In short? More time catching Zzz's, fewer urges to pee.

For coupons and more information:
www.ProstateOnePerDay.com



Buy today at **Walmart** 

In Memoriam

Kallam, Jimmie L.	PO1, USN	217	Nielsen, Robert D.	ABCM, USN	311	Shivers, Leon R.	PO1, USN	339
Kelly, Robert J.	USN	214	O'Brien, Lawrence E.	AFCM, USN	136	Stephenson, Donald D.	YNC, USN	24
Kent, William T.	CPL, USMC	112	Ohler, William	SCPO, USN	244	Stinebiser, James G.	RMC, USN	MAL
Kolasz, John M.	CPO, USN	MAL	Olson, Donald L.	LCDR, USN	24	Thomas, John S.	ETCM, USN	60
Kramer, Edward G.	EMCS, USN	268	Parker, Norman B.	ACCM, USN	264	Troboy, Marion J.	YNC, USN	282
Lambert, Richard E.	CDR, USN	MAL	Pearson, Jay	MMCS, USN	MAL	Tyle, Stuart J.	PNC, USN	302
Leatherman, Maurice B.	USN	67	Poole, Jerry W.	NCCM, USN	MAL	Wade, Hugh L.	CPL, USMC	105
Levy, Robert	MS1, USN	MAL	Rae, Donald R.	MCPO, USN	46	Walker, Lisa-Ann M.	USCG	24
Lightner, Warren W.	SKC, USN	219	Reinoehl, Loy L.	RMCM, USN	163	Wasylyk, William A.	PN1, USN	24
Marlin, George B.	CSCM, USN	MAL	Rittenhouse, Ferness L.	LCDR, USN	106	Webb, Robert V.	HTCM, USN	13
McBride, William A.	MUC, USN	01	Ross, David L.	AVCM, USN	18	Weber, Allen K.	ABF1, USN	216
Minchin, Thomas M.	PFC, USMC	106	Ruffin, William C.	TMC, USN	MAL	Willhite, James W.	USMC	105
Mozelewski, Richard G.	ABCM, USN	60	Sattler, Jacob D.	GYSGT, USMC	382	Worley, Albert B.	RMC, USN	290
Nagel, Kennard N.	AMHC, USN	93						

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



INTRODUCING OUR FREE MESOTHELIOMA GUIDE EXCLUSIVELY FOR VETERANS

Our latest mesothelioma guide has everything veterans with mesothelioma need to know.

LEARN HOW TO GET:

- **FREE** help filing VA Claims even if yours was denied
- **FREE** help finding a mesothelioma specialist
- **FREE** resources to cover medical bills and other costs

CALL NOW

888-989-0743

or visit www.asbestos.com/vg/

Asbestos.com

Sponsored by The Peterson Firm, LLP

**YOU SERVED
OUR NATION,**

let us serve you

USAA proudly offers free membership to anyone who has honorably served our country. We welcome all branches, all ranks and all generations. Join the millions of servicemembers and veterans like you already taking advantage of our financial products and award-winning customer service. For all the reasons you served, we serve you.

NOW'S THE TIME TO JOIN USAA

CALL 877-FRA-USAA (372-8722) OR VISIT [USAA.COM/FRA](https://www.usaa.com/fra)



INSURANCE | BANKING | INVESTMENTS | ADVICE

No Department of Defense or government agency endorsement. USAA means United Services Automobile Association and its insurance, banking, investment, and other companies. Banks Member FDIC. Investments provided by USAA Investment Management Company and USAA Financial Advisors Inc., both registered broker dealers, and affiliates. Use of the term "member" or "membership" refers to membership in USAA Membership Services and does not convey any legal or ownership rights in USAA. Restrictions apply and are subject to change. To join USAA, separated military personnel must have received a discharge type of "Honorable." Eligible former dependents of USAA members may join USAA. Fleet Reserve Association receives financial support from USAA for this sponsorship. © 2020 USAA. 259534-0419-FRA



REUNIONS

VT-29

4/16/2020-4/18/2020
 Corpus Christi, Texas
 Contact: Rene Ferrell
 Phone: 361-765-1591
 Email: rferrell@grandecom.net

USS Caiman (SS-323)

4/20/2020-4/23/2020
 Albuquerque, N.M.
 Contact: Doug Smith
 Phone: 360-731-5233
 Email: dbfrider@comcast.net
 Website: www.flamincaiman.org

USS LaSalle (LPD-3 / AGF-3)

4/20/2020-4/24/2020
 Pensacola, Fla.
 Contact: Andy Anderson
 Phone: 256-345-5711
 Email: ceanders@hiwaay.net
 Website:
 www.choicehotels.com/florida/pensacola/
 comfort-inn-hotels/fl712?source=gyxt

USS Kenneth D. Bailey (DD/DDR-713)

4/22/2020-4/25/2020
 Houston, Texas
 Contact: Ernie Pina
 Phone: 401-333-1964
 Email: cpopina@cox.net

EA-6B Prowler Reunion

4/22/2020-4/26/2020
 Pensacola, Fla.
 Contact: Dave Cronk
 Phone: 818-339-1467
 Email: EA6b2020@gmail.com

USS Conserver (ARS-39)

4/23/2020-4/26/2020
 Fairfield, Calif.
 Contact: Dale Hower
 Phone: 619-449-4499
 Email: dcwoodworking1@yahoo.com
 Website:
 www.fairfield.stayghi.com

Navy Postal Clerks Association

4/26/2020-4/30/2020
 Portland, Ore.
 Contact: Alan Hass
 Phone: 717-226-1595
 Email: hassommno1@aol.com

LOOKING FOR...

I am looking for: MMCS Dwayne Simmons, USN (Ret.). Simmons was either stationed with or last seen at the Great Lakes Training Center in Illinois during the early to mid-1970's. Please contact EMC Roland Santos, USN (Ret.) at 253-759-2125 (Washington state), or by email at iampeopleness@comcast.net

A list of reunions is at: www.fra.org/Reunions. All Reunions/LookingFor... must be submitted online, via email to reunions@fra.org or in writing to FRA Reunions/LookingFor... at 125 N. West St. Alexandria, VA 22314. Include your Member ID and a daytime telephone number. For help, contact FRA Member Services at 800-FRA-1924.

SHIP AND AIRCRAFT PHOTOS FOR SALE
 Thousands of photos available pre-WWII to present.

B & W 8 x 10 - \$15.00 11 x 14 - \$25.00
Color 8 x 10 - \$25.00 11 x 14 - \$40.00
 Some ships not available in color.

Ask about our Wooden Mounted "Plakits"
 Send payment with order... Check or Money Order. Credit card orders accepted.



863-289-0596* *Shipping & Handling included in price.*

ELSILRAC ENTERPRISES
 PO Box 7109
 Winter Haven, Florida 33883

**Please order by mail or email as a hearing deficiency has impacted our ability to handle phone requests.*

elsilracoi240@msn.com



MEMBERSHIP APPLICATION

Membership is open to all current and former enlisted sea service (USN, USMC, USCG) personnel.

Member benefits include:

- A legislative team fighting for your pay and benefits on Capitol Hill
- Use of the Action Center at www.fra.org to share your opinions directly with Congress
- Eligibility for you and your family to apply for the FRA education scholarships
- Access to expert staff to answer your legislative questions
- Representation on disability or other VA claims
- Discounts on products and services
- Camaraderie with other service members

Your dues include a subscription to the association magazine. *FRAtoday* is your most reliable source of association information. Topics covered are: military pay, health care, and benefits. Some great association information and items of interest to you and your family are included.

In addition to the magazine, please choose to receive any or all of the following member benefits:

- NewsBytes:** the weekly email newsletter update of legislative and association activities

I certify I meet the FRA eligibility requirements of being a current or former enlisted member of the Navy, Marine Corps or Coast Guard. Service: USN USMC USCG Status: Active Reserve Retired Veteran

NAME _____

PHONE _____

RATE / RANK _____

DATE OF BIRTH (MM/DD/YY) SSN (optional) _____

STREET ADDRESS _____

SPOUSE'S NAME _____

SUITE / SPACE / LOT _____

Branch # _____ Closest Branch Member-at-Large

CITY _____

Are you a previous FRA member?

STATE _____ ZIP CODE _____

No Yes, previous member # _____

EMAIL ADDRESS _____

MEMBERSHIP OPTIONS

All memberships includes a subscription to *FRAtoday* magazine, a \$40 value.

- 1 Year / \$40.00
- 2 Years / \$64.00 SPECIAL OFFER FIRST TIME MEMBERS!**
- 2 Years / \$75.00 (for renewing or reinstating FRA members)
- 5 Years / \$180.00
- Life Member (see table for price)

PAYMENT OPTIONS

- Master Card Visa Discover
- American Express Check-enclosed

CREDIT CARD NO. _____ EXP. DATE _____

SIGNATURE _____ DATE _____

SPONSORED BY

NAME _____

MEMBER NO. _____ BRANCH NO. _____

LIFE MEMBERSHIP RATES	
Active Duty	\$400
Age 40 & younger...	\$450
Ages 41 to 50	\$425
Ages 51 to 60	\$390
Ages 61 to 70	\$340
Ages 71 to 80	\$260
Ages 81 to 99	\$200
Ages 100 and older	FREE

Promoting the Auxiliary's Mission, Accomplishments and Goals



Jackie Scarbro
NVP LA FRA

As I undertake the challenge of serving as the Ladies Auxiliary of the Fleet Reserve Association's national vice president and chair of the Membership and Retention Committee 2019-2020, I wish to thank the members for their confidence and support and for electing me. It is an honor to work for the benefit of the Auxiliary and the Fleet Reserve Association, their members and their families.

I find the declining membership of the Auxiliary to be a daunting task to overcome. My goal is to reach out and unite the FRA and Auxiliary membership in promoting the mission, accomplishments and goals of our organizations. Publishing "Who We Are and What We Do" within the military and civilian communities is of the utmost importance. This information will increase the FRA's and Auxiliary's visibility, spark the interest of potential new members and encourage FRA family members to join.

Regional presidents and vice president's will promote the Auxiliary's programs and share successful recruiting and retention events in their respective regions. Membership in the Auxiliary is limited to the spouses, parents, grandparents, sisters, brothers, children, stepchildren and grandchildren not less than 16 years of age of members of the Fleet Reserve Association, or of deceased service members who would have been eligible for membership in the FRA. The FRA members are requested to support the Auxiliary by sponsoring family members.

If an individual is unable to attend meetings or special events due to child care, work schedules, etc., they are welcome to join and support the mission of the Auxiliary. Membership dues are used for the Auxiliary's Welfare, Youth, Veterans, Social and Patriotic projects, and membership drives sponsored by each unit and the operational costs of the organization.

Together, the FRA and the Auxiliary have strength in numbers. The larger the membership, the stronger our voice is when the FRA represents the military community on Capitol Hill.

Unit officers and members are encouraged to stay



PRPEC Gloria (L) Bastion presenting PRPEC Aida Littlejohn (R) with a 20-year pin.



PNP Carolyn Whitaker (R) presenting PRPSE Nancy Hunter (L) with a 40-year pin.

contact with the membership via cards, electronic communication, newsletters, visits, etc., to retain current membership and welcome new members.

My 2019-2020 membership project is the Super Star Recruiter Award. A beautiful Gold Star Lapel Pin will be awarded to the first 100 FRA or Auxiliary members who recruit or reinstate three or more Auxiliary members.

My goal is to maintain the traditions of the organization, to expand the methods of advertising and promote the incredible work of the membership for military, veteran, disadvantaged and young members of our communities, as well as the ongoing patriotic events that appeal to potential members and promote growth of the Auxiliary. **FRA**

In Loyalty, Protection and Service,

Jackie Scarbro, NVP LA FRA

Jackie is the LA FRA national vice president.

in

Four Truths All Investors Should Know About Risk



Carl M. Trevisan, CFP®



Stephen M. Bearce

Risk, and the role it plays in a portfolio, can be one of the most difficult concepts for investors to grasp. To help clear things up, we outline four important risk-related insights every investor should know.

1. Risk has many faces. When people talk about risk, they are usually referring to investment risk: The idea that you could purchase some stock at \$50 a share and it could potentially be worth only \$25 a year later. This kind of risk is relatively easy to understand, and it's measurable based on the ups and downs in an investment's price. The more volatile the price has been, the more risky the investment is considered to be.

Unfortunately, investment risk is only one of the risks investors can face. There are plenty of others that aren't as easy to understand or measure. These include:

Market risk: This is the risk that the entire market will decline and pull your investment down with it. Remember what happened to stocks during the Great Recession? That's an example of market risk.

Inflation risk: Inflation is the overall increase in prices in an economy. There's a risk that an investment's return won't be enough to overcome inflation's impact. For example, if inflation runs 2% a year and your investment returns only 1%, you lose purchasing power. As a result, your investment buys less at the end of the year than at the beginning.

Opportunity risk: Some investors believe you can avoid risk by investing conservatively. Opportunity risk is the possibility of missing out on the chance to earn better returns because you aren't being more aggressive.

There are many more types of risks, too, including some specific to certain investment categories. For example, bond investors face default risk — the risk that the issuer will fail to make interest payments or repay the bond's par value at maturity.

2. Risk is usually linked with expected return. This is possibly the most important thing to understand about risk. Risk and return generally go hand-in-hand: If you put money into a low-risk investment, you should probably expect lower

returns. If you choose a higher-risk investment, you're seeking higher potential returns.

Of course, things don't always work out that way. A high-risk investment may not get better returns. (In fact, you could lose your entire investment.) But many investors continue to include riskier investments in their portfolios, often for higher return potential.

3. You should determine your risk tolerance. Your risk tolerance is how much risk you can comfortably live with in your portfolio. Determining your risk tolerance can be challenging. There are tools, including questionnaires,* that can help. One indicator that you've exceeded your investment risk tolerance: when your investments' performance keeps you awake at night — especially when there's market volatility.

It's OK to have a relatively low risk tolerance. However, focusing on lower-risk strategies may mean you need to adjust your objectives (for example, having \$750,000 at retirement instead of \$1 million). Or, you may need to lengthen your time horizon, which is how long you have until you tap into your investments. For example, you may decide to work until age 68 instead of 65 so you have more time to invest.

4. Help is available. Because risk is complicated — and only one aspect of investing — look to your financial advisor for help with building your portfolio. Your financial advisor will take the time to get to know you, including your risk tolerance, before recommending an investment plan. **FRA**

*<https://www.wellsfargo.com/investing/retirement/tools/risk-tolerance-quiz/>
All investing involves risk, including the possible loss of principal.

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

Investments in securities and insurance products are: NOT FDIC-INSURED/NOT BANK-GUARANTEED/MAY LOSE VALUE
Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.

© 2019 Wells Fargo Clearing Services, LLC. All rights reserved.

★ ★ ★ 2019 ★ ★ ★ FLASH SALE



IRA APPROVED

2019 AMERICAN SILVER EAGLES

As low as **Only \$150** over spot price* each
check / wire price • limit 6 per household
 (spot price) + \$1.50 = price per coin

- ★ **IRA APPROVED**
- ★ **1oz .999 Fine Silver**
- ★ **Gem Brilliant Uncirculated Condition**
- ★ **Guaranteed & Backed by the U.S. Government**

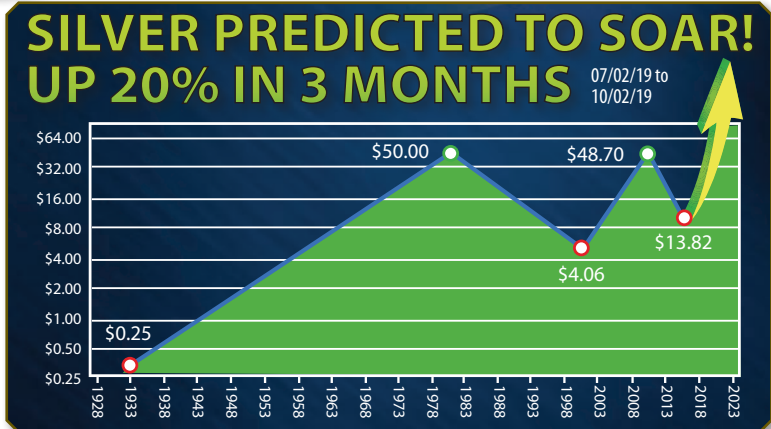
Now Is The Time To Buy Silver!

- ✓ Commerzbank, Bank of Montreal, as well as numerous analysts are predicting silver to rise higher in the next year, with estimates ranging from \$19 to as high as \$23 an ounce.
- ✓ The U.S. Mint may stop producing or selling 2020 Silver Eagles at any time just like in February 2019. **There is now a silver supply shortage!**
- ✓ Silver Eagles are the most popular and liquid pure silver coins in the world. The U.S. Mint reports sales are up 33% in 2019.
- ✓ Get tax benefits, hassle free, with a **gold and silver IRA** in three easy steps. **CALL US TODAY.**



"I believe everyone should now accumulate at least 500 oz of silver and 20 oz of gold. Gold and silver American Eagles are the most popular and liquid bullion coins and they provide a smart and private way to accumulate precious metals!"

Dr. Mike Fuljenz America's Gold Expert® - Numismatic Consultant First Fidelity Reserve



FREE SHIPPING

On advertised offers \$99 & above
 (add \$8 on orders under \$99)



Call 24/7 **1.800.336.1630**

Vault Verification: FFLRARS1219 Offer Expires: 12/25/19

**ASK HOW TO EASILY
 ROLLOVER YOUR IRA or
 401K to a Gold & Silver
 IRA Today!**

*SPOT PRICE- the daily quoted market price of precious metals in bullion form. Spot price determined solely by First Fidelity Reserve® at time of transaction. Prices are subject to change in response to market conditions, and availability is not guaranteed. Please read important customer disclosures on our website or that accompany products purchased, including arbitration agreement. Sales tax may be added depending upon purchasers current state sales tax laws. Images are for representation only & are not to scale. **NO DEALERS PLEASE**



Shop Online
FirstFidelityReserve.com/FRA
 Beaumont, TX

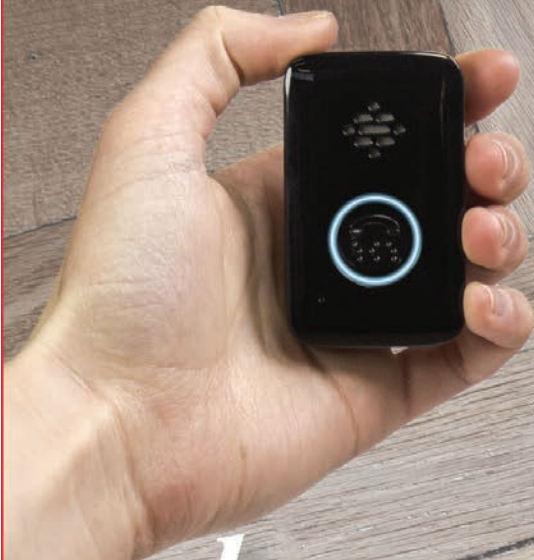
Follow Us



Since 2002

Postmaster: Send address changes to:
Member services
FRA
125 N. West Street
Alexandria, VA 22314-2754

**"I NEVER THOUGHT
IT COULD HAPPEN TO ME."**



EVERYONE NEEDS A PLAN

Summon help anytime, anywhere for anything. Now featuring AAA Roadside Assistance, ResponseNow works for falls or car accidents! Veterans receive one month free service on any order.

how will you get help?

877.810.7461

ResponseNow.com/Affinity

