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FRA *today*

The magazine of the Fleet Reserve Association

OCTOBER 2019

CONCURRENT RECEIPT REFORM

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october 2019 volume 98 number 10



On February 7, 2019, Chief Master Sergeant of the Air Force Kaleth O. Wright, Sergeant Major of the Marine Corps Ronald Green, Master Chief Petty Officer of the Navy Russell Smith, and Sergeant Major of the Army Daniel A. Dailey testify at the Military Construction and Veterans Affairs subcommittee on quality of life. Photo by Mass Communication 1st Class Sarah Villegas.

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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.

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Happy Birthday Navy Memorial

The United States Navy Memorial is the triumph of a centuries-old dream for America's Sea Services. When architect Pierre L'Enfant designed Washington, D.C., he envisioned a memorial that would celebrate the rich heritage of the United States Navy, dating back to 1775 when a force of eight small wooden ships fought and won its first battle at sea.



L'Enfant's vision would be realized more than two hundred years later. Navy legend and former Chief of Naval Operations (CNO) Admiral Arleigh Burke decided there was enough "talk" about a Navy Memorial and that it was time to act. Burke and his Navy colleagues, including former Chairman of the Joint Chiefs of Staff Admiral Tom Moore and former Chief of Naval Operations (CNO) Admiral Elmo "Bud" Zumwalt worked together to form a non-profit organization called the United States Navy Memorial Foundation in the spring of 1977.

Under the leadership of Rear Admiral William Thompson, USN (Ret.), the United States Navy Memorial sought and received the blessing of Congress to construct a memorial on public land in the District of Columbia. A bill was introduced in the Senate and House in 1978 and was signed into law by President Carter – who happens to also be a U.S. Naval Academy graduate – in 1980. It would be built on the recently redeveloped Pennsylvania Avenue, also known as America's Main Street for its prime location between the White House and Capitol Building.

Immediately a call went out to the millions of Navy veterans and active duty to support the building of this memorial.

Twenty-eight million dollars later, the Lone Sailor was dedicated on the Navy Memorial on October 13th, 1987, the Navy's 212th birthday. It has served as a living tribute to the men and women of the Sea Services – past, present and future – for more than thirty years. **FRA**

In Loyalty, Protection & Service,
William Stevenson, Editor-in-Chief

Source: <https://www.navymemorial.org/about-usnm>

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FRA^{today} Magazine

The monthly membership publication of the Fleet Reserve Association

Publisher Fleet Reserve Association

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

Editor-in-Chief William D. Stevenson

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Design and Art Direction FRA Staff

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Sales@glmcommunications.com

FRA^{today} (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, Va. and additional offices. Publication of nonsponsored advertising in *FRA^{today}* 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.** *FRA^{today}* 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

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

Volume 98 Number 10



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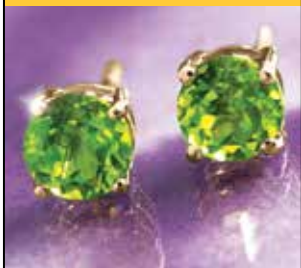
Meet the Beauty in the Beast

Discover this spectacular 6½-carat green treasure from Mount St. Helens!

For almost a hundred years it lay dormant. Silently building strength. At 10,000 feet high, it was truly a sleeping giant. Until May 18, 1980, when the beast awoke with violent force and revealed its greatest secret. Mount St. Helens erupted, sending up a 80,000-foot column of ash and smoke. From that chaos, something beautiful emerged... our spectacular **Helenite Necklace**.

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Make your emeralds jealous. Our **Helenite Necklace** puts the green stone center stage, with a faceted pear-cut set in .925 sterling silver finished in luxurious gold. The explosive origins of the stone are echoed in the flashes of light that radiate as the piece swings gracefully from its 18" luxurious gold-finished sterling silver chain. Today the volcano sits quiet, but this unique piece of American natural history continues to erupt with gorgeous green fire.

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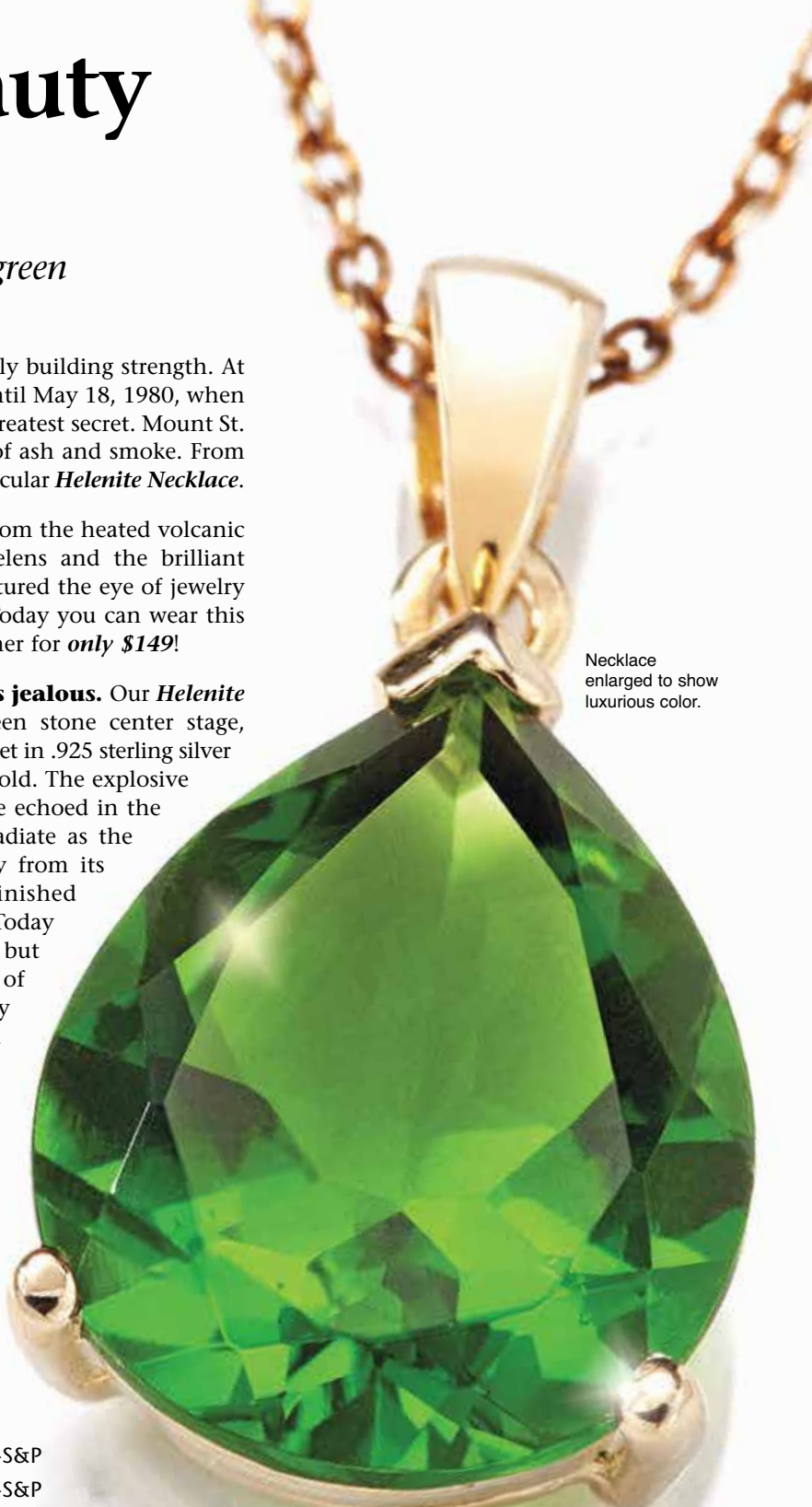
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Tom Snee NED

Happy October and Fall to all Shipmates. During the fall season, as some are raking (or cursing) the leaves, the colors come from the many trees like us. It yields after a winter to a fresh new look of life. We see nature settling and telling us, that we have to 'move on to cultivate new ideals and ideas', in another direction. As I write my final article, *FROM THE FANTAIL*, I reflect on the past six years. Some, more challenging than others, but always towards a progressive appreciation, not to CHANGE, but to meet with enthusiasm, greater opportunities.

A Shipmate once asked me, "Tom, what is your attitude towards Life?" As some know I have authored two books, but my response was even more surprising even to me from those books and to this shipmate. I told him, "Speak from the heart, and act from the Mind." In a more deliberate manner, I echoed, "Whenever I find myself doubting how far I can go, I will always remember how far I have come, and remember everything, I have faced, all the battles that I've won and all the fears I've overcome."

SO MANY GREAT MEMORIES OF TIME SPENT

**RELAXING ON THE FANTAIL
AT THE END OF A LONG DAY!**

This brings me to my final days on the FRA Staff. In my writing style, I have always tried to put 'pen to paper' to project 'in a positive and aggressive way an agenda that leads to success of its readership'. Why the FANTAIL? In the picture above, please note the wake, *FROM THE FANTAIL*. This scene

could be from a combatant, the 'well-deck' of an AMPHIB, sponson of a carrier or even the sail from a submarine; in all, the energy of the wake is developed from the driven bow wave that it produced.

I have had some great experiences serving as your Executive Director. I have met many great leaders outside of the FRA. I have 'lost' one dear family member in my personal life, some settlements in Congress and even Shipmates. Many bills in Congress are still listed on the Bill Tracker; however, the capstone that I am most proud of was the recent passage of the Agent Orange/Blue Water Navy Bill. Not a pivotal or perfect completion, but at least, a 'wake' of some success. Maybe we have to wait for the 'next watch' to measure where the entire measure of devotion continues. Together, we still need to create more 'bow action' to ensure all Vietnam Blue Water Sailors, Marines and Coast Guard personnel are covered.

So, as I depart, I can say I have tried to be a faithful servant to the staff and this 95-year-old Sea Service Association. Funny times, especially the wreath transfer at Arlington for the LA FRA, and as I turn and face the next wake and take notice of the calmness of the seas ahead I know I have sincerely tried. Did I do everything right, perhaps not, but then again, I am only human. I will remain active within my Branch and to those Shipmates of 181. I will continue to recruit in the manner of what this Association is all about and for all Sea Service members and their families. This old Chief now has to move on. The coffee cup is ready; the fantail is tied up to my pier, as I move on to a different cause of influence. Best to all, and always remember, that to live in the sincerest profiles of *Loyalty, Protection, & Service*, it's not about change or in governances, but in the dignity of those to whom we serve. PRESS ON, In Loyalty, Protection and Service, Thomas J. Snee, PNED and Shipmate! **FRA**

In Loyalty, Protection & Service,
NED Thomas J. Snee

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

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Vietnam Veterans Memorial

Your May 2019, article in *FRAtoday*, The Vietnam Veterans Memorial, was well written and informative. I would like to let all of my Vietnam era veterans know that they don't have to travel to Washington, D.C., to see and feel the emotion of this memorial wall. In my hometown of Perryville, Missouri, through the donations of veterans like yourselves, an exact replica of the Vietnam Wall has been permanently built. The Missouri National Veterans Memorial was formally dedicated on May 18, 2019. Since the Memorial is located in the middle of the country with easy access from all of the surrounding states, I would like to encourage all veterans to plan a visit and enjoy this sacred memorial to our fallen men and women who died in Vietnam War.

I encourage you to check out the web site for more information at www.mnvmfund.org.

*Respectfully Submitted,
Robert P. Guth, PN1, E6 USNR (Ret.)*

FRA Editorial Staff

Thank you for continuing to provide an excellent magazine to keep our members up to date on the organization and the legislative actions we can assist with. I would especially like to thank you for the two recent issues that included feature articles detailing the future of Next Generation Submarines and the F-35 Joint Strike Fighter. It is always wonderful to see how today's sailors' and marines' lives are changing and how our sea services are implementing new ships, subs and aircraft. Both of these articles made this retiree long for the days of diving beneath the waves and patrolling behind the carriers doing flight operations. My time at sea was limited, but forever memorable!

*BZ and keep up the great work!
Edo Forsythe CTICS(SS) (Ret.) MAL*

"Peter" Boat

I greatly enjoyed your article Higgins Boats. BZ for continuing such a great organization and publication.

During my first hitch in the Navy, I spent about four years (1956-1959) in the Pacific Gator Navy, serving in two APDs and one LST, so I am familiar with both LCVPs and LCPs (I believe that is the

correct nomenclature designation for what we called a "Peter" Boat (old phonetic alphabet for "P").

I was not an Assault Boat Coxswain; however, one small but important, albeit unrecognized, fact regarding all the WW-II combat amphibious landings of LCVPs, Peter Boats and Mike Boats, is that the boat crews potentially had to make repeated landings under murderous enemy fire. Quite a few did not make it. Talk about "looking death in the eye" over and over again.

*MCPO(SS)/CWO Robert A. Gerle, Sr. USN (Ret.)
Branch # 049 since 1984*

FRAtoday: Thank you both for the positive feedback and I wish HQ staff could take all the credit for developing these great articles you mentioned. We actually develop story ideas as much as one year in advance, but they are largely based upon Shipmate feedback, suggestions and comments. Please send in your ideas!

Hit the Military Again?

Someone put an article in the Shipmate Forum in the August 2019 edition of the *FRAtoday* that I have an issue with and would like to make a reply to his article. The article is entitled Hit The Military Again. I agree about the cuts [in benefits] and broken promises we get handed [from congress]. My issue with his letter is he is suggesting all federal employees get a 10 to 15 percent reduction in salary and benefits. I am a federal employee working at an USMC Officer Recruiting Station and I have no input on [how cuts are determined]. It is not the federal employees who are making the cuts and breaking the promises, it is the politicians. The politicians are the ones who need the reduction in pay. I retired from the Navy after 20 years, and also get those cuts and broken promises.

*Very Respectfully,
Don Phillips (AZ1) Retired Branch 177*

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

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exist. Despite this tragedy, you now have the chance to secure the first five dates in Extremely Fine (XF) condition!

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While there's no time limit for this offer, my team has only managed to assemble 51 5-coin collections in Extremely Fine condition. Don't let these pieces of Wild West history slip through your fingers—order yours today!

Silver Legends of the Wild West — \$249

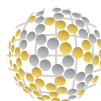
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ON & OFF *capitol hill*

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



John Davis
Director Legislative Programs

Good Bye Sequestration

Sequestration, mandated by the Budget Control Act (BCA) of 2011, was eliminated as part of the budget deal negotiated between the House, Senate and White House earlier this year. This Act created more complexity to the legislative process and was enacted as part of a bigger agreement to raise the debt limit. The BCA was supposed to be implemented over 10 years. Each year, the automatic sequestration cuts would get bigger and 50 percent of the cuts would come

from the Defense Department (DOD) despite the fact that DOD makes up only 17 percent of the budget. While eliminating or reducing the federal government's annual spending deficit is a noble cause, it should not be accomplished by mindless across the board budget cuts. The FRA argued that Defense cuts were too large and it would ultimately create a "hollow force" threatening the viability of the All-Volunteer Total Force and endangering our national security.

Senators Push for Elimination of Widow's Tax

Sens. Doug Jones (Ala.) and Susan Collins (Maine) recently sent a bipartisan letter — co-signed by 64 of their Senate colleagues — to the chairmen and ranking members of both the House and Senate Armed Services Committees calling on them to ensure the House-passed provisions to repeal the SBP/DIC offset (Military Widow's Tax) remains in the final version of the National Defense Authorization Act (NDAA-HR 2500-S. 1790). Sens. Jones and Collins were unsuccessful in their efforts in June to amend the Senate NDAA. However, the House NDAA includes this FRA-supported provision. The final bill is currently being negotiated between the House and the Senate. The final bill will be voted on by both chambers and if approved will go to the President to be signed into law or vetoed.

If signed into law, this legislation will repeal the unfair law that prevents as many as 67,000 surviving military spouses nationwide from receiving their full Department of

Defense and Department of Veterans Affairs survivor benefits. Currently, military widows and widowers who qualify for the VA's Dependency and Indemnity Compensation (DIC) are forced to take a dollar-for-dollar offset from the Survivors Benefits Plan (SBP) benefit, even though retirees elected to pay into the program.

Legislation to repeal the Military Widow's Tax has been repeatedly introduced in the Senate and House for the past 18 years, but this is the first time this provision has been included a bill that has passed either chamber of Congress. The text of the letter can be found online at: www.jones.senate.gov, but you must search for the text "Widows Tax."

Members can weigh in on this issue through the FRA Action Center located on the FRA website (www.fra.org). This issue is listed in the campaign at the top of the page entitled: "Ask Senators to Support House NDAA Provisions."

NewsBytes is 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 email. If you are a member of the FRA or LA FRA, please include your member number.

Defense Health Agency will Manage Department of Defense Healthcare

Effective Oct. 1, 2019, the Department of Defense will begin consolidating military hospitals and clinics under a single agency. The Army, Navy and Air Force will begin a two-year transition to shift administration and management of their medical facilities to the Defense Health Agency (DHA) by October 2021.

"For the first time in our modern military's history, a single agency, the DHA, will be responsible for all the health care the Department of Defense delivers to our 9.5 million beneficiaries," Vice Admiral Bono said. "Whether you receive your care at an on-base facility or through our TRICARE civilian networks, DHA will oversee your care. This consolidation will drive higher levels of readiness for operational and medical forces and integrate health care services to standardize practices across the entire Department,

which means patients will have a consistent, high-quality health care experience, no matter where they receive their care."

This change was mandated in the National Defense Authorization Act (NDAA) of 2017 that included sweeping changes to military healthcare. Congress, among other changes, wanted a single agency to be responsible for the administration and management of all military hospitals and clinics. DHA will be responsible for health care delivery and business operations across the Military Health System including budgets, information technology, health care administration and management, administrative policies and procedures, and military medical construction.

The FRA will monitor the consolidation process to ensure that access and quality of care will not be reduced for beneficiaries.

FRA Supports Arthritis Research

Due to the rigorous and physically demanding requirements of military service, veterans are more likely to develop arthritis than civilians. That is why the FRA recently signed onto a letter with other VSO/MSO organizations urging Congress to designate an arthritis research program at the Department of Defense (DOD) within the Congressionally Directed Medical Research Program (CDMRP) and appropriate \$20 million for FY2020. The current budget for CDMRP does not specifically identify arthritis as an area of concern.

Arthritis encompasses more than 100 diseases, including mechanical (or degenerative) and inflammatory ones. This research will focus on prevention in order to head off years of therapy, medication, and potential surgeries and to lower cost within the VA. Arthritis is a major cause of medical discharge from the military and severely impacts military readiness and retention.

Enlisted service members have the highest rates of arthritis. A dedicated budget for arthritis research would help establish a sustainable focus on arthritis, since it is such a high-impact disease in the military population.

Moving? Update DEERS for Uninterrupted TRICARE Coverage

The Defense Enrollment Eligibility Reporting System (DEERS) wants to remind beneficiaries that if they change their location, be sure to update their information in the DEERS. Being able to use TRICARE depends on keeping DEERS up to date. DEERS is a database of active duty and retired service members, their family members and others who are eligible for TRICARE. TRICARE eligibility shows up in DEERS based on the sponsor's status. Keeping your DEERS record up to date is the key to getting timely and effective TRICARE benefits.

FRA members should make sure that DEERS has correct, address, duty status, telephone numbers and email addresses. This is especially true after permanent change of station (PCS) moves and anytime you experience a Qualifying Life Event (QLE). A QLE can include getting married or divorced, giving birth or retiring. Also, check out what you need to do if you are moving. Remember, DEERS needs the beneficiaries Social Security number as well as the SSN number of each covered family member in DEERS for TRICARE coverage to be accurate.

Changing beneficiaries contact information in DEERS is easy and there are several options. Beneficiaries can make changes online, by telephone, fax, mail or in person at the nearest ID card office. You can find an office near you using the RAPID Sites Locator at: www.dmdc.osd.mil/rsi.

To add or remove family members, you must visit a local ID card office.

To update contact information, choose one of these options:

1. Online: Log into milConnect at: www.dmdc.osd.mil.
2. Telephone: 1-800-538-9552
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Only sponsors can add a family member in DEERS. Family members age 18 and older may update their own contact information.

Find more information on how to update DEERS information on the TRICARE website at: www.tricare.mil.

Professional Medical Organizations Express Concern about Cuts to Medical Staff

Recently, a group of 17 professional medical organizations have dispatched a joint letter to key legislators that expresses their concern regarding the Administration's proposed cuts (18,000) to military medical staff that is provided in the Senate version of the Defense Authorization bill (S.1790). The letter cautions that these cuts will reduce military medical readiness and will be detrimental to the more than 9 million TRICARE beneficiaries, including 2 million children, who receive care through the Military Health System (MHS). Proposals to reduce the number of uniformed military health care provider billets threaten access to primary and specialty health care services for service members and their families. Reductions in billets will also reduce the number of military-trained uniformed providers that are needed to deliver essential health services to active duty members, their families and retirees who live near the

impacted installations.

The letter notes that Section 716 from the House version of the FY2020 NDAA bill prohibits the Defense Departments from realigning or reducing military medical end strength until analyses are conducted on potential manpower realignments and the availability of health care services in the local area. The letter urges legislators to include this language in the final conference report. A copy of the letter is available on the FRA website.

The FRA is also concerned that such drastic cuts could impact access and quality of care for retirees, active duty members and their families. In addition, these proposed cuts could impact combat casualty care capabilities. Members are encouraged to use the Action Center to weigh in on this and two other issues by using the campaign located at top of the list, "Ask Senators to support House NDAA Provisions."

Military Overseas Voting Increased in 2018 Election

In 2018, 53 percent of the ballots sent to military and overseas voters were successfully counted — compared to only 33 percent in 2006. This is according to the Federal Voting Assistance Program's examining post-election research from the 2018 General Election.

Military members stationed away from their voting residence face more difficulties compared to local voters because the ability to receive and submit absentee ballots on time remains a problem.

The Uniformed and Overseas Citizens Absentee Voting Act (UOCAVA) of 1986 requires states to allow active-duty military members, their eligible family members and overseas citizens to vote absentee in federal elections. The FRA-supported Military and Overseas Voter Empowerment Act (MOVE) amended and improved UOCAVA in 2009 by providing greater protections, such as requiring states to send absentee ballots to UOCAVA voters at least 45 days before federal elections. They also must provide an

electronic option for sending ballots to voters.

"FVAP data from elections in the years 2000 to 2005 show that 30 percent of military members didn't vote because their absentee ballot didn't arrive or arrived late," FVAP Director David Beirne said. "A decade after the MOVE Act, that figure has been reduced by nearly half."

Use of electronic options for sending and receiving materials between voters and election offices has rapidly increased in recent elections. In 2018, election offices reported transmitting 57 percent of military and overseas ballots by email. In contrast, in 2014, only 36 percent of these ballots were transmitted via email.

The FVAP State of the Military Voter data will be released, after each federal election year. The findings are based upon post-election surveys and studies of voter file data.

For additional information, visit FVAP.gov, email vote@fvap.gov or call 1-800-438-VOTE (8683).

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46524

Pentagon Taskforce to Examine Toxic Exposure on Bases

The newly confirmed Secretary of Defense Dr. Mark Esper has set up a special task force to review the military's obligation in cleaning up contamination from cancer-linked "forever chemicals." "The Department is committed to taking a strong and proactive stance to address the effects arising out of any releases of these substances from all defense activities including the National Guard and Reserves. We must approach the problem in an aggressive and holistic way, ensuring a coordinated DOD-wide approach to the issue," Esper wrote in a memo establishing the taskforce. A class of chemicals abbreviated as PFAS are used in non-stick products ranging from Teflon pans to raincoats, but the heavy use of PFAS-laden firefighting foam by the military has contributed to water contamination across the country.

PFAS's persistence in the environment has earned it the "forever chemical" nickname.

"We must approach the problem in an aggressive and holistic way, ensuring a coordinated DOD-wide approach to the issue," Esper stated.

There are at least 400 military sites with PFAS contamination, and the chemical has often spread to the water supply of nearby communities. The cost for cleanup is estimated at \$2 billion.

The PFAS task force would be responsible for devising cleanup standards, finding alternative firefighting foam without PFAS, and addressing Public/Congress perceptions of Department of Defense efforts. Esper gave the task force six months to report back.

Disabled Veterans May Get Refund

The Department of Veterans Affairs (VA), Inspector General recently issued a report claiming that more than 53,000 disabled veterans may be owed refunds totaling approximately \$189 million in home loan fees they were incorrectly charged by the VA. Auditors found it "troubling" that senior Veterans Benefits Administration officials were aware in October, 2014, that thousands of exempt veterans were owed refunds, but didn't take adequate action to issue refunds.

The auditors estimated that 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 about \$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 2012-2017, auditors found overcharges that averaged \$4,483.

Generally, veterans and service members are required to pay a VA funding fee when they apply for a VA home loan, to defray the VA's cost for administering the loan. However, veterans are exempt from paying a funding fee if they're entitled to receive VA disability compensation. VA funding fees range from 0.5 percent to 3.3 percent of the loan amount. The VA guarantees

the loans, which are made through lenders such as banks and credit unions.

The VA Loan Guaranty Service has developed a plan to identify these exempt veterans and to issue the refunds. One issue identified by the Inspector General, and being reviewed by the VA, is how to credit borrowers who, after their loan has closed, were awarded disability compensation with retroactive effective dates, which would have made them eligible for the waiver at the time the loan was given.

In their response to the VA IG, Loan Guaranty Service officials cited other competing priorities: unprecedented growth in the VA home loan program from 2012 through 2017, with parallel increases in phone call volume, requests for VA certificates of eligibility and appraisals. In 2014, the VA estimated it would take 12 employees devoted full time for one year to complete the refunds. More recent data indicates it would take at least 30 full-time employees more than a year to complete the process, according to the VA.

Veterans who think they may be eligible for a refund should go online at: www.benefits.va.gov/homeloans/purchaseco_loan_fee.asp or call (877) 827-3702 to request a refund.

Senate Confirms Gilday as CNO

The Senate recently confirmed Vice Adm. Michael Gilday as the next Chief of Naval Operations (CNO) by a unanimous vote. Gilday, the current director of the joint staff, was also promoted to a four-star admiral with the confirmation. His confirmation hearing before the Senate Armed Services Committee was completed approximately 24 hours before the final vote in the Senate and less than a month after his nomination to the post.

Gilday, who has previously served as the head of U.S. Fleet Cyber Command and 10th Fleet commander, was nominated for the top Navy job after the sudden retirement of Admiral Bill Moran.

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President Orders Loan Forgiveness for some Disabled Veterans

President Donald Trump recently issued a presidential memorandum requiring the Department of Education to eliminate the federal student loan debt of 100 percent permanently disabled veterans. "The debt of these disabled veterans will be entirely erased. It will be gone. They will sleep well tonight," said President Trump. Veterans who are 100 percent disabled are currently eligible to have their federal student loan debt entirely expunged, but government officials have struggled to get all eligible veterans to take advantage of the program. Essentially the memorandum is an effort to make loan forgiveness automatic, putting the impetus of clearing the debt on federal agencies instead of veterans.

VA Updating Schedule of Rating Disabilities (VASRD)

The Department of Veterans (VA) is updating its Schedule of Rating Disabilities (VASRD) to align with current medical knowledge. The most recent portion of the disability schedule to be updated is the section covering infectious diseases, immune disorders and nutritional deficiencies.

The federal regulation for the disability rating criteria is being rewritten to update medical terms and to more accurately reflect the changes that medicine and treatment have undergone since the original code was written in 1945.

This most recent update pertains to the VA's rating schedule that covers different diseases and sections of the human body. The new rating schedule for infectious diseases, immune disorders and nutritional deficiencies joins updates for dental and oral conditions; conditions related to the endocrine system; gynecological conditions and disorders of the breast; diseases of the eye; skin conditions; and the hematologic and lymphatic systems. Any claims in these three areas that were pending on Aug. 11, 2019, will be considered under both the new and old rating schedules with the more favorable rating result going to the veteran. All claims that were filed on or after Aug. 11, 2019 will be rated on the new standards.

The VA uses the collection of federal regulations to determine exactly what is considered a disability related to military service and to compute any disability compensation payments.

SVAC Chairman Announces He will Resign from Senate

Senate Veterans Affairs Committee Chairman, Sen. Johnny Isakson has announced that he will step down from serving as Georgia's senior Senator on Dec. 31, 2019. He served in the Georgia National Guard (1966-1972). He was re-elected to the Senate in 2016. He announced in June 2015 he had Parkinson's disease and insisted it would not impact his ability to serve as Senator that included serving as Chairman of the Senate Veterans Affairs Committee.

He was elected state representative in 1976 after losing two years earlier. He ran unsuccessfully for Governor of Georgia in 1990 and was elected to the state senate in 1992. In 1996 he lost a Republican primary race for U.S. Senate. He was elected to Congress in a special election when Newt Gingrich resigned from Congress in 1998. In 2004 he was elected to the U.S. Senate when the incumbent Senator retired. **FRA**

Unemployment for Veterans Increases

According to the Bureau of Labor Statistics (BLS), the unemployment rate for veterans increased for a second consecutive month in July, but still remained below the overall national unemployment rate.

The veteran unemployment rate increased from 3.3 percent to 3.4 percent in July. That rate had been below three percent for four consecutive months before the June estimates. Among veterans of the Iraq and Afghanistan war era, the unemployment rate in July was 3.6 percent, down slightly from 3.7 percent in June. The national unemployment rate remained unchanged from June at 3.7 percent.

The 3.4 percent jobless rate for veterans amounts to about 316,000 former military members looking for work last month. That number was as high as 500,000 just three years ago and topped the one million mark in 2011.

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	City	State
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Highest school grade		
Do you have a high school		
Number of years of post		
Name and Location of Educational Institution:		Degree Received



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Concurrent Receipt Reform

By John R. Davis, FRA Director of Legislative Policy

The Fleet Reserve Association supports legislation authorizing the immediate payment of concurrent receipt of full military retired pay and veterans' disability compensation for all disabled retirees. Concurrent receipt refers to the simultaneous receipt of two types of monetary benefits: military retired pay and Department of Veterans Affairs (VA) disability compensation. Full and comprehensive concurrent receipt has been a long sought after goal for the Association. Before concurrent receipt, all retired military personnel were required to waive a portion of their retired pay equal to the amount of their VA compensation.



Opponents of concurrent receipt have often claimed it was a form of “double-dipping” of government benefits.

In this current year, the FRA was able to get legislation introduced in both the House and the Senate and at FRA’s request, floor amendments were submitted in the House and Senate but were not called for a vote.

There are two types of concurrent receipt: Combat Related Special Compensation; and Concurrent Retirement and Disability Pay.

CRSC (Combat Related Special Compensation) is paid to military retirees who have a combat-related disability and do not have their military retired pay reduced in order to receive VA disability compensation. The FY2003 National Defense Authorization Act provided concurrent receipt for CRSC beneficiaries with a disability rating of 50 percent or more. In 2008, Congress expanded CRSC eligibility for Chapter 61 (Medically retired with less than 20 years of service) retirees. The FY2013 NDAA (H.R. 4310 – P.L. 112-239) eliminated the so-called CRSC glitch, that resulted in certain beneficiaries receiving reduced benefits when their disability rating increased, was eliminated. The beneficiary must apply for CRSC through their branch of service.

CRDP (Concurrent Retirement and Disability Pay) military retirees with 20 or more years of service and a 50 percent or higher service-connected disability rating have concurrent receipt effective Jan. 1, 2014. This CRDP provision was enacted in 2004 and phased in over 10 years (2004-2014). Beneficiaries rated as unemployable by the Department of Veterans Affairs were not subject to the phase-in. CRDP beneficiaries with less than 50 percent disability rating and all those medically retired with less than 20 years of service (Chapter 61) are not eligible for concurrent receipt. Enrollment in CRDP is automatic.

The FRA was very optimistic about opportunities for expanding concurrent receipt when the Obama Administration included a concurrent receipt proposal in their budget request in 2009 and 2010. The Administration’s proposal would have expanded concurrent receipt phased-in over five years for CRDP beneficiaries who were forced to retire before 20 years of service due to a disability, injury or illness that was service-connected (Chapter 61 retirees). Despite support of the Administration’s proposal, no expansion of concurrent receipt occurred in 2009 or 2010.

The Congressional Research Service (CRS) estimated in 2017 that one-third of military retirees



receive either CRSC or CRDP at a cost of \$12.4 billion. The Congressional Budget Office (CBO) has estimated that to extend benefits to all veterans who are eligible for both disability benefits and military retired pay would cost \$30 billion over 10 years. Current legislation to expand and reform concurrent receipt includes:

House: H.R.303 (Rep. Gus Bilirakis, Fla.):

Extends Concurrent Retirement and Disability Payments (CRDP) eligibility to retirees rated less than 50 percent disabled.

H.R.333 (Rep. Bishop Sanford, Ga.): The Disabled Veterans Tax Termination Act is comprehensive concurrent receipt legislation that includes the elements of H.R. 303 and would also give concurrent receipt to CRDP retirees whose disability ratings are below 50 percent and CRDP chapter 61 retirees with less than 20 years of service.

Senate: S. 208 (Sen. Jon Tester, Mont.): The Retired Pay Restoration Act is different language from H.R. 303 but essentially achieves the same result of extending Concurrent Retirement and Disability Payments (CRDP) eligibility to retirees rated less than 50 percent disabled.

Sen. Jon Tester (Mont.) and Rep. Gus Bilirakis (Fla.) filed floor amendments for the Senate and House NDAA, respectively. The amendments were filed at FRA's request and the provisions were similar to the legislation they proposed. Neither amendment was called for a vote.

Disability Rating

“The DOD and VA disability rating systems have much in common, but there are significant differences. DOD makes a determination of eligibility for disability retirement only once, at the time the individual is separating from the service. Although DOD uses the VA rating schedule to determine the percentage of disability, DOD measures disability, or lack thereof, against the extent to which the individual can or cannot perform military duties. Military disability retired pay, but not VA disability compensation, is usually taxable, unless related to a combat disability.”¹

In 2007, Congress wanted to make one disability rating that the DOD and VA would both use. So the FY2008 NDAA required the DOD and the VA to do a joint report on the feasibility of consolidating the two disability evaluation systems. This eliminates duplication and reduces costs by having one medical examination and a single



source disability rating.

As a result, the DOD and VA initiated a one-year pilot program known as the Integrated Disability Evaluation System (IDES). The program was expanded in 2009 and then again in 2010. In September 2011, the program applied to all new disability retirement cases. Most experts agree that the IDES has streamlined the disability evaluation process. With the two agencies using the same system, it would allow them to work on an integrated electronic health record. In September 2018, both agencies committed toward work for a seamless electronic health record.

Guard and Reserve Concurrent Receipt

National Guard and Reserve retirees cannot receive retired pay until age 60. So, even if these veterans are receiving VA compensation before age 60, they will not be eligible for CRDP or CRSC until they turn 60 and start receiving retired pay and VA compensation simultaneously.

For Guard and Reserve members who are medically retired before reaching age 60, however, eligibility for CRDP in particular, can be confusing.

Even though medical retirees do receive retired pay before age 60, certain medical retirees will still not be eligible for CRDP before age 60. The reason comes down to the difference in how “years of service” are calculated for Guard and Reserve retirement and for medical retirement.

To be eligible for CRDP, veterans must have 20 or more years of service. For Guard and Reserve retirement, your total “years of service” are calculated by adding your “active years” (on active duty) with your “drilling years.” For medical retirement, your “years of service” are calculated based *only* on your active duty years.

So, for medical retirees who have less than 20 years of *active* service, but 20 or more years of combined drilling and active service, eligibility can seem complicated. Unfortunately, **the medical retirees in this “gray area” are not yet eligible for CRDP, but will become eligible when they turn 60.** This is because, under medical retirement, the veteran is considered to have *less than* 20 years of service, so DFAS and the VA make the same assumption for CRDP purposes. At 60, the veteran can include the total time for their Guard and

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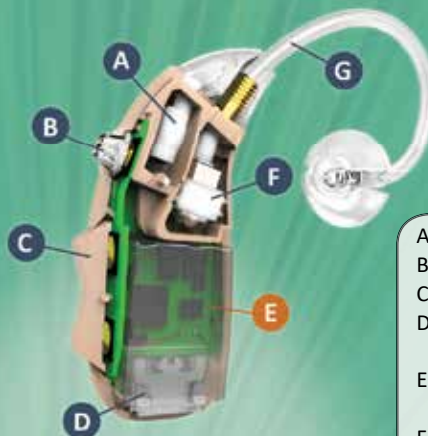


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February 27, 2019, Master Chief Petty Officer of the Navy Russell Smith departs the Russell Senate Building, near the U.S. Capitol building, after testifying on Military Personnel Policies and Military Family Readiness during a hearing before the Senate Armed Services Subcommittee on Personnel. Smith shared testimonies that advocated for child care, housing, and Sailor 2025 initiatives. Photo by Mass Communication 1st Class Sarah Villegas.

Reserve retirement (active years *and* drilling years), and would be considered to have 20 or more years of service, thus meeting the eligibility criteria for CRDP.²

Taxes on Concurrent Receipt

CRDP is taxed and CRSC is not. When a veteran switches from CRDP to CRSC it can have a substantial impact on their income tax liability. When the VA or the DFAS approve these changes, the changes are often implemented retroactively. When a disabled veteran is receiving CRDP and is then awarded CRSC, CRSC benefits are often retroactively applied. But the retroactive implementation of CRSC also means a retroactive removal of CRDP. Because the CRDP benefits were taxed but CRSC is not. Veterans may be able to claim a federal tax refund for the year in which CRSC was awarded and for the years it was retroactively

applied. (This paragraph is not intended to provide tax advice.)

Conclusion

The Association has chipped away at this issue since 2002. While there have been small step successes, total victory has remained elusive primarily because of the cost. The FRA strongly believes in the principle that career military members earned their retired pay by service alone, and that those unfortunate enough to suffer a service-caused disability in the process should have any disability compensation from the VA added to, not subtracted from, their service-earned military retired pay. This remains a key goal for the Fleet Reserve Association. **FRA**

RESOURCES

1. CRS Report R40589, page 4
2. CRDP and CRSC: Concurrent Receipt Explained, Chisholm, Chisholm and Kilpatrick blog, January 19, 2018

Leading Acid Reflux Pill Becomes an Anti-Aging Phenomenon

Clinical studies show breakthrough acid reflux treatment also helps maintain vital health and helps protect users from the serious conditions that accompany aging such as fatigue and poor cardiovascular health

**by David Waxman
Seattle Washington:**

A clinical study on a leading acid reflux pill shows that its key ingredient relieves digestive symptoms while suppressing the inflammation that contributes to premature aging in men and women.

And, if consumer sales are any indication of a product's effectiveness, this 'acid reflux pill turned anti-aging phenomenon' is nothing short of a miracle.

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"With AloeCure, my patients started reporting less joint pain, more energy, better sleep, stronger immune systems... even less stress and better skin, hair, and nails" explains Dr. Liza Leal; a leading integrative health specialist and company spokesperson.

AloeCure contains an active ingredient that helps improve digestion by acting as a natural acid-buffer that improves the pH balance of your stomach.

Scientists now believe that this acid imbalance is what contributes to painful inflammation throughout the rest of the body.

The daily allowance of AloeCure has shown to calm this inflammation which is why AloeCure is so effective.

Relieving other stressful symptoms related to GI health like pain, bloating, fatigue, cramping, constipation, diarrhea, heartburn, and nausea.

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A healthy gut is the key to a reducing swelling and inflammation that can wreak havoc on the human body. Doctors say this is why AloeCure works on so many aspects of your health.

AloeCure's active ingredient is made from the healing compound found in Aloe vera. It is both safe and healthy. There are also no known side effects.

Scientists believe that it helps improve digestive and immune health by acting as a natural acid-buffer that improves the pH balance of your stomach.

Research has shown that this acid imbalance contributes to painful inflammation throughout your entire body and is why AloeCure seems to be so effective.

EXCITING RESULTS FROM PATIENTS

To date over 5 million bottles of AloeCure have been sold, and the community seeking non-pharma therapy for their GI health continues to grow.

According to Dr. Leal, her patients are absolutely thrilled with their results and are often shocked by how fast it works.

"For the first time in years, they are free from concerns about their digestion and almost every other aspect of their health," says Dr. Leal, "and I recommend it to everyone who wants to improve GI health without resorting to drugs, surgery, or OTC medications."

"I was always in 'indigestion hell.' Doctors put me on all sorts of antacid remedies. Nothing worked. Dr. Leal recommended I try AloeCure. And something remarkable happened... Not only were all the issues I had with my stomach gone - completely gone - but I felt less joint pain and I was able to actually sleep through the night."

With so much positive feedback, it's easy to see why the community of believers is growing and sales for the new pill are soaring.

THE SCIENCE BEHIND ALOECURE

AloeCure is a pill that's taken just once daily. The pill is small. Easy to swallow. There are no harmful side effects and it does not require a prescription.

The active ingredient is a rare Aloe Vera component known as acemannan.

Made from 100% organic Aloe Vera, AloeCure uses a proprietary process that results in the highest quality, most bio-available levels of acemannan known to exist.

According to Dr. Leal and several of her colleagues, improving the pH balance of your stomach and restoring gut health is the key to revitalizing your entire body.

When your digestive system isn't healthy, it

causes unwanted stress on your immune system, which results in inflammation in the rest of the body.

The recommended daily allowance of acemannan in AloeCure has been proven to support digestive health, and calm painful inflammation without side effects or drugs.

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

REVITALIZE YOUR ENTIRE BODY

With daily use, AloeCure helps users look and feel decades younger and defend against some of the painful inflammation that accompanies aging and can make life hard.

By buffering stomach acid and restoring gut health, AloeCure calms painful inflammation and will help improve digestion... soothe aching joints... reduce the appearance of wrinkles and help restore hair and nails ... manage cholesterol and oxidative stress... and improve sleep and brain function... without side effects or expense.

Readers can now reclaim their energy, vitality, and youth regardless of age or current level of health.

One AloeCure Capsule Daily

- Helps End Digestion Nightmares
- Helps Calm Painful Inflammation
- Soothes Stiff & Aching Joints
- Reduces appearance of Wrinkles & Increases Elasticity
- Manages Cholesterol & Oxidative Stress
- Supports Healthy Immune System
- Improves Sleep & Brain Function

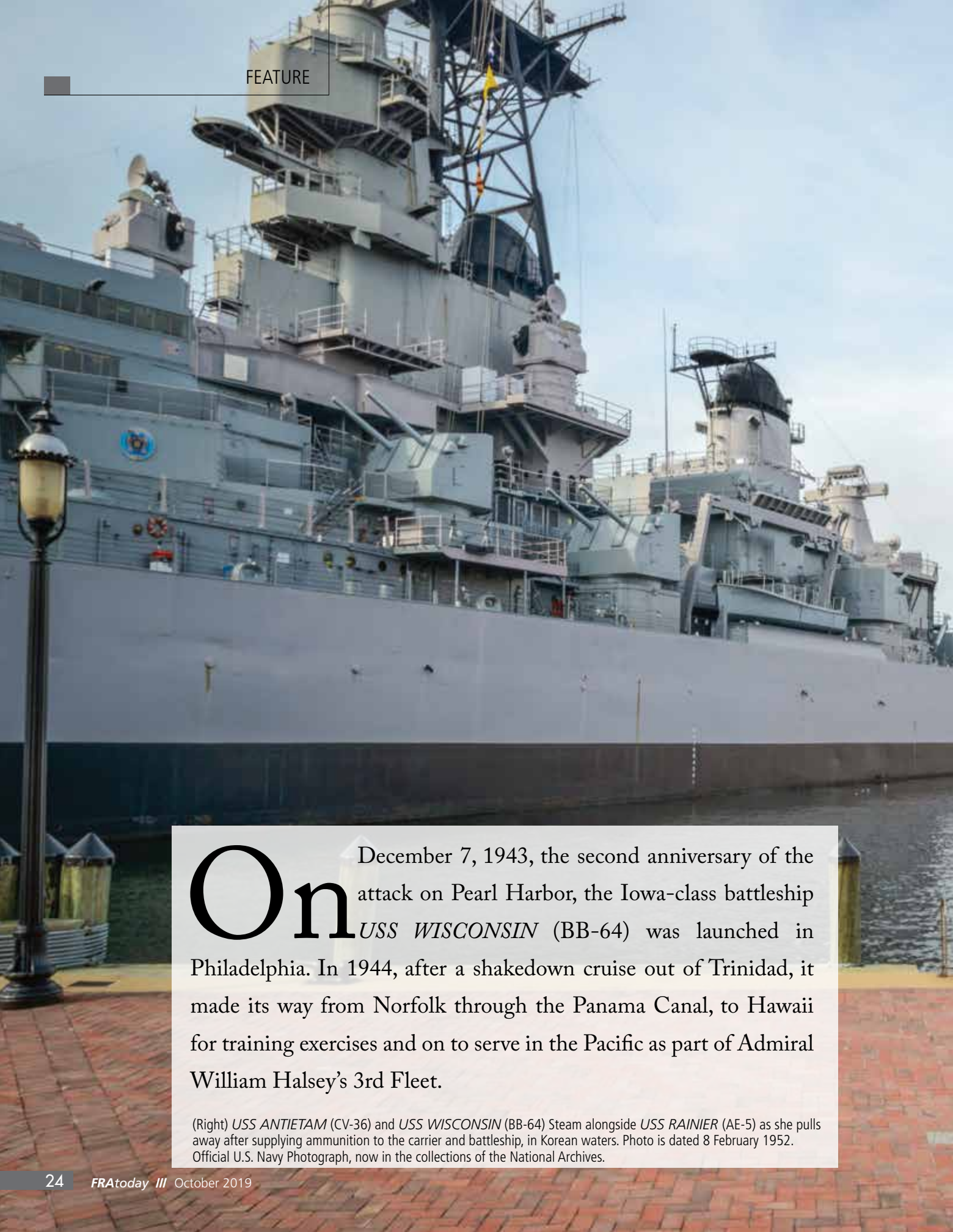
HOW TO GET ALOECURE

Due to the enormous interest consumers have shown in AloeCure, the company has decided to extend their nationwide savings event for a little while longer. Here's how it works...

Call the AloeCure number and speak to a live person in the US. Callers will be greeted by a knowledgeable and friendly person approved to offer up to 3 FREE bottles of AloeCure with your order. AloeCure's Toll-Free number is 1-800-746-6095. Only a limited discounted supply of AloeCure is currently available.

Consumers who miss out on the current product inventory will have to wait until more becomes available and that could take weeks. They will also not be guaranteed any additional savings. The company advises not to wait. Call 1-800-746-6095 today.





On December 7, 1943, the second anniversary of the attack on Pearl Harbor, the Iowa-class battleship *USS WISCONSIN* (BB-64) was launched in Philadelphia. In 1944, after a shakedown cruise out of Trinidad, it made its way from Norfolk through the Panama Canal, to Hawaii for training exercises and on to serve in the Pacific as part of Admiral William Halsey's 3rd Fleet.

(Right) *USS ANTIETAM* (CV-36) and *USS WISCONSIN* (BB-64) Steam alongside *USS RAINIER* (AE-5) as she pulls away after supplying ammunition to the carrier and battleship, in Korean waters. Photo is dated 8 February 1952. Official U.S. Navy Photograph, now in the collections of the National Archives.

THE IOWA-CLASS BATTLESHIP *USS WISCONSIN*

Icon of America's 20th Century Mastery of the Seas

By Ann Norvell Gray

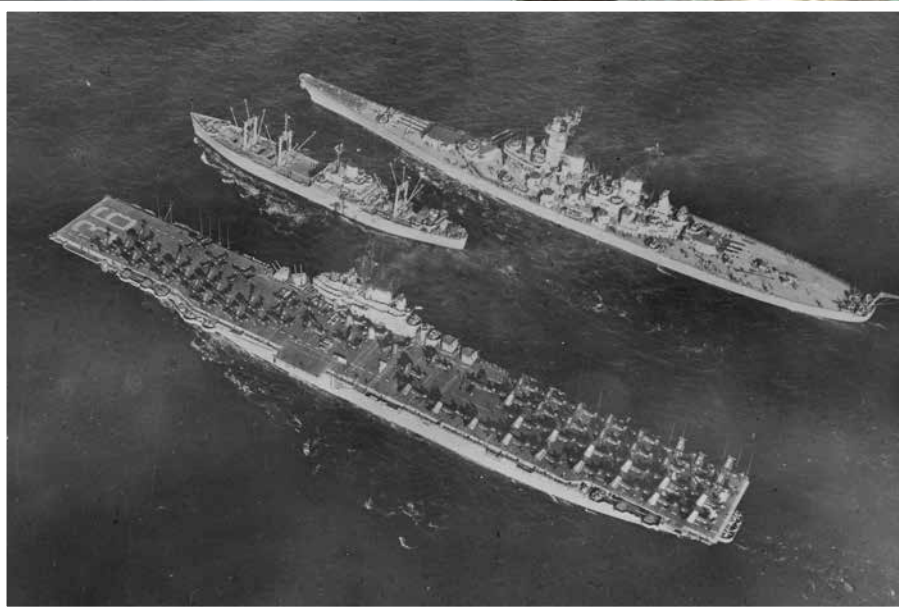




Photo Courtesy of Nauticus.

“Wiskey” was big, fast and formidable, designed and armed to protect aircraft carriers, dispatch enemy fighter planes and kamikaze attackers and destroy fortifications on shore. It served again in Korea and the Gulf War. Now the massive ship is moored in the Elizabeth River on Norfolk, Virginia’s downtown waterfront as part of a maritime museum and science center called Nauticus. Wiskey’s fast days may be over, but the ship is still big and formidable.

The Philadelphia Naval Shipyard, founded in 1776 in a different part of the city, was the first shipyard in the new nation and became an official U.S. Navy Shipyard 25 years later. It no longer exists as a Navy yard, but WW II was its most productive era. Both the *USS WISCONSIN* and its sister ship the *USS NEW JERSEY*, two of the four newly developed Iowa-class battleships instrumental in waging the war in the Pacific, were built there. They were the longest battleships ever built. They were designed for speed as well as might and capable of transiting the Panama Canal, which their predecessors were too beamy to do. They fought in four wars before

being decommissioned in the 1990s. The speed of technological change during the first half of the 20th century had made these powerhouses possible. Increasingly rapid technological advances rendered them obsolete by the end of the century. All four now serve as privately owned museum ships.

The *USS WISCONSIN* is reached from the second floor of Nauticus, along a curving corridor lined with history. A 1943 photograph of the cavernous empty dry dock and the newly launched ship afloat in the distance is on the wall. It appears to have been taken from the rafters, high in the building’s forward end, that overlooks a huge crowd of shipbuilders, sailors, and the dignitaries assembled for the launch. They all look no larger than ants. The picture inspired a visitor to remark, “Somewhere in that crowd there was a construction manager who was a genius!” The seven thousand ship builders who made Wiskey may have had the same feeling about that day.

A gripping short film runs on a continuous loop in a theatre off that corridor. It tells the story of the great ship, with archival footage from the years of her



USS WISCONSIN (BB-64) Fires a three-gun salvo from her forward 16/50 gun turret, during bombardment duty off Korea. Photograph is dated January, 30 1952. Official U.S. Navy Photograph, now in the collections of the National Archives.

service in the Pacific all the way forward to her arrival at the berth in Norfolk. Shipmates who served aboard her across the years express their wonder upon first arriving on board and tell stories of their service with both pride and humility. During film clips of the firing of massive 2,700 pound shells from her main battery of 16-inch guns and the fire and noise they produced, a voice in the darkened theater said, "Boy - you really don't want to see that thing coming!" An understatement indeed.

The corridor opens to a gangway leading to the main deck at the base of the forward turret carrying three of the big guns. The 880 feet of *WISCONSIN*'S length is the equivalent of almost three typical city blocks. To people standing on the quarterdeck near the bow, the stern seems almost to disappear into the distance. Those 16-inch guns, which were capable of destroying shore fortifications as far as twenty miles away, are a sobering sight up close. Ten turrets on the upper levels are armed with 5-inch 38-caliber guns with a ten-mile range. An array of anti-aircraft guns handled fighter planes that plagued the fleet, particularly the carriers that the

battleships were built to protect.

Physically fit visitors can climb through the upper levels on their own, or spring for a guided tour which includes the captain's and admiral's cabins, the combat engagement center, the flag and navigation bridges and the quartermaster's space. Below the main deck, the second deck grants access to the functions that are like the main street of a small town inhabited by the crew.

Everywhere you look aboard this massive piece of machinery there is evidence of meticulous planning for reliable performance, scrupulous maintenance and top-notch efficiency. If you have the soul of an engineer, you can almost hear her original designers asking, "That part works, but now we need this, so what if we did it this way?" You may marvel that, when the computer technology that supports all the aspects of modern life was still a mystery for the future, devising and coordinating all the parts that fit together into this enormous ship were essentially accomplished with slide rules, calculators and hand-drawn blueprints.

Retired U.S. Senator John Warner of Virginia was



The *USS WISCONSIN* (BB-64) is an Iowa-Class Battleship that is moored permanently next to the Hampton Roads Naval Museum in Downtown Norfolk, Virginia as a museum ship. The ship is a popular venue for military ceremonies, and is utilized free of charge for area commands. To inquire about setting up a military ceremony aboard the *USS WISCONSIN* or in the museum's gallery, contact their Special Events Coordinator at (757) 322-3106. Photo Courtesy of Nauticus.

instrumental in bringing *WISCONSIN* to Norfolk. Senator Warner was an 18-year-old petty officer third class in the U.S. Navy at the end of WW II. Five years later, he joined the Marines and served in Korea, after which he resumed his path to a long career in law and politics. He served as Secretary of the Navy in the 1970s and then represented Virginia in the Senate for thirty years. He was also Elizabeth Taylor's sixth husband for six years, but that tidbit is not germane to our story. Out of respect for his contribution, an exhibit describing his career and his relationship to the process of acquiring and transferring ownership of the ship to the City of Norfolk is mounted in the wardroom on the main deck. Here is what it says about his attachment to this battleship:

John Warner had never forgotten his first sight of the *USS WISCONSIN* in 1951, firing her powerful 16-inch guns off the coast of Korea. "I was sitting in the back seat of an observation plane and there she was – the *USS WISCONSIN*; the magnificent silhouette of that ship firing inland. And we could see the flash of her guns in support of the U.S. troops."

Last year, in a joint project with a security specialist firm, a video surveillance software company and a global technology product provider, the Nauticus Foundation opened the Ship Experience Access Room (SEAR) in what was the *WISCONSIN*'S administrative office. The room was set up for visitors who won't be exploring the whole ship because of time constraints or physical limitations. It is designed after a control center. The compact space has four stations, each with a high-resolution monitor and a mouse, to navigate through the ship's open areas with an easy-to-use interactive system. On a recent Monday afternoon, one station was being used by a Shipmate who had served on the "Big Wisky" to walk his family through his experience on board.

Decommissioned after her service in Korea, *WISCONSIN* was retired until the 1980s when President Ronald Reagan instituted the "600 ship Navy" initiative. During the overhaul preparing for reactivation, the ship was armed with missiles. In 1991, *WISCONSIN* used those missiles and her 5-inch guns against Iraqi targets during Operation Desert Storm,



Breakthrough Joint Pain Discovery

Doctor's Formula Eases Joint Issues

By S.A. Nickerson, Health Correspondent

If you're over 40 or 50, odds are you suffer pain or stiffness in at least one of your body's 230 joints.

In fact, over 21 million Americans suffer from "wear and tear" concerns such as:

- **Joint pain or stiffness**
- **Restricted motion in joints**
- **Grinding, crackling, or popping**
- **Mild joint swelling or warmth**
- **Enlargement of joints**

These issues can make it difficult to climb stairs, clean house, do yardwork, enjoy hobbies, or even just keep up with the grandkids.

Many doctors tell you pain is just part of growing older. They say you should learn to "live with it."

Joint Pain Sufferers Love LIMBEX

"Had bone on bone in right knee with pain on all movements. Taking **LIMBEX** for 2 years. No more pain and great flexibility at age 88."

Edward R. — MA

"**LIMBEX** has reduced the joint pain I was experiencing, especially in my hands."

Joe H. — FI

"The pain in my hip is all but gone. I can get up from a chair and walk without limping."

Carol T. — TX

"I am 77 years old. My knee pain is completely gone, allowing me to be very active again. I love **LIMBEX**!"

Gena S. — CA

"I have only used it for a week and my hands stopped aching. I am thrilled. Thanks!"

Andrew P. — CT

"This has made me virtually free of joint pain. My husband has a severe neck issue and notices improvement as well."

Doris W. — SC

"Wonderful! When I don't take it, my knees kill me. I absolutely love **LIMBEX**!"

Caridad W. — MD

"**LIMBEX** has reduced pain in my aching knees, elbow, hips to almost nothing."

Diane H. — TX

Top Doc Says Don't Settle for Constant Joint Symptoms

Renowned holistic doctor David Brownstein, M.D., decided to search for new natural strategies to help soothe and comfort aching joints.

After seeing so many patients take handfuls of expensive but low-quality joint supplements, Dr. Brownstein formulated **LIMBEX**®.

This advanced joint support formula contains 11 premium ingredients to improve and maintain healthy joints, cartilage, and connective tissue.

AprèsFlex® Starts Helping Joints in as Little as 5 Days!

Boswellia has been used for 2,000 years to help aching joints. However, traditional boswellia is poorly absorbed.

Fortunately, scientists developed a new next-generation boswellia extract — **AprèsFlex**® — that improves upon the bioavailability of traditional boswellia.

Here's why Dr. Brownstein made it the flagship ingredient in **LIMBEX**: **AprèsFlex** starts balancing the inflammatory response in your joints in as little as five days!

And as good as **AprèsFlex** is for your joints, Dr. Brownstein didn't stop there. He went on to create an all-natural joint health "multi-tasker."



DR. BROWNSTEIN

RISK-FREE 30-Day Trial of LIMBEX®

We at Medix Select, one of the nation's premier nutraceutical companies, are sure you'll love **LIMBEX**, too. That's why we're offering a risk-free 30-day trial supply at **NO COST**. That's a **\$44.94 value!** Just cover a small shipping fee of \$4.95, that's all.

You'll also receive Dr. Brownstein's detailed special report "**A Doctor's Guide to Happy, Healthy Joints at Any Age**" as a **FREE** bonus gift (a \$20 value).

Toll Free: (844) 859-0963

Online: LimbexJoint.com/Fleet

11 Powerful, Hand-Picked Ingredients

In addition to **AprèsFlex**, **LIMBEX** contains 10 more hard-working ingredients:

- » **Glucosamine** — keeps joints lubricated and promotes healthy cartilage
- » **Chondroitin** — provides building blocks for new cartilage and supports joint mobility
- » **Bromelain** — improves blood flow to speed up healing in damaged joints
- » **Holy Basil** — inhibits COX enzymes that cause joint irritation
- » **Turmeric** — contains curcumin to help reduce pain, swelling, and stiffness
- » **Green Tea Leaf Extract** — puts the brakes on pain-producing compounds that irritate joints
- » **Pomegranate Fruit Extract** — blocks a specific protein that causes cartilage breakdown
- » **Piperine** — helps reduce cartilage destruction
- » **Vitamin C and Vitamin E** — both guard against joint-damaging free radicals

The Simple Solution for Joint Health Support

LIMBEX now makes it easy to help support and soothe your joints. Get back to living your life again with less pain and stiffness. Try **LIMBEX** today!



*Trial offer requires enrollment in SmartShip program. See Website for details. These statements have not been evaluated by the Food and Drug Administration. This product is not intended to diagnose, treat, cure, or prevent any disease. Testimonials are from actual customers who have used our products. Testimonials reflect their experience but may not be representative of all those who will use our product.



Location: One Waterside Drive,
Norfolk, VA 32510

Telephone: 757-664-1000 or
toll free 800-644-1080

Email: info@nauticus.org

Website: <https://nauticus.org>

Hours:

Memorial Day-Labor Day:
Monday-Saturday: 10 a.m.-5 p.m.
Sunday: Noon-5 p.m.
Remainder of the year: Closed
Mondays, Thanksgiving Day,
Christmas Eve and Christmas Day.
Call for other holiday hours. Closed
during thunderstorms.

Richard Lorenz travelled to Norfolk from Ohio to visit the decommissioned Iowa-Class Battleship *USS WISCONSIN* (BB-64). Lorenz served aboard as a Metal Smith, and was part of her crew when the battleship collided with the Fletcher-Class Destroyer Escort *USS EATON* (DDE-510). The collision occurred off the Virginia Coast on May 6, 1956 in thick fog. During his visit he was provided with a tour of some of spaces that he worked in while aboard. U.S. Navy Photo by Max Lonzanida.

decimating and demoralizing Saddam Hussein's forces and paving the way for troops on the ground.

Big Whisky's combat actions represent only one of the roles played by the *USS WISCONSIN* throughout her active service. She has deployed helicopters and intelligence-gathering unmanned aircraft, delivered fuel to destroyers, carried supplies, provided medical and dental support, operated a machine shop to handle

forces, transported personnel, served as a logistics center and conducted training exercises and cruises all over the world. To learn more about the life of this

venerable ship, the website of the Naval History and Heritage Command (see footnote 4) describes the ship's active years in great detail. Undoubtedly, there are volumes that Shipmates who served aboard could add to this story.

Next month, we'll talk about Nauticus itself, which includes exhibits illuminating life aboard *USS WISCONSIN*, offers up-close examination of evolving equipment instrumental in the huge ship's operations throughout the years. Nauticus includes engaging and interactive exhibits revealing the complex science of the earth's waters and marine life. **FRA**

SOURCES

1. https://military.wikia.org/wiki/Philadelphia_Naval_Shipyard
2. https://military.wikia.org/wiki/Iowa-class_battleship
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Karen James is a noted journalist and expert in sex and relationships

ADVERTISEMENT

Ask The Expert

Love, Marriage, and Sex After 50!

The Amazing Secret Of Older Italian Men And How They Stay So Passionate!

A Secret Any Man Can Use...

This month I got a letter from a reader in Texas about a “little secret” that has renewed her sex life with her husband!

Tina writes: Dear Karen,

For years my husband and I had a wonderful love life, but when he reached his 50s, he lost some of his old spark, especially in the bedroom. He tried every product available, but nothing worked. For the past few years, it's felt like we were roommates, not husband and wife.

Well, last month he came home from a business trip in Europe and shocked me with more energy and passion than he's had in years. He took me in the bedroom like we were newlyweds and gave me a night I'll never forget. It was just incredible, and our love life has been like that ever since. So here we are, closer than ever and enjoying the best sex of our lives... in our 50's!

On his trip, my husband stayed in a hotel room next to an Italian nutritionist and his wife and heard them passionately making love every night. He figured they must be in their twenties, but one morning he encountered them in the hallway and it turns out, they were in their 70s!

Instead of being embarrassed that they'd been found out, they were positively glowing and happy to share their “secret.” The man pulled out a small pack from his satchel, gave it to my husband and said “These tablets come from a small town up north and are made from naturally pure extracts, packed with densely rich sexual nutrients. They will give you back your vigor in the bedroom and you will perform even better than you did as a young man. Then he laughed and said, “You will become an Italian Stallion like me!”



“My husband shocked me with more passion than he's had in years. He took me in the bedroom like we were newlyweds and gave me a night I'll never forget!”

Karen, my husband has been taking one tablet each morning with breakfast, but the pack is almost empty and we both desperately want more. Do you know about these European tablets and how to get some in the States?

Sincerely,

Tina D., Fort Worth, TX

Tina, you're in luck, I do know about them. Ever wonder why older men from Italy and all over Europe are famous for staying energized, passionate, and sexually active well into their golden years? For decades, these men have relied on a unique blossom seed extract to enhance their bedroom power and performance.

Milled on the fertile northern plains, and sold under the brand name Provarin, these pure plant extracts have a legendary reputation throughout Europe for naturally fueling extremely hard erections. As Giovanni from Milan put it, “It's like bedroom rocket fuel - especially for us older guys!”

All-natural and safe to take, Provarin is a well-kept secret for those in the know. An old-school, family business, they still harvest product by hand and don't do any advertising. Long-time customers and word of mouth ensures their limited stock is sold out every year.

They do have a distributor here in the U.S. and Provarin is surprisingly inexpensive. A spokesman told me they were proud to produce the highest quality product for men and couples. He went on to say that if any of my readers call and mention this article, they'll be offered an additional 50% discount, free priority shipping, and a free bonus pack of 30 tablets!

Wow, so there you go, Tina - and the rest of you readers! The offer is only good while supplies last so give them a call today. The number is **1-800-982-9748**.

Aren't you glad you asked?

Karen

Shipmate “Bud” Bessey

By Peg Burke and
Gary Blackburn



Charles Thomas “Bud” Bessey joined the staff of the Supreme Commander on May 5, 2019. Bud was born on February 5, 1943 in Philadelphia and was the fourth of five children. His father was a career military man, and in 1959 when Bud was 16 years old, he decided to follow in his father’s footsteps and join the Navy. In 1962, he met and married Betty Torres, and although they later divorced, they had 4 children together — two sons and two daughters. Later, there were several grandchildren and even some great grandchildren. Bud served in Vietnam and in 1975, at the age of 32, he was medivacked out for his first open heart surgery, a 3-way bypass. After his recovery, he became a Navy Recruiter in Las Vegas. A couple of years later, against his wishes, Chief Petty Officer Bessey was retired with a medical disability due to his ongoing heart problems.

He did many things after his retirement. He met country singer Buck Owens in Bakersfield and became his road manager. He was also the manager of the Hotel Las Vegas. He worked security for comedian Jerry Lewis during his Muscular Dystrophy telethons for seven years. In December 1979, he was at Old Nevada, where he played the sheriff in a

historic re-enactment. That was when he met Sam, the woman who would become his wife — she was visiting from Canada. They kept in touch and he visited her in Calgary where she lived. In 1981, he moved to Calgary, where he drove a ski bus, even though he hated the snow! On Dec. 7, 1981, Pearl Harbor Day, Bud and Sam were married and they renewed their vows again in July 1982 on a hill above Calgary. Patriotic as he was, Bud flew the flags, the American, the Canadian and the British, in that order. There were all kinds of complaints from the surrounding neighbors because the American flag was on top! In 1983, the Besseys moved to Orlando, Florida where Bud’s mother lived. They eventually moved to Chiefland, a perfect location for a man who was often called “Chief.” While there, he moved mobile homes and he transported cars to Florida for rich Northeast coast snowbirds. He was even known to transport bodies if one of those snowbirds died and needed to get back home! He also pressure washed trucks, operating as Bud’s Suds, at a truck stop and then later washing mobile homes. In 1985, Bud had his second open heart surgery, a 5-way bypass.

In 2000, he and Sam moved to Myrtle Creek, Oregon, to be close to Sam’s daughter and her family,



(L to R) PNP Gary Blackburn, retired Command Master Chief Kevin Isherwood USCG and Bud during the FRA National Convention in 2003.

which Bud didn't mind too much because it was close to a VA hospital. Later that year, he had yet another 3-way bypass, bringing the total to 11 bypasses. None of the doctors had ever known anybody to have that many and make it, but in spite of it, he thrived! While in Myrtle Creek, he owned and operated an ice cream truck and we think he gave away more ice cream than he sold! He was a Mason and a Shriner, and was at one time, an FRA (Fleet Reserve Association) Regional President and Secretary. Bud even started Branch 328 and named it after his father, also a retired chief.

One of the things he most enjoyed was traveling throughout the country with the Vietnam Wall. During the last few years, Bud ran a company called Chief's Quarters that printed and sold t-shirts, hats and made custom Challenge Coins. He had more than one "classic" car, much to Sam's dismay! He helped build a naval ship model that he towed in parades and took to holiday gatherings. He also helped Veterans apply for and obtain their disability benefits. It was important to him that people got the help they needed, having been a disabled veteran himself for many years.

In spite of his chronic health problems, Bud lived life to the fullest. He kept busy and always had some project or scheme going on. He lived life his way. He definitely didn't follow doctor's orders and he still lived many more years than the doctors anticipated. Bud was by far the best husband, father, grandfather, uncle and friend. Anybody that met him remembers him for one reason or another! He will be sorely missed by all who knew or loved him. **FRA**



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We are also required to publish it within the pages of the magazine.



UNITED STATES POSTAL SERVICE® (All Periodicals Publications Except Requester Publications)		
1. Publication Title FRAtoday	2. Publication Number 0 0 0 0 - 8 5 1 1	3. Filing Date 09/14/2019
4. Issue Frequency Monthly	5. Number of Issues Published Annually 12	6. Annual Subscription Price \$45.00
7. Complete Mailing Address of Known Office of Publication (Not printer) (Street, city, county, state, and ZIP+4®) FRA 125 N. West St., Alexandria, VA 22314		Contact Person Bill Stevenson Telephone (include area code) 703-683-1400 x126
8. Complete Mailing Address of Headquarters or General Business Office of Publisher (Not printer) FRA 125 N. West St., Alexandria, VA 22314		
9. Full Names and Complete Mailing Addresses of Publisher, Editor, and Managing Editor (Do not leave blank) Publisher (Name and complete mailing address) FRA 125 N. West St., Alexandria, VA 22314 Editor (Name and complete mailing address) William D. Stevenson 125 N. West St., Alexandria, VA 22314 Managing Editor (Name and complete mailing address)		
10. Owner (Do not leave blank. If the publication is owned by a corporation, give the name and address of the corporation immediately followed by the names and addresses of all stockholders owning or holding 1 percent or more of the total amount of stock. If not owned by a corporation, give the names and addresses of the individual owners. If owned by a partnership or other unincorporated firm, give its name and address as well as those of each individual owner. If the publication is published by a nonprofit organization, give its name and address.)		
Full Name	Complete Mailing Address	
FRA (Fleet Reserve Association)	125 N. West St., Alexandria, VA 22314	
11. Known Bondholders, Mortgagees, and Other Security Holders Owning or Holding 1 Percent or More of Total Amount of Bonds, Mortgages, or Other Securities. If none, check box <input checked="" type="checkbox"/> None		
Full Name	Complete Mailing Address	
12. Tax Status (For completion by nonprofit organizations authorized to mail at nonprofit rates) (Check one) The purpose, function, and nonprofit status of this organization and the exempt status for federal income tax purposes: <input checked="" type="checkbox"/> Has Not Changed During Preceding 12 Months <input type="checkbox"/> Has Changed During Preceding 12 Months (Publisher must submit explanation of change with this statement)		
PS Form 3526, July 2014 (Page 1 of 4) (see instructions page 4) PSN: 7530-01-000-9931 PRIVACY NOTICE: See our privacy policy on www.usps.com		

13. Publication Title FRAtoday		14. Issue Date for Circulation Data Below September 2019	
15. Extent and Nature of Circulation		Average No. Copies Each Issue During Preceding 12 Months	No. Copies of Single Issue Published Nearest to Filing Date
a. Total Number of Copies (Net press run)		54,607	51,453
b. Paid Circulation (By Mail and Outside the Mail)	(1) Mailed Outside-County Paid Subscriptions Stated on PS Form 3541 (Include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	46,452	44,454
	(2) Mailed In-County Paid Subscriptions Stated on PS Form 3541 (Include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	0	0
	(3) Paid Distribution Outside the Mails Including Sales Through Dealers and Carriers, Street Vendors, Counter Sales, and Other Paid Distribution Outside USPS®	2,667	2,573
	(4) Paid Distribution by Other Classes of Mail Through the USPS (e.g., First-Class Mail®)	1,664	1,373
c. Total Paid Distribution (Sum of 15b (1), (2), (3), and (4))		50,782	48,400
d. Free or Nominal Rate Distribution (By Mail and Outside the Mail)	(1) Free or Nominal Rate Outside-County Copies included on PS Form 3541	0	0
	(2) Free or Nominal Rate In-County Copies included on PS Form 3541	0	0
	(3) Free or Nominal Rate Copies Mailed at Other Classes Through the USPS (e.g., First-Class Mail)	38	38
	(4) Free or Nominal Rate Distribution Outside the Mail (Carriers or other means)	4,692	4,422
e. Total Free or Nominal Rate Distribution (Sum of 15d (1), (2), (3), and (4))		4,730	4,460
f. Total Distribution (Sum of 15c and 15e)		55,512	52,860
g. Copies not Distributed (See Instructions to Publishers #4 (page #3))		1,286	1,200
h. Total (Sum of 15f and g)		56,798	54,060
i. Percent Paid (15c divided by 15f times 100)		91%	92%

* If you are claiming electronic copies, go to line 16 on page 3. If you are not claiming electronic copies, skip to line 17 on page 3.

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UNITED STATES POSTAL SERVICE® (All Periodicals Publications Except Requester Publications)		
16. Electronic Copy Circulation	Average No. Copies Each Issue During Preceding 12 Months	No. Copies of Single Issue Published Nearest to Filing Date
a. Paid Electronic Copies	0	0
b. Total Paid Print Copies (Line 15c) + Paid Electronic Copies (Line 16a)	50,782	48,400
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18. Signature and Title of Editor, Publisher, Business Manager, or Owner Editor-in-Chief <i>William D. Stevenson</i>		Date 9/7/2019
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Scientific Discovery Stuns Doctors

Biblical Bush Shuts Down Joint Discomfort in 5 Days

Amazing plant “prescription” gives new life to old joints without clobbering you. So safe you can take it every day without worry.

According to the Centers for Disease Control and Prevention, more than 54 million Americans are suffering from joint discomfort.

This epidemic rise in aching joints has led to a search for alternative treatments—as many sufferers want relief without the harmful side effects of conventional “solutions.”

Leading the way from nature’s pharmacy is the new “King of Oils” that pioneering Florida MD and anti-aging specialist Dr. Al Sears calls “the most significant breakthrough I’ve ever found for easing joint discomfort.”

Biblical scholars treasured this “holy oil.” Ancient healers valued it more than gold for its medicinal properties. Marco Polo prized it as he blazed the Silk Road. And Ayurvedic practitioners, to this day, rely on it for healing and detoxification.

Yet what really caught Dr. Sears’ attention is how modern medical findings now prove this “King of Oils” can powerfully...

Deactivate 400 Agony-Causing Genes

If you want genuine, long-lasting relief for joint discomfort, you must address inflammation. Too much inflammation will wreak havoc on joints, break down cartilage and causing unending discomfort. This is why so many natural joint relief solutions try to stop one of the main inflammatory genes called COX-2.

But the truth is, there are hundreds of agony-causing genes like COX-2, 5-LOX, iNOS, TNF, Interleukin 1,6,8 and many more—and stopping just one of them won’t give you all the relief you need.

Doctors and scientists now confirm the “King of Oils”—Indian Frankincense—deactivates not one but 400 agony-causing genes. It does so by shutting down the inflammation command center called Nuclear Factor Kappa Beta.

NK-Kappa B is like a switch that can turn 400 inflammatory genes “on” or “off.” A study in Journal of Food Lipids reports that Indian Frankincense powerfully deactivates NF-Kappa B. This journal adds that Indian Frankincense is “so powerful it shuts down the pathway triggering aching joints.”

Relief That’s 10 Times Faster... and in Just 5 Days

Many joint sufferers prefer natural solutions but say they work too slowly. Take the best-seller glucosamine. Good as it is, the National Institutes of Health reports that glucosamine takes as long as eight weeks to work.

Yet in a study published in the International Journal of Medical Sciences, 60 patients with stiff knees



took 100 mg of Indian Frankincense or a placebo daily for 30 days. Remarkably, Indian Frankincense “significantly improved joint function and relieved discomfort as early as five days.” That’s relief that 10 times faster than glucosamine.

78% Better Relief Than the Most Popular Joint Solution

In another study, people suffering from discomfort took a formula containing Indian Frankincense and another natural substance or a popular man-made joint solution every day for 12 weeks.

The results? Stunning! At the end of the study, 64% of those taking the Indian Frankincense formula saw their joint discomfort go from moderate or severe to mild or no discomfort. Only 28% of those taking the placebo to the relief they wanted. So Indian Frankincense delivered relief at a 78% better clip than the popular man-made formula.

In addition, in a randomized, double blind, placebo controlled study, patients suffering from knee discomfort took Indian Frankincense or a placebo daily for eight weeks. Then the groups switched and got the opposite intervention. Every one of the patients taking Indian Frankincense got relief. That’s a 100% success rate—numbers unseen in by typical solutions.

In addition, BMJ (formerly the British Medical Journal) reports that Indian Frankincense is safe for joint relief — so safe and natural you can take it every day.

Because of clinically proven results like this, Dr. Sears has made Indian Frankincense the centerpiece of a new natural joint relief formula called Mobilify.

Great Results for Knees, Hips, Shoulders and Joints

Joni D. says, “Mobilify really helps with soreness, stiffness and mild temporary pain. The day after taking it, I was completely back to normal—so fast.” Shirley M. adds, “Two week after taking Mobilify, I had no knee discomfort and could go up and down the staircase.” Larry M. says, “After a week and a half of taking Mobilify, the discomfort, stiffness and minor aches went away... it’s almost like being reborn.” And avid golfer Dennis H. says, “I can attest to Mobilify easing discomfort to enable me to pursue my golfing days. Definitely one pill that works for me out of the many I have tried.”

How to Get Mobilify

Right now, the only way to get this powerful, unique formula that clobbers creaking joints in five days without clobbering you is with Dr. Sears’ breakthrough Mobilify formula. It is not available in stores.

To secure bottle of this breakthrough natural joint discomfort reliever, buyers should call with Sears Health Hotline at 1-866-683-5416 within the next 48 hours. “The Hotline allows us to ship the product directly to customers.”

Dr. Sears believes in this product so much, he offers a 100% money-back guarantee on ever order. “Just send me back the bottle and any unused product within 90 days, and I’ll send you your money back,” he says.

The Hotline will be open for the next 48 hours. After that, the phone number will be shut down to allow them to restock. Call 1-866-683-5416 to secure your limited supply of Mobilify. You don’t need a prescription, and those who call in the first 24 hours quality for a significant discount. Use promo code FRAT1019MB when you call.

The Origin of the Two Bell Ceremony



Christina
Hitchcock

I recently witnessed one of the most unique and honored traditions of the FRA, the “Two Bell Ceremony” and it led me to wonder how many Shipmates were aware of this beautiful ritual and its history.

FRA honors our Shipmates when they report to the staff of the Supreme Commander. The full ceremony is outlined in Section 303 of the FRA Rituals which is available on the FRA.org website or through your Branch Officers. Hard copies of the bylaws or rituals can also be purchased from FRA HQ, but please note that they are updated annually at the convention and the website will always have the latest version.

We are all saddened when we learn of a Shipmate’s passing and even more so when their family members didn’t let us know. To ensure that no shipmate is omitted from this well-earned honor, we have put in place a document to be completed now and filed with your important papers. Please ask your branch secretary for the form or if you are not affiliated with a branch, visit FRA.org under the Membership menu.

Origin of the Two Bell Ceremony

The origin of the Two Bell Ceremony remains unknown to this day. In researching naval history back to the days of Lord Nelson, we can find no record of a memorial ceremony that uses the ship’s bell. Two things may be said of this solemn ritual: first, it is unique to the FRA, and second, it is ours alone. The sounding of two bells signifies a time to pause and reflect on our shipmates who are now serving on the “staff of the Supreme Commander.”

In days past, two bells marked the end of the routine day aboard ship. It was a time for Tattoo and soon Taps would sound throughout the ship. Certainly, this is the most appropriate time to honor our departed Shipmates.

Those familiar with one of the greatest stories of the sea, Samuel Taylor Coleridge’s “*Rime of the Ancient Mariner*”, will remember that he found safe passage in the narrow waters by listening to the bell

on the marker buoy. That bobbing marker buoy sounds much like the tolling of a bell for a funeral dirge: solemn, reverent and mournful.

Since the beginning of recorded time, men of the sea have been guided and impressed by the sounding of the ship’s bell. In our Two Bell Ceremony, the tolling of the bell and the spoken word are combined in a ritual that strengthens the existing bond among all Shipmates of the Fleet Reserve Association.

The ceremony is typically conducted as part of a branch meeting, or it can be performed at a Shipmate’s memorial service. There is also an option to perform a Burial Service, Section 311 of the FRA Rituals document.

A Shipmate leads the proceedings, and both the Chaplain and the Master-at-Arms are positioned for their official roles. The syncopated combination of the official text, the striking of a gavel and the ringing of the bells, with appropriate pauses for reflection, reinforce the importance of remembering the Shipmate’s contributions to our country and the association. FRA caps are to be placed on the attendees’ left shoulders and heads are bowed throughout the readings.

At the conclusion, the bell is struck twice sharply to signify the end of the Shipmates’ service, just as was the case at the end of each day aboard a ship.

The ceremony is moving and important and, because it is protected in our bylaws, it is honored and performed at every level of FRA’s national leadership.

I encourage every Shipmate to attend the ceremony, both to remember and honor those who have passed and to develop an appreciation for this unique and defining feature of the FRA. We will continue to do all we can at National Headquarters to ensure that every Shipmate receives recognition when their service has come to an end. **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)

To find a branch
near you, visit
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or call FRA
member services
at: 800-372-1924
then, extension 1

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1. BRANCH 146, JOHNSVILLE, PA.

Several Shipmates from Branch 146 drove in the Memorial Day Parade in Warminster, Pennsylvania. (L to R) Guy Hurrell, Tom Svenningsen, Dick Murphy and Carroll Hamilton.

**2. BRANCH 57, SOUTH JERSEY, N.J.**

PNP William Starkey installed the branch officers. (L to R) Branch Secretary Michael Filinuk, Branch Treasurer Spencer Link, Branch VP Mary Rauch, Branch President Anthony McDonald and PNP Starkey.

**3. BRANCH 15, WALHALLA, S.C.**

The installation of branch officers and board of directors took place on June 15th. (L to R) BOD Member Jim Jones, Branch Secretary/Treasurer Marti Selby, BOD Member Bill Griffiths, Branch President Clyde Albertson, BOD Member Tom Jurkovich, Branch Vice President Tom Smith, BOD Member Jack Simpson and BOD Member Larry Jones.

**4. BRANCH 162, NEW ORLEANS, LA.**

(L) MCJROTC cadet 1st Lt. Zachary Neagle with (R) PRPSC Dave Field received a JROTC medal along with a certificate and gift cards sponsored by Branch 162 and Navy Federal Credit Union in New Orleans.

**5. BRANCH 156, BRUNSWICK, MAINE**

(L) Branch President Paul Loveless presented a 40-year membership certificate and lapel pin to Branch Chaplain Armand Laroche during the June 12 meeting.

**6. BRANCH 89, ATLANTA, GA.**

(L to R) Branch President Rose presented Shipmate Darell Floyd with a pin in appreciation for his 30 years of continuous FRA membership.



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.



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

(L to R) Branch President Anthony McDonald presented PNP William Starkey with a 25-years continuous membership certificate during the June meeting.

8. BRANCH 136, MINNEAPOLIS, MINN.

Past Branch President Thomas Dooley, Jr. attended the *USS MINNEAPOLIS-ST. PAUL* christening on June 15, 2019 at the Menominee River in Wisconsin.

9. BRANCH 61, CHULA VISTA, CALIF.

(R) Chair of the Branch Scholarship and Essay Contest Judith Pickell presented the thousand-dollar Peterson Scholarship Award to Nicholas Alcalay who is the grandson of Branch President Stan Jasek. Alcalay will be attending California State University Maritime Academy in Vallejo, California.

10. BRANCH 294, CROSSVILLE, TENN.

A "hearty congratulations" to the newly installed (L to R) Branch President Peter Dellarco, Branch Secretary Sarah Tinch, Branch 1st Vice President Bruce Ferris, Branch 2nd Vice President Alexander Alenitsch and Public Relations Chair and Branch Treasurer Steve Holcomb.

11. BRANCH 207, DALE CITY, VA.

Branch 207 congratulates YNC(SS) John Overman with his 40-year pin. (L to R) PNP Gilmartin, CWO Clark, Branch President John Milliken, Branch Treasure John Tyler, PNP Sweeney and Shipmate Lohmeyer in the back row.

12. BRANCH 268, OKLAHOMA CITY, OKLA.

(L to R) Shipmates Jessie Whitney, Hereditary Chief of the Citizen Potawatomi Nation Roger Wano, Roy Wano (in Popeye costume), Susan Frederici and Benton Wilkison pose at the Red Earth Festival parade in Oklahoma City, June 8, 2019. The FRA sponsors and maintains the float called *USS SOONER* (CV-89), a replica of a US Navy aircraft carrier.

In Memoriam

Name	Rating	Branch			
Adams, Willie C.	HT1, USN	105	Eckelberry, Joseph R.	GMG1, USN	105
Allen, Burnell E.	SPCM, USN	47	Flick, Charles J.	SCPO, USN	47
Alley, James W.	CPO, USN	MAL	Freeman, Edward V.	HTCM, USN	20
			Fry, Jackie K.	CMSG, USNR	61
Baldwin, Homer R.	EMC(SS), USN	276	Goodrow, John E.	1STSGT, USMC	208
Benson, Max C.	AMCM, USN	MAL	Gordon, Harvey J.	RMC, USN	186
Biggs, Terrell L.	RM1, USN	194	Griffin, Albert L.	RMC, USN	06
Bigley, Edward H.	PO2, USN	MAL	Haskins, Charles	LT, USN	166
Bolduc, Albert E.	MMCS, USN	72	Hisey, Howard A.	LT, USN	MAL
Brown, John R.	MMGC, USN	194	Holleman, Charles E.	GMG1, USN	70
Brown, Sydney	MMCM(SS), USN	MAL	Holmes, George R.	DKC, USN	105
Burnham, Roger E.	DK1, USN	166	Hoover, Lloyd A.	DMC, USN	316
			Humphrey, Roy E.	BTCS, USN	MAL
Caracappa, Michael C.	GYSGT, USMC	MAL	Issel, Kenneth M.	ACCS, USN	118
Castro, Henry	ACCS, USN	MAL	Jones, Lamar R.	AC1, USN	61
Chesser, Ralph D.	ACC, USN	91	Juette, Helen L.	USN	197
Cochrane, Theodore	MGYSGT, USMC	MAL	Keffer, Richard A.	SKCS, USNR	MAL
Cockerham, Paul M.	SCPO, USN	223	Kelly, Walter	MSGT, USMC	MAL
Cook, James F.	SMCS, USN	60	Kester, Raymond D.	CWO4, USN	181
Cosgrove, Robert A.	DKCS, USN	162	Kluth, William J.	DTC, USN	49
Cressey, Wesley O.	BTC, USN	MAL			
Davis, William J.	AMS1, USN	216	Lacher, Fred M.	GYSGT, USMC	145
Doherty, Marlene F.	HM1, USN	47	Lachtara, Edward J.	USN	147
			Leiner, William	USN	186
			Liset, George A.	1stSgt, USMC	208
			MacCarrol, David J.	AECS, USN	11
			PNP, Maez, Joseph L.	LNCM, USN	274
			Mahaney, Henry J.	BTCM, USN	172
			Majchrowicz, Edward J.	LCDR, USN	24
			Marsh, Howard L.	AT1, USN	298
			McCauley, Vince P.	DP1, USN	162

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

In Memoriam

McGinness, James H.	PHCS, USN	MAL
McIntosh, Leroy J.	PNC, USN	24
Meadors, Jimmy	EOC, USN	MAL
Mendoza, Pablo J.	YNCM, USN	MAL
Messick, Ralph R.	SHCS, USN	208
Miller, Clarke F.	BM1, USN	216
Money, Robert L.	MSCS, USN	MAL
Morrill, Edward L.	GYSGT, USMC	49
Morrissey, Daniel F.	ATC, USN	124
Morton, David W.	SK1, USN	307

Nonneman, John J.	YNCS, USN	181
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Parker, Joe James	CEC, USN	MAL
Pfaff, David James	DPCM, USN	238
Philbrook, Robert J.	FTMC(SW), USN	197
Poucher, Kenneth P.	SKC, USN	282
Reynolds, William I.	AECS, USN	126

Rider, Larry D.	BTCS(SW), USN	MAL
Rowe, Charles A.	ENC, USN	41

Schmoock, Carl J.	AMCS, USN	89
Scroggins, Johnny A.	SKCS, USN	MAL
Shaffer, Harry F.	BRC, USN	MAL
Shipley, Paul E.	BMC, USN	53
Skonberg, Albert T.	SK1, USN	178
Steward, Edgar T.	CAPT, USN	208
Strom, Donald H.	MRCS, USN	136
Suomi, Harry M.	TMC(SS), USN	MAL

Tamburrino, Vincent L.	MUC, USN	269
Taylor, Donald A.	CSC, USN	186
Testerman, Edward L.	CTRC, USN	MAL
Thrasher, Richard C.	ADRC, USN	307
Todd, Eugene D.	FTMC, USN	MAL
Turner, Don E.	ATC, USN	MAL

Umphenour, Jesse H.	SKC, USN	175
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Ursitti, Gerald F.	LCDR, USN	24
Warren, Clifton G.	AFCM, USN	MAL
Washington, Lawrence A.	AVCM, USN	261
Welborn, Judge E.	MMC, USN	70
Wieda, Thomas E.	TMC(SS), USN	269
Wiggins, Roy E.	ABHC, USN	MAL
Williams, Roland L.	MM1, USN	298
Wolf, Paul D.	SCPO, USN	MAL
Wolfgram, Clifford E.	GMCS, USN	61
Wood, Lawrence R.	MCPO, USN	42
Woods, Eugene H.	PRCS, USN	MAL

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The reunion web page on ww.FRA.org has a complete list of all reunions submitted to the FRA along with additional information not printed in *FRAtoday*, such as room rates and hotel details. The lists can be sorted by event name or date, as well as by city and state. Be sure to bookmark the page and check back at least once a month. If a reunion you are planning to attend is not listed in *FRAtoday* or online, please contact the reunion organizer for the details so that you can submit the announcement on their behalf.

For the best results, please submit your reunion six or more months in advance. Each reunion is published in *FRAtoday* once, between six and three months in advance of the event date, on a space available basis.

Certain months seem to have a higher concentration of reunions and the FRA receives a large number of requests to publish reunion notices. FRA members' reunions receive priority in the listing and the reunion posting area is not intended for commercial purposes.

Non-members may also submit reunion announcement for a small fee. Please visit the www.fra.org/Reunions, for the Full Reunion Policy.

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Jacksonville, Fla.

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Phone: 386-235-8723

Email: Dharmonlpga1@aol.com

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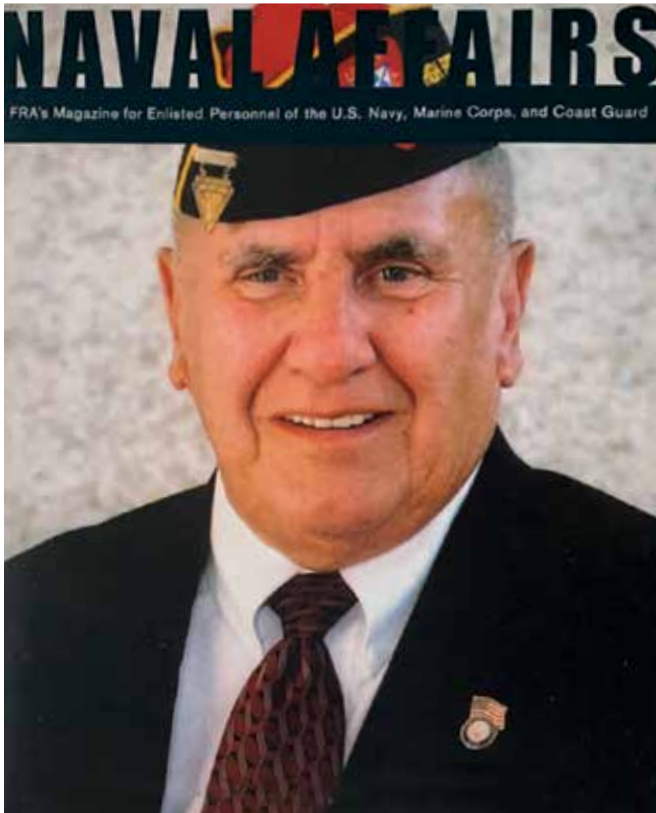
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Master Chief Petty Officer Joseph (Joe) Lee Maez

U.S. Navy (Retired)

March 3, 1934 to August 18, 2019

FRA National President 2003-2004



Joseph (Joe) Lee Maez joined the staff of the Supreme Commander on Sunday, August 18, in the comfort of his home at the age of 85. Joe was born in 1934 in Grand Junction, Colorado to Joseph Adonis and Cora Maez. He grew up in a small cabin on a sheep ranch near Meeker, Colorado and spent much of his youth helping his father around the ranch.

After high school, Joe enlisted in the U.S. Navy in 1953 as a fireman apprentice and served more than 21 years, including tours in the Korean and Vietnam Wars. His distinguished Navy career started with service on the *USS TAYLOR* and then the *USS HANCOCK* and ended with intelligence gathering for the military. Through his hard work, Joe achieved the rank of Master Chief Petty Officer.

After his Navy career, Joe worked in the Washoe County District Attorney's office in their Family Support Division. He devoted more than 30 years to the Fleet Reserve Association (FRA) becoming its National President in 2003. As a life member Joe joined the FRA in 1962 and was an active West

Coast Regional president in 1992. He also chaired many important committees at the national level.

In the Reno area, he was an active volunteer with Disabled American Veterans, CASA, Hot August Nights, the VA Hospital and other organizations.

He was a strong family man who believed in guiding his children to live by strong moral values and a good work ethic.

He is preceded in passing by his parents and sons Fredrick and Christopher. He is survived by his lovely wife Alice, sisters Mary Whalin (Mike) and Ramona Nolan (Leonard), daughters Lani Eldredge (Matt) mother of Christina Green and Chad Lemus, Lorinda Maez mother of Alexa and son Joe Maez II (Julie) father of Kyler, Konor, Emily and Makenzie.

The Rosary was held on Thursday, August 22, at 6:00 p.m. at Walton's Funeral Home. The funeral service was held Friday, August 23, at Our Lady of the Snows Catholic Church in Reno, Nevada. A burial service followed at Northern Nevada Veterans Memorial Cemetery in Fernley. **FRA**

FLEET RESERVE ASSOCIATION

2019-2020



AMERICANISM ESSAY CONTEST

What My Vote
Will Mean to Me.



Eligibility:

Students, grades 7 through 12

Deadline:

December 1, 2019

Requirements:

350 words or less about "What My Vote Will Mean to Me."

Website:

www.fra.org/essay

For information about the contest, contact:

School Counselor: _____

FRA Essay Chairman: _____

FRA Branch: _____

Telephone: _____

**Grand Prize
\$5,000**

**18 National
Awards and
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Local Prizes**

Message from LA FRA South Central Regional President



It is an honor to have been elected as the President of the South Central Region. The Units of the South Central Region are predominantly small, but are very hard working. One example is Unit 227 of Ozark, Arkansas, which has one member who has accumulated 636 hours of volunteer service at the VA Hospital for the 2018-2019 year. She was appointed as the representative and deputy between the VA Hospital and the LA FRA, in accordance with the VAVS. Another good example is Unit 371 of Baton Rouge, Louisiana who has a member that donated more than 500 hours of volunteer work at the VA for the 2018-2019 year.

The Units participate with the Patriot Guard Riders in flag lines at military funerals and veteran's ceremonies. They knit or crochet caps and baby blankets for the neonatal unit at the Driscoll Children's Hospital. They make lap blankets for the veteran's nursing homes and donate toiletries for veterans' homes. Also, the Units have donated flags to schools and to individuals who were flying tattered flags.

Unit 201 of Austin, Texas works hard every year with the branch in judging submitted Americanism essays from local schools. This year they received more than 700 essays.

We have Units that participate with the FRA during the NJROTC Award Ceremonies, by presenting awards, medals and scholarships.

Branch and Unit 94 of Corpus Christi, Texas regularly hosts advancement exams for Navy E4, E5 and E6 exams semi-annually, for Coast Guard E5, E6 exams semi-annually, the Navy Chief and Coast Guard Chiefs exams annually. We provide breakfast tacos, fruit, pastries, energy bars, water and coffee. We are also invited by leadership to speak to all who are taking the exams.

The Branch and Unit also had food drives and BBQ plate sales this year with all the proceeds going to the Coast Guard Sector when they were furloughed without pay. These events were attended by members of the FRA and Auxiliary who were able to talk about the benefits of our organizations.



SCRPA Emmett Smith and LA FRA National President Christina Murray during the check presentation to the USCG.

We also answered questions and provided information to the guests about when and where we meet. Many of our Coast Guard members and their spouses joined because they appreciate what we are doing to help the military families.

Volunteers from Branches and Units periodically man information tables at job fairs and veteran health care stand-downs. Units participate with the Toys for Tots program by having toy drives and putting out collection boxes for donations. They also host annual Toys for Tots dances and advertise in local newspapers.

I want to close with a great big "thanks" to all of the Units for their Southern hospitality during my visits. **FRA**

Yours in Loyalty, Protection & Service,
Gini C. Larson, PNP

Gini is the LA FRA Regional President of South Central.

Do You Plan to Downsize in Retirement?



Carl M. Trevisan, CFP®



Stephen M. Bearce

You might have a dream of what your retirement will look like — more time to travel, some well-earned relaxation, maybe increased time for some of your main hobbies.

And you may even know where you want to spend your retirement years — a small beachfront town, perhaps, or within the heart of your favorite city.

But one thing that tends to escape some soon-to-be retirees' minds is what that living space will look like. Do you still need a 3,000-square-foot home with five bedrooms, or would an upscale townhome better suit your retirement lifestyle? Here are some important considerations for all empty nesters and retirees when determining whether to downsize in retirement.

Compare different scenarios — and set your priorities. You may feel ready to move into your retirement space tomorrow, but in reality, you'll need to give yourself time to consider the logistics of downsizing before you actually do it. Start by comparing the scenarios that deliver on your downsizing goals. Evaluate the pros and cons of different home options, such as single-family, townhome, and condominium, based on your objectives for scaling back.

Here's how it works. Pick out a smaller home in a location that you'd realistically consider buying as a way to estimate actual home ownership costs, such as property taxes, heating bills, maintenance, and any upgrades you may need to do later to accommodate you as you age. Then do the same research on other types of residences, such as condos or townhomes. Also consider what your life will be like in the future and how that will impact how you want to live. You may have no problem taking a flight of stairs every time you want to get something from your bedroom now, but will a single-level home be more suited to your physical abilities in the future?

Ultimately, the comparison will help you identify the downsizing option that delivers on your priorities. It may turn out that you value the

maintenance-free amenities that a condo affords. Conversely, you might find that a smaller single-family home where you aren't in quite as close proximity to the neighbors is more your style.

Purge — and bring in help if you need it.

Downsizing can bring new possibilities for the future, but it also quite likely requires parting ways with items you've accrued over the years. When those possessions are attached to important memories, purging can be difficult. But keep the process in perspective.

If you struggle to downsize, a professional concierge moving service can help. Niña Weireter-Liehr of My Divine Concierge* helps clients with the entire downsizing process from start to finish, including guiding them on what items they should throw out, donate, sell (and how to determine whether an item has monetary value), or bring to the new smaller space. Her company also helps facilitate charitable donations and manage similar moving needs.

To keep yourself on task, Weireter-Liehr suggest that you consider your downsized home to be very expensive square footage. "What things are so valuable that they have earned a spot within your high-demand space? Surround yourself with the items that bring you the most joy and that you want to see every day." **FRA**

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

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