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FRA *today*

The magazine of the Fleet Reserve Association

JULY 2020

THE STATUS OF MILITARY HOUSING

INSIDE:

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Cover and above: Repairmen with Headco Industries repairing the roof of a home located in Paradise Point privatized housing on Marine Corps Base Camp Lejeune, North Carolina, Feb. 1, 2019. Repairs were being made to homes and facilities on MCB Camp Lejeune and Marine Corps Air Station New River that had sustained damage as a result of Hurricane Florence in September 2018. Photo by Lance Cpl. Ginnie Lee.

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Legislative Check-In: The Military Housing Privatization Initiative. How Far Have We Come in 17 Months?

After Congress got involved in improving military housing, one Navy wife found that the attitudes of housing employees “took a complete 180. They were much more friendly and courteous. Their willingness to fix issues and listen to resident complaints and concerns changed as well.”

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Independence Seaport Museum: New Leadership Inspires a Renaissance on the Philadelphia Waterfront.

The Seaport Museum’s mission is to deepen the understanding, appreciation and experience of the Philadelphia region’s waterways with exhibits and hands-on activities, like boat building activities on the water, that use science as a way to have fun.



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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*Is Your Portfolio as Efficient as
It Could Be?*

Happy Birthday, America!

When I was very young, my first recollections of the Fourth of July, besides getting out of school, were of the fireworks at the local city stadium. Nothing large, like what I see in the Washington-Baltimore corridor, but a large enough stadium to have a full-size football field and a quarter-mile track around it. Between the stadium, where the ground displays were set off, and the parking lot, there was plenty of flat, grassy space where my family would stake out their blanket. As I grew up, we went to other events over the years, but nothing seemed as special as those bags of popcorn we would bring from home, the blanket, my parents and two sisters.

Massachusetts was the first state to recognize the holiday. It recognized the Fourth of July as an official holiday on July 3, 1781, making it the first state to do so. It wasn't until June 28, 1870 that Congress decided to start designating federal holidays.

The FRA is an organization that is comprised of members who decided to serve in the sea services. Arguably, the most influential branches of the military due to their constant representation globally in times of peace, conflict and disaster. It is amazing what a ship can deploy in times of need.

The reason I use the word "blessed" is because of all the associations and companies that I have worked with these past 40 years, the Fleet Reserve Association is the only one that begins its conventions and meetings with the presentation of colors, an opening prayer, the national anthem, the Pledge of Allegiance and the posting of our colors. These are the things I hold dear and regret that society seems to constantly try to remove from my life.

So this Fourth of July, please thank a service member for their decision to serve our country and preserve our freedom, and enjoy the fireworks with some family, friends and of course, a big bag of popcorn. **FRA**

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

Fast-forward about 20 years and my wife and I carried on the tradition with our children. As they grew older, their desire (and mine) to deal with parking, traffic and the huge crowds decreased until we moved to a much less populated county and could view the city fireworks from my back deck.

Now that I have been blessed to be able to publish *FRAtoday*, I look at this most important holiday of the United States in an entirely different regard.

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Today's Pandemic and the FRA's Response



Donna Jansky
National President

This is an unprecedented time for the members of the Fleet Reserve Association and the auxiliary. The well-publicized COVID-19 has changed everything about life as we know it. During these past few months, we all have been focused on how to best protect and support our families and our Shipmates while being asked (or rather directed) to stay at home. I want to let you know on behalf of the National Headquarters staff and the national board of directors, our thoughts are with all those who have been affected.

I would like to add a special thanks to all of you, for taking great strides in limiting the spread of COVID-19. The safety of our Shipmates is our

primary concern. In these uncertain times, the FRA BOD stepped up and contacted the branch presidents and secretaries within each of their regions and in turn, the branch presidents and secretaries contacted each of their branch's Shipmates to check on their health and welfare.

As we have adopted a "new normal" over the past months, I am impressed with the number of branches that are holding their meetings virtually by using Skype, Zoom or other telecom services. Of course, this combined with lots of emails and telephone calls has managed to keep the association functioning.

I am convinced these changes to our routines presented many new challenges. Yet we have overcome those challenges and operated our branches while maintaining our collective health and safety — and we have done it with great efficiency. In summary, the FRA never truly closed — we're just operating differently.

Even though there is a lot of work to do, I have faith that we are up to the challenge. By working together to support one another, we will come through this a stronger and more united FRA. Our mission remains the same: to represent the interests of the sea service community, past or present, before the U.S. Congress!



Branch 31 Shipmate Pat Tibaudo spent a day packing and loading vehicles with produce to go to active duty military, veterans and their families at Gillette Stadium in Foxborough, Massachusetts.



Branch 99 Shipmate Venetta Charles volunteered with the Mercy Chefs. They provided more than 20,000 meals. The corona virus response required the volunteers to operate with a different process, but they did not sacrifice the quality, quantity or loving preparation of the meals.

For now, please continue doing exactly what you are doing. Your discipline, patience and commitment to the FRA is remarkable and through the continuation of your efforts, we will all emerge from this difficult time together — stronger than ever. **FRA**

In Loyalty, Protection and Service,
Donna M. Jansky

Donna is national president of the Fleet Reserve Association and may be reached by email at: janskyd@comcast.net

CORONAVIRUS SCAM ALERT

Please be aware the FRA is NOT requesting gift cards, grants, money, etc., from any Shipmate. These scams can be in an email, a text message or a robocall. Do not click on the links if you receive an email or text like this. Just delete them!



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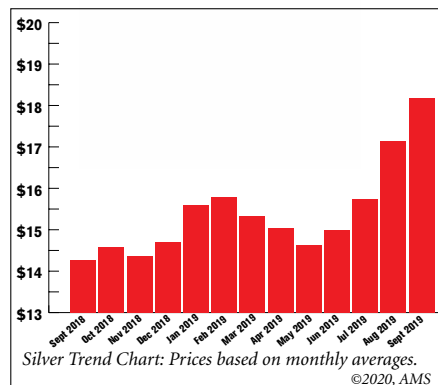
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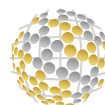
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Americanism Essay Contest Branch 40

Dear Mr. Campbell:

I cannot thank you enough for the incredible surprise that showed up in my mail! While I am usually unboxing things like masks that finally make it to our



house from Amazon or some paper towels that were located at Costco, I found instead a unique box that really made me pause. I figured out that it might be a certificate, so I waited for my family (including my sister who is a disabled veteran) to get together for the unveiling. I was completely stunned to see what the box contained!

The essay contest itself was a gift because it made me pause and consider exactly what an open and unencumbered vote, one of the hallmarks of our freedoms as Americans, would mean. In my case, it was not only a reflection of what my ancestors experienced but also the meaning behind my canvassing work this past fall, trying to support individuals of integrity who wanted the very best for citizens. Today, with COVID-19, it seems impossible to even remember a time when crowds could gather to discuss politics and when it was possible to knock on a door to talk about pressing issues that did not involve a virus.

As someone who represents a class of students as President of the Freshmen Class at Midlothian High School, I know that it is sometimes frustrating to see a project from start to finish because of logistics. I am amazed by what you accomplished, and I am grateful for your dedication during a pandemic. I will really treasure this flag and the effort you went to in creating really distinguished certificates. You will most definitely see future essays from me.

Respectfully, Brennan Lane

Recruiting Obstacle

As you and the FRA Headquarters are well aware, the number of Shipmate members is dwindling at a rapid pace. Our Branch 263 has approximately, at last count, 86 active members, with six shipmates “ready

to renew.” We do not have a Branch home, but meet at the local veteran’s center, we have no auxiliary. Our monthly meetings are attended by anywhere from 12 to 20 faithful shipmates. We have a monthly “social” at various local restaurants with our spouses/partners and that is always well attended.

One of the biggest obstacles to recruiting, unfortunately, is the name of the organization, the Fleet RESERVE Association (FRA). The name of the FRA is one of the biggest deterrents to recruiting new younger members. When the recruiting pitch is given, almost always a young former sailor will say “why would I want to go back and be in the reserves.” Recruiting efforts are becoming harder and harder.

If the FRA wants to try and increase recruiting numbers, then maybe Headquarters may want to consider re-branding the organization with a new name. At the very least, Headquarters may want to do a survey to see how the other branches feel.

Additionally, on a personal note, Headquarters may want to consider allowing Merchant Marine personnel who have served on USNS ships to join, thus increasing membership.

Branch 263 has a great bunch of shipmates and I am proud to be one of them, but unfortunately the core members, like myself, are increasing in age and the younger core members will not be able to sustain our branch once we have passed on.

Sincerely,

*David D. Clayton SCPO(SS/SW/AC), USN (Ret.),
President, FRA Branch 263, Merritt Island, Fla.*

Battle of the Coral Sea

First off, it was a good article except for a glaring mistake on page 22! I do not think the Japanese were escorting our carriers, maybe they did the coup-de-grace for their carrier, but the Lex was sunk by one of our own.

Ernest LaChapelle, Mount Rainier Branch 104

Interesting article but contains at least two glaring errors; there were no Me-109 fighters flown by the Japanese in the Coral Sea. Second, the Lexington was scuttled by the USS Phelps, not the Japanese.

P.L. Guckian, CTRCM(NAC), USN (Ret.)

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On page 20 of the May issue (of *FRAtoday*), you made reference to the Japanese aircraft flown in the Battle of the Coral Sea as Zeros and ME-109s.

Were there Germans there (of course not)? The ME-109 is/was a German aircraft, and after referring to authoritative reference material, I can find NO Japanese aircraft with the designation ME-109.

Well written and a drastic improvement over the “*PUEBLO*” article in the January 2018 issue.

Chic Sale, OSC(SW), USN (Ret.)

In the May 2020 issue's story The Battle of The Coral Sea, the photo on page 19 showing the F4F-3 Wildcat fighters of Fighting Squadron Three (VF-3), just below the front windshield on the fuselage is a figure of the squadron's emblem. I have to admit that is hard to identify, but I'm almost certain that this is the emblem of Felix the Cat carrying a round bomb. During one of my sea tours (1960 - 1962) I was attached to Fighter Squadron 31 out of Cecil Field, Florida nicknamed The Tomcatter's and the squadron emblem was the very same.

*Fraternally submitted,
ADC Preston L. Rose, USN (Ret.)*

FRAtoday: There were many Shipmates who pointed out the two mistakes in the article. The first was the “scuttling” of the LEXINGTON, which was certainly done by us. At the proof stage, I tried to add clarity. The other comments about the Me-109s are probably correct. Of the many sources used for that article, the factual items were checked against the actual Combat Narrative from the battle that was recently declassified by the Office of Naval Intelligence. That source clearly states Me-109s were spotted. It is a lengthy read but nonetheless an informative account, mistakes and all. You can do a simple Google search with the topic: The Battle of the Coral Sea - Naval History and Heritage. It is also available as a PDF at: <https://www.history.navy.mil/browse-by-topic/wars-conflicts-and-operations/world-war-ii/1942/battle-of-coral-sea.html>.

Immigrant Life in the U.S. Military

The article in April *FRAtoday* that focused upon the sea service is very interesting, educational and touchy. I went in as a resident (green card) and my first command did not require me to have a security

clearance due to my job. Therefore, I was not pressed to become a citizen. I believe the legal office did not handle citizenship applications, since I was overseas. I stood the BM of the watch and was required to pass the orders of the day. They made fun of my accent by repeating what I said and other [comments]. But I also found Shipmates that did not care about my race or accent. They saw me as part of the team. I like your conclusion of those five sailors as examples of the ones who had gone before us, and also, for the next generations.

*Francisco Rubi, BM3, USN
Flamingo Branch 51, Opa Locka, Fla.*

Second Class Citizens

We in the military and military veterans have become 2nd-class citizens. Every month or so the Department of Defense Pharmacy and Therapeutics (DoDP&T) Committee which oversees the TRICARE Management Activity for military personnel and military veterans sends out a list to the insurance companies of medicines that they cannot support for the military and veterans due to its high cost. Therefore, we are not allowed to purchase medicines if we come under the TRICARE Insurance program. Much unlike our neighbors who are perhaps not in the military or do not come under the TRICARE Program.

I would like this practice stopped and the DODP&T disestablished. WE should be able to get all the medicines that we are entitled to regardless of cost to the DoD! Also, our co-pays are getting out of sight thanks to the DoDP&T! This has to stop. We used to pay nothing for our co-pays. We need NO co-pay or very little co-pay.

R. Colligan, ATCS, USNR (Ret.), 35 years

FRAtoday: The FRA opposes efforts to shift the cost of pharmacy prescriptions to beneficiaries. The association argues that retirees have in large part earned their health care benefits with 20 or more years of arduous military service.

Letters published in Shipmate Forum reflect the opinions and views of individual FRA members. They do not reflect the position of the FRA. The FRA is not responsible for the accuracy of letter content. **Submit** letters to *FRAtoday*, 125 N. West St., Alexandria, VA 22314 or to fratoday@fra.org

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If you have mobility issues, or know someone who does, then you've experienced the difficulties faced by millions of Americans. Once simple tasks like getting from the bedroom to the kitchen can become a time-consuming and potentially dangerous ordeal. You may have tried to solve the problem with a power chair or a scooter but neither is ideal. Power chairs are bulky and look like a medical device. Scooters are either unstable or hard to maneuver. Now, there's a better alternative... the Zoomer.

After just one trip around your home in the Zoomer, you'll marvel at how easy it is to navigate. It is designed to maneuver in tight spaces like doorways, between furniture, and around corners. It can go over thresholds and works great on any kind of floor or carpet. It's not bulky or cumbersome, so it can roll right up to a table or desk- there's no need to transfer to a chair. Its sturdy yet lightweight aluminum frame makes it durable and comfortable. It's dual motors power it at up to 3.7 miles per hour and its automatic electromagnetic brakes stop on a dime. The rechargeable battery powers it for up to

Who can drive a Zoomer? - everyone!

The secret to the Zoomer is its simple steering system. You operate it with a simple-to-use joystick, giving you precision maneuverability and the ability to navigate tight spaces easily with a 25" turning radius. It is designed to let you pull right up to a table or desk. You no longer have to move to another chair to work or eat at your table

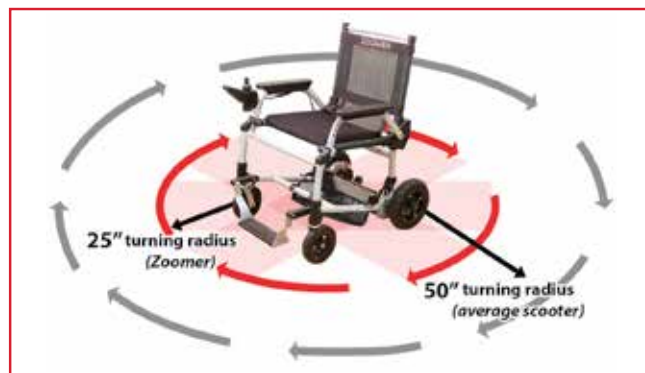


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design enables you to transport it easily and even store it in a closet or under a bed when it's not in use.

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ON & OFF *capitol hill*

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



John Davis
Director Legislative Programs

Celebrate the Fourth!

As you get this issue of *FRAtoday*, the nation will be preparing to celebrate Independence Day. This past Memorial Day was the first in many years where the FRA did not lay a wreath at the tomb of the Unknown Soldier. With pandemic protocols still in place to fight the "invisible enemy," Americans all across the country were forced to observe smaller and more subdued acknowledgments of the

sacrifices our service members have made in defense of the nation. Thankfully, NED Chris Slawinski was still able to represent the FRA at President Trump's Memorial Day event at Fort McHenry, in Baltimore, Maryland. Hopefully, our country will be able to celebrate its independence this Fourth of July in a more robust manner, with the pandemic in the nation's rearview mirror.

Bill Introduced for Hearing Aid Specialists at all VA Medical Centers

House Veterans Affairs Committee Chairman Mark Takano (Calif.) and Ranking Member Dr. Phil Roe (Tenn.) introduced legislation (H.R.6612) that would require the Department of Veterans Affairs to appoint at least one licensed hearing aid specialist to each VA medical center in the country. This legislation builds on the Veterans Mobility Safety Act of 2016, which granted the VA authority to appoint licensed hearing aid specialists at their medical centers, though they have so far failed to exercise that authority. This bill would mandate that the VA hire these specialists in a timely manner.

"Veterans should not have to travel long distances to receive check ups related to

their hearing or seek help from non-VA contracted hearing aid specialists," Takano said. "A should widely provide this service so that veterans can access this essential care."

"Hearing loss is a tragically common problem among veterans of all generations," said Roe. "This bill would ensure that every VA medical center across the country has at least one licensed hearing aid specialist on board to give our nation's heroes who rely on hearing aids the care they need in a timely manner."

Members can go to the FRA Action Center (www.votervoice.net/FRA/campaigns/73965/respond) to weigh in on this issue.

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

FRA NED Participates in Fort McHenry Memorial Day Event

National Executive Director Chris Slawinski attended President Trump's Memorial Day address, which was televised from Fort McHenry in Baltimore, Maryland. The event honored recent and past fallen military members while likening their contributions to those of service members currently on the front lines battling the coronavirus. "I stand before you at this noble fortress of American liberty to pay tribute to the immortal souls who fought and died to keep us free," Trump began. "Earlier today, the first lady and I laid a wreath in their sacred honor at

Arlington National Cemetery. Now we come together to salute the flag they gave their lives to so boldly and brilliantly defend. And we pledge, in their cherished memories, that this majestic flag will proudly fly forever."

The president referred to the coronavirus as "the invisible enemy" on a day when much of the city and the nation remained shut down. Since the nation's death toll from the pandemic was nearing 100,000, the observance of the holiday was subdued. The first lady, Melania Trump accompanied the president at the event.



The Memorial Day parade at Fort McHenry. Photo by NED.

Report Claims Service Members on Guam Were Exposed to Agent Orange

The National Veterans Legal Services Program and the Veterans Legal Services Clinic at Yale Law School have recently released a study that indicates veterans who served on the island of Guam between 1962 and 1975 were likely exposed to Agent Orange and other herbicides containing dioxins. These veterans may have valid claims to service-related disabilities.

The FRA and several other organizations have dispatched a letter to key lawmakers in the Senate and House Armed Services committees urging them to add a provision to the upcoming National Defense Authorization Act that would authorize the National Academy of Medicine to perform an independent study to determine if Agent Orange was used in Guam. FRA members can go to the Action Center (www.votervoice.net/FRA/campaigns/74620/respond) to ask their legislators to support this important provision.

The FRA and Others Express Concern About VA Caregiver Regulation

Director of Legislative Programs John Davis recently participated in two conference calls regarding an upcoming draft regulation by the Department of Veterans Affairs that would implement the caregiver expansion provisions in the VA MISSION Act of 2018. The participants in the call were drafting a letter to express their concerns about the proposed regulation's lack of specificity regarding the processes for initial eligibility assessments, appeals and eligibility reassessments for disabled Post-9/11 veterans. The VA has proposed continuing to regulate eligibility and appeal processes through policy directives that are outside the regulatory process. The FRA is also troubled by the proposed regulation requiring that caregivers must personally deliver all assistance to the veteran, which would preclude caregivers from working outside the home. The FRA wants to see caregiver expansion succeed and quickly integrate Vietnam-era veterans while also properly reforming a program that has suffered numerous problems in the past.

Memorial Day Observances Subdued

The Department of Veteran Affairs' National Cemetery Administration commemorated Memorial Day this year with solemn wreath-



President Donald Trump, Vice President Mike Pence, and Secretary of Defense Mark Esper conduct a Presidential Armed Forces Full Honors Wreath-Laying Ceremony in observance of Memorial Day at Arlington National Cemetery, May 25. Photo by Elizabeth Fraser.

laying ceremonies. They offered a new online memorial feature that allowed the public to pay tribute to veterans interred in VA national cemeteries across the country.

Each VA national cemetery conducted a brief wreath-laying ceremony

accompanied by a moment of silence and the playing of Taps. In keeping with the Centers for Disease Control and Prevention's guidelines that limit large gatherings, these ceremonies were not open to the public.

Other public events typically associated with Memorial Day at national cemeteries, including group placements of flags at grave sites, did not take place. However, all VA national cemeteries were open Memorial Day weekend from dawn to dusk for public visitation.

Court Allows Veterans to use both MGIB and Post-9/11 GI Bill Benefits

The U.S. Court of Appeals for Veterans Claims issued its final ruling on the case of *Bo v. Wilkie*, letting stand an earlier decision that the Department of Veterans Affairs' practice of making veterans relinquish their Montgomery GI Bill eligibility in order to receive Post-9/11 GI Bill benefits is improper.

Federal officials argued in court that the arrangement is designed to make sure veterans aren't doubling up on their government benefits for personal profit; but the court rejected that argument, saying that instead veterans eligible for both programs should receive each set of payouts, just not simultaneously. The association welcomes this decision and opposes shifting additional costs of higher education to beneficiaries.

VA Secretary Confers with House Subcommittee on VA Response to COVID-19

VA Secretary Robert Wilkie appeared before the House Appropriation Committee's Subcommittee on Military Construction, Veterans Affairs, and Related Agencies to discuss the VA's response to the coronavirus pandemic. The secretary noted that out of the 11,500 veterans who had tested positive, more than 9,000 had recovered and 1,500 were currently being treated. The VA has maintained a minimum of a two-week stockpile of critical supplies used for combating the virus. The VA has also changed its hiring process to meet the current demands, which led to the hiring of more than 10,000 employees who were able to quickly get to the front lines. The secretary said he hopes to make the changes in the hiring process permanent because it allowed the VA to rapidly employ and deploy workers. Wilkie stated that the policies put in place to safeguard employees were some of the reasons the VA had a very low infection rate among staff. He vowed that the VA would continue to provide rapid testing for all employees.

The VA has met with the CEOs of major companies in order to put a plan in place for supplies in case the virus boomerangs. The expansion of telehealth has helped the VA to continue the mission of taking care of veterans, even in rural areas, through a supply of internet-equipped tablets. The VA is assisting state-run veterans' centers in managing the onslaught of the virus.

The hearing marked the first in-person appearance by a Cabinet-level official at a House hearing since much of the Capitol campus was locked down in mid-March to stem the spread of the virus. Only 25 people were allowed into the hearing. That included the panel of witnesses as well as the 11 lawmakers on the appropriations subcommittee.

President Signs Student Veteran Coronavirus Response Act

President Trump signed into law the FRA-supported Student Veteran Coronavirus Response Act (H.R.6322) sponsored by HVAC Chairman Rep. Mark Takano (Calif.). The legislation ensures student veterans will not see a reduction in their monthly housing allowance as a result of their schools moving to online instruction due to COVID-19. The bill takes effect immediately.

Stand Up Straight and Feel Better

Discover the Perfect Walker, the better way to walk safely and more naturally

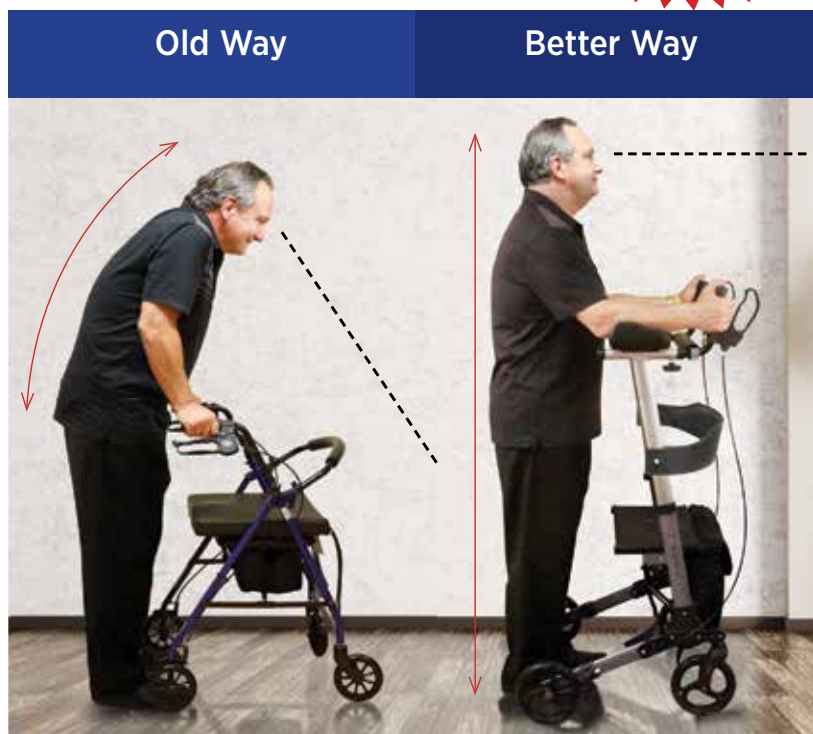


It's a cruel fact of life, as we age, gravity takes over. Our muscles droop, our bodies sag and the weight of the world seems to be planted squarely on our shoulders. We dread taking a fall, so we find ourselves walking less and less- and that only makes matters worse.

Well, cheer up! There's finally a product designed to enable us all to walk properly and stay on the go. It's called the Perfect Walker, and it can truly change your life.

Traditional rollators and walkers simply aren't designed well. They require you to hunch over and shuffle your feet when you walk. This puts pressure on your back, your neck, your wrists and your hands. Over time, this makes walking uncomfortable and can result in a variety of health issues. That's all changed with the Perfect Walker.

Its upright design and padded elbow rests enable you to distribute your weight across your arms and shoulders, not your hands and wrists. Its unique frame gives you plenty of room to step, and the oversized wheels help you glide across the floor. Once you've reached your destination you can use the hand brakes to gently slow down, and there's even a handy seat with a storage compartment. Its sleek, lightweight design makes it easy to use indoors and out and it folds up for portability and storage.



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Supports up to 300 lbs.



Easy Folding Compact Design

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Perfect Walker

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FRA Supports Repeal of 180-day Delay for Retirees Applying for DOD GS-13 and Below

The FRA supports an amendment in the FY2021 National Defense Authorization Act, sponsored by Rep. Rob Bishop (Utah), that would allow military retirees to transition to Department of Defense GS-13 and lower positions directly after retirement. The current law requires a 180-day waiting period after retirement before a military retiree can be appointed into the civil service within the DOD. This time restriction forces many who wish to continue serving their nation toward other careers. The waiting period has also resulted in a talent management problem for hiring officials, who must grapple with an antiquated hiring process that often takes months to hire a qualified candidate with a security clearance.

The intent of the 180-day rule is to prevent senior military officers in positions of influence from creating GS positions for themselves upon retirement. However, the current scope of the 180-day rule severely restricts the ability of federal hiring authorities to hire highly qualified individuals for GS-13 and below positions that require current military certifications and experience. This issue has become severe at many of our nation's depots and organizations that require diverse experience. Changes to the 180-day rule will support efforts to improve the quality of the talent pool competing for GS positions while increasing the readiness of the force — both major concerns for our military leaders.

With the COVID-19 pandemic, it is now even more important to get these retirees back to work where they are desperately needed. Many defense programs have slowed and are unavailable to warfighters until we get the personnel in place. Members are strongly urged to use the FRA Action Center (www.votervoice.net/FRA/campaigns/74578/respond) to urge their U.S. representatives to support this amendment.

Delay Cuts to Military Healthcare Staff During Pandemic

The FRA has signed onto a letter, with other like-minded organizations, addressed to key members of the House and Senate Armed Services committees asking Congress to delay and closely review the proposed cuts of nearly 18,000 military medical billets from the current 130,000. The letter asserts that the COVID-19 pandemic requires medical readiness requirements be reassessed and updated with lessons learned from the entire nation's response to the coronavirus emergency.

The Defense Department's fiscal year 2021 budget calls for the elimination of about 18,000 military medical positions, and the FRA is concerned that such drastic cuts would impact access to and quality of care for retirees, active duty service members and their families. These proposed cuts could also impact combat casualty care capabilities.

FRA members are strongly urged to use the FRA Action Center (www.votervoice.net/FRA/campaigns/74006/respond) to weigh in on this important issue.

Stimulus Bill Does Not Include Pharmacy Home Delivery Co-pay Waiver

The House passed another coronavirus response bill (H.R.6800) — estimated to cost \$3 trillion — with little to no help from Republicans. The House bill does not include a co-pay waiver for pharmacy home delivery for retirees, which the FRA and other military and veteran service organizations had asked to be included. However, the bill does provide enhanced benefits from the Department of Veterans Affairs, such as:

- Waiving co-pays for veterans for COVID-19 preventative services at VA medical facilities.
- Streamlining voucher processing for homeless veterans during the pandemic.
- Extending deadlines for veterans who are filing claims and appeals for VA benefits during the pandemic.
- Allowing active duty service members to terminate cable, internet and telephone contracts without penalty due to stop movement orders.
- Suspending VA debt collection until 60 days past the end of the pandemic.
- Requiring the Defense Department to report to Congress on active duty suicides during the pandemic 90 days after the end of the pandemic.

Critics of the bill claim the legislation is a nonstarter because it came too early, is too expensive and includes too many measures unrelated to the virus. Senate Majority Leader Mitch McConnell (Ky.) has declared the bill will be dead on arrival when it gets to the Senate. The Senate is expected to introduce their own coronavirus response bill soon. As *FRAtoday* goes to press, the FRA is urging the Senate to include the pharmacy co-pay waiver for home delivery during the pandemic in its version of the stimulus bill. Members are urged to use the FRA Action Center (www.votervoice.net/FRA/campaigns/73200/respond) to ask their senators to support this pharmacy co-pay provision.

URGENT MESSAGE

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Offer

Federal and state agencies advise that every American home must have an emergency radio.

Every home needs an emergency radio in the event of hurricanes, tornadoes, earthquakes, electric power outages, and even terrorist attacks.

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Are You Prepared?: How will you know if and when you need to evacuate? Is the water from your tap safe to drink? Which shelters are still taking families? Where do you go? What do you do? Staying informed could be a matter of life and death.

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- **NOAA Weather Band** • **3-Bulb Flashlight**
- **USB Port to Charge Cellphones or Other Devices**

Emergency
LED Flashlight

Bu't-in
Hand Crank
Generator

**Other Features of
the Dynamo Emergency
Multi-Band Radiod Radio:**

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- **Mini USB input jack to charge radio**
- **Internal rechargeable battery feature**
- **360-degree swiveling telescopic antenna**
- **USB port to charge cellphone or other device**
- **Convenient wrist strap** • **Earphone plug-in**
- **Built-in, high-quality 1.75" speaker**

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Newsmax Magazine wants every American family to have this emergency radio and we'll send it to you for FREE. Just pay our standard shipping and handling charge of \$4.95.

When you order your FREE Dynamo Emergency Multi-Band Radio, you'll also receive 3 free issues of **Newsmax Magazine** — a \$15 value — at no additional cost!

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DHA Eliminates Fees for TRICARE Telehealth During Pandemic

The Defense Health Agency has announced that effective immediately co-pays and cost-shares for TRICARE telehealth have been eliminated during the pandemic. The DHA has also temporarily relaxed licensure requirements across state lines for health care providers, which will give beneficiaries access to more providers. The DHA says this is in line with many states that have relaxed licensure requirements to allow providers to practice across state lines. Previously, providers had to be licensed to practice in their own state, as well as in the state where the patient was located. This will especially help families who live in more rural areas with limited access to health care providers.

GAO Doubtful of the Benefits of Merging Military Retail Systems

The Department of Defense says merging separate retail operations across the services into a single agency will save the taxpayer \$700 million to \$1 billion in the next five years. But the Government Accountability Office is not convinced. A recent GAO report indicates that the DOD task force set up to study consolidation may have overestimated the savings and underestimated the costs, in part by not considering relocation costs.

The FRA opposes consolidation or closure of military exchanges and wants to ensure adequate funding for the Defense Commissary Agency. The FRA and several other organizations signed onto a letter in February of 2019 that was sent to the chairmen and ranking members of the House and Senate Armed Services committees. The letter addressed the proposals of

merging the various elements of the defense resale system, which could pose a threat to its continued viability, and requested further study and oversight by Congress.

In January of 2019, a task force convened by the DOD chief management officer recommended consolidating the exchanges and the commissaries. While the military service branches concurred with this recommendation, they did express concerns that consolidation would take longer and cost more than anticipated, while failing to result in promised efficiencies. The FRA is concerned that if these predictions are accurate, the defense resale system may be unable to provide the services — low-cost groceries and support for MWR programs — relied on by service members, their families, retirees and survivors.

Expand Service Members' Legal Protections During COVID-19

Key legislators on the House and Senate Veterans Affairs committees are backing recently introduced legislation (S.3637/H.R.6767) sponsored by SVAC Ranking Member Sen. Jon Tester (Mont.) and Rep. Mike Levin (Calif.), respectively. The bill would expand the Servicemembers Civil Relief Act to provide additional legal protections for service members impacted by the COVID-19 pandemic.

The SCRA provides legal protection to service members to prevent them from being taken advantage of while on active duty or deployed. The act can postpone or suspend financial or civil obligations, including preventing foreclosures, evictions or repossessions of a vehicle under certain circumstances. The new legislation would expand SCRA protections to service members who were previously issued orders to change duty stations but, due to the COVID-19 global pandemic, received a "stop movement" order and may have housing or car leases in two different locations.

"Service members are prepared to sacrifice for our country, but they should never suffer significant personal financial losses as a result of following orders," said Levin. "While I appreciate the Defense Department's efforts to keep service members safe during this pandemic, it's unacceptable that some military families have been forced to pay for a second home that they can't even move into due to the stop movement order. I'm glad to introduce bipartisan legislation to rectify this situation."

"When our military families are called upon to relocate to posts around the world in service to this nation, we have a responsibility to ensure their transitions are as smooth as possible," said Tester. "For service members facing two housing payments because they followed the military's stop movement orders in response to the pandemic, this means we've got to provide them with legal and consumer protections."

Members can use the FRA Action Center (www.votervoice.net/FRA/campaigns/74367/respond) to weigh in on this issue.

New Pill Could Put Joint Pain Injection Companies Out Of Business

Studies show new \$2 pill relieves joint pain in 7 days without costly injections. Approved by top doctors nationwide. Relieves joint stiffness. Increases joint mobility and freedom.

By J.K. Roberts

Interactive News Media

INM — More than 40 million Americans suffering crippling joint pain are set to benefit from a newly patented breakthrough called FlexJointPlus.

Scientists have uncovered a way to tackle the most common cause of chronic pain in the country in what has been billed the first blockbuster since the discovery of penicillin.

This new needle-less breakthrough has the potential to delay or eliminate the need for 175,000 joint pain injections annually.

Patients who have trialed the patented new breakthrough found in FlexJointPlus have reported a huge reduction in pain and a new lease on life.

Sufferers currently rely on prescription drugs or costly injections, which have dangerous side effects.

But Upstate New York senior Paul Sansbury says his knee pain has gone from 8 out of 10 to zero after just 7 days, and no longer needs a cane.

"I needed a left knee replacement, but since using FlexJointPlus, I have less pain. I can walk...I feel much comfort...and I ditched my cane. I am 82 years old," he says.

WHAT SCIENTISTS DISCOVERED

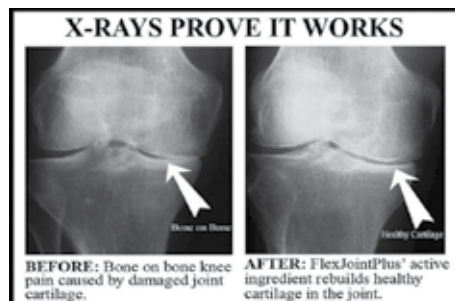
FlexJointPlus contains an amazing compound with a known ability to rebuild damaged cartilage and ligaments associated with joint pain.

This compound is not a drug. It is the active ingredient in FlexJointPlus.

Studies show it naturally reduces inflammation while repairing bone and cartilage in the joint.

Many joint pain sufferers see an increase in flexibility and mobility. Others are able to get back to doing the things they love.

"My left hip joint was so stiff and painful I could barely get to sleep at night," says Amanda Johnson of Chatham, ON. "but since using FlexJointPlus my pain and stiffness has been relieved, and I am now able to get a good night's rest again."



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. NEM® is a registered trademark of ESM Technologies.

With so much positive feedback, it's easy to see why sales for this newly approved joint pain pill continue to climb every day.

IMPRESSIVE BENEFITS FOR JOINT PAIN SUFFERERS

The 8 week clinical study was carried out by scientists across six different clinic sites in Germany. The results were published in the Journal of Arthritis in July 2014.

The study involved patients with a variety of joint pain conditions associated with osteoarthritis. They were not instructed to change their daily routines. They were only told to take FlexJointPlus' active ingredient every day.

The results were incredible.

Taking FlexJointPlus' active ingredient just once daily significantly reduced both joint pain and stiffness compared to placebo at 7, 30, and 60 days.

In fact, many patients experienced greater than 50% reduction in pain and stiffness at 60 days.

They also enjoyed an improvement in stiffness when first getting out of the bed in the morning, and an improvement in pain when doing light household chores.

With these studies medical doctors and researchers have now proven FlexJointPlus to be a clinically effective treatment for reducing pain and stiffness associated with joint and connective tissue disorders, especially osteoarthritis.

The findings are impressive, no doubt, but results will vary.

But with results like these it's easy to see why thousands of callers are jamming the phone lines trying to get their hands on FlexJointPlus.

HOW IT REBUILDS DAMAGED JOINTS

Scientists have discovered that after the age of 40 the body is no longer able to efficiently repair bone and cartilage in the joint. This results in deterioration and inflammation in the joint, leading to pain.

The natural compound found in FlexJointPlus contains the necessary ingredients needed for the body to rebuild damaged bone and cartilage.

This compound is known as 'NEM'®.

"Essentially, it contains the same elements found in your joints, which are needed to repair and rebuild cartilage and ligaments," explains Chief Researcher, Roger Lewis.

There also have been no adverse side effects reported with the use of NEM®.

This is a bonus for arthritis sufferers who have been taking prescription and over the counter medications that can cause severe gastric irritation over time, like NSAIDs.



Elaine Williams prepares for what she hopes will be her last knee injection thanks to a recent breakthrough in joint pain relief. Participants in clinical studies reported noticeable results in just days.

This seems to be another reason why FlexJointPlus' release has triggered such a frenzy of sales.

RECOMMENDED BY U.S. MEDICAL DOCTORS

"Based on my 20 years of experience treating people with osteoarthritis, FlexJointPlus receives my highest recommendation to any person suffering from joint pain and stiffness," said Dr. David Vallance, Rheumatologist from Ann Arbor, MI.

"One of my patients taking FlexJointPlus has reported a significant decrease in pain when going up or down stairs, sitting with legs bent for an extended period of time, and even getting up from a seated position," said Dr. Richard Gibson, chiropractor from Windsor, ON.

"I use FlexJointPlus everyday for my stiff and aching joints. I also have my wife and daughter taking it regularly as well," said Dr. Oozar, G.P. from Lasalle, CA.

FRA TODAY READERS GET SPECIAL DISCOUNT SUPPLY

This is the official release of FlexJointPlus and so, the company is offering a special discount supply to any person who calls within the next 48 hours.

A Regional Order Hotline has been set up for local readers to call. This gives everyone an equal chance to try FlexJoint.

Starting at 7:00 am today, the order hotline will be open for 48-hours. All you have to do is call TOLL FREE 1-800-785-1135. The company will do the rest

IMPORTANT: Due to FlexJoint's recent media exposure, phone lines are often busy. If you call, and do not immediately get through, please be patient and call back.

Current supplies of FlexJoint are limited. So consumers that don't get through to the order hotline within the next 48-hours will have to wait until more inventory is produced. This could take as long as six weeks.

Navy Wants Ships at Sea to Be Free of COVID-19

After outbreaks of the coronavirus on the aircraft carrier *USS THEODORE ROOSEVELT* and the destroyer *USS KIDD* while at sea, the



The guided-missile destroyer *USS KIDD* (DDG-100). Photo by Mass Communication Specialist 2nd Class Jacob Estes.

Navy developed new standardized operational guidance for the fleet during the pandemic. The guidelines were based on lessons learned from combating the disease. The Navy's new standard for ships at sea is to operate as clean "bubbles," allowing only people

aboard who have been medically screened and who adhere to health mitigation measures. In the wake of the coronavirus outbreak on board ships, the DOD inspector general has initiated an evaluation of the Navy's approach to preventing the spread of infectious diseases aboard its ships and submarines.

Pentagon Outsources Moving Household Goods in PCS Moves to One Company

The U.S. Transportation Command has awarded a three-year contract for the relocation of household goods for military permanent change of station, or PCS, moves to American Roll-On Roll-Off Carrier Group, Inc. This is the first time a single company has exclusive rights to moving household goods in PCS moves. The company will receive \$7.2 billion over three years. The contract covers both the Department of Defense and the U.S. Coast Guard. In a statement provided to the media, the company said it planned to lead a "full-service, worldwide relocation effort with a team of subcontracting partners" with the intent of improving military moves and offering better service.

Personal vehicle shipments are currently outsourced to a single private contractor, International Auto Logistics. That contract was awarded in May of 2014 and came under intense scrutiny after hundreds of service members complained that their vehicles were undelivered far past their expected arrival dates, could not be located on IAL's shipment tracking system or had arrived damaged. Press accounts reported that approximately 70 percent of the vehicles that IAL was tasked with shipping over 2014's peak moving dates were considered late.

The FRA will monitor implementation of this contract to ensure that PCS moves go smoothly.

SecNav Confirmed by Senate

The U.S.

Senate recently confirmed Kenneth J. Braithwaite as Secretary of the Navy. He most recently served as the U.S. ambassador to Norway. He was selected for the top



civilian post in the Navy in November and is succeeding Richard Spencer. Braithwaite is a former naval aviator and graduate of the U.S. Naval Academy. During his nomination hearing before the Senate Armed Services Committee, Braithwaite promised to set the proper tone at the top and work to restore the appropriate culture at the Navy.

SecDef Reverses Course on Excluding Coast Guard Children from Child Care Centers

Secretary of Defense Mark Esper has reversed course on his proposed restriction of children eligible to attend Child Development Centers at military installations. This issue was first reported in the May 2020 issue of *FRAtoday*, noted that the FRA had dispatched a letter to the Secretary of Defense urging him to reconsider his decision to restrict attendance at CDCs for children from U.S. Coast Guard families. Press reports had indicated that as many as 1,000 children of active duty U.S. Coast Guard families would have lost their spots at base CDCs. Certainly an unintended consequence of this proposed change. The association believes it is important to provide adequate child care at all military installations. The FRA argues that the DOD should increase funding for Child Development Centers rather than restrict their usage. **FRA**

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Legislative Check-In:

The Military Housing Privatization Initiative

*How far have we come
in 17 months?*

By Elise M. Howard

“They are covering up, painting over mold, threatening military members with their command, using scare tactics and intimidation, lying to us and making the problems worse,” said Air Force spouse Janna Driver, testifying before a joint hearing of the House Armed Services Committee’s Military Personnel and Readiness subcommittees on Feb. 13, 2019. “They have been banking on the fact that we would likely PCS to another base before what they covered up would reappear. On the surface, these homes appear to be flawless. But inside, the walls tell a different story.”

Driver went on to describe nearly two years of fighting with Balfour Beatty Communities, the housing company that manages on-base housing at Tinker Air Force Base in Oklahoma, to properly treat five types of toxic mold in her family’s home and pay for the hotel her husband, five young children, and she had to live in for months when the unit was finally deemed uninhabitable.

Her testimony was joined by other heartbreaking stories recounted by two more military spouses and several lawmakers. The hearing had been called after a series of Reuters reports, beginning in August 2018, had documented the presence of lead, toxic mold,

pest infestations, construction defects, faulty electrical wiring, raw sewage and other health hazards in military family housing managed by several different private companies across multiple bases. Although members of Congress and much of the public were shocked by the reports, for many military families, it felt like their broken record was being heard for the first time.

Inconsistency in the Military Housing Experience

“I was cautiously optimistic last year when the hearings were brought to the Senate floor,” says Rosa Ramirez, a Marine Corps spouse who requested that we not use her real name to avoid retaliation against her husband. “I had hoped that maybe some action would finally be taken to remedy the situation, instead of having to deal with placating and nonaction.”

Like many military families, the Ramirezes have found that conditions in privatized housing vary significantly across bases and housing providers.

“We never had problems with Atlantic Marine Corps Communities in North Carolina, but we had problems with Lincoln (Military Housing in Virginia) from the moment we got our keys,” she



Navy wife Theresa Aldred and her family. Photo by Theresa.Aldred.

says. “We fought with them every week for the first four months we lived here to take care of things that should never have made it past their own private walk-through — ripped flooring, contractor dust everywhere, a leaking sink pipe, a broken garage door lock and a locked storage shed with no key. They shrugged and told us to deal with it or fix it ourselves. Any maintenance request put in was deleted, or they’d come out and not fix anything.”

Ramirez notes that the issues were finally resolved in a single day when her husband brought them to the attention of Lincoln’s district manager. Lincoln Military Housing did not respond to a request for comment.

Navy spouse Theresa Aldred has also noticed significant differences between bases in the condition of privatized housing and the quality of maintenance services, even within the same housing company.

“In Groton, (Connecticut,) one night around midnight, we heard our furnace try to come on and then a strange sound,” she recalls. “It was bitterly cold that evening. We called the emergency line and they had a team there fixing it within the hour in the middle of the night. It was above and beyond. We never had any issues really in Groton.”

But when the Aldreds moved to a second Balfour Beatty community in Kings Bay, Georgia, they found a much less responsive maintenance department.

“We actually complained of a spot in the ceiling of our bathroom in Georgia and they would ‘patch’ it repeatedly until one night during a torrential rain, water poured into our home!” she recalls. “The entire building — it was a fourplex — had to have a new roof. Had they addressed the real issue when we reported it, it would not have come to that.”

Later, when they moved into a larger unit to accommodate their new child during a sweltering Georgia summer, they found upon arrival that the air conditioning did not work.

“In order to get my AC replaced, we had to call daily to tell them the unit was frozen. This was at their request in order to justify the cost of replacing the unit,” Aldred says. “So our family had to endure a miserably hot home until they had justification according to their standards to replace the AC.”

The Immediate Impact of the Hearing

Aldred and her family were living in Georgia when the February 2019 hearing took place. She says her husband’s command became very involved in ensuring

that all of their repair requests had been handled, although it was too little too late for her leaky roof and broken air conditioning. She did appreciate a difference at the housing office, however.

“After Congress got involved, the attitudes of the Balfour Beatty employees took a complete 180,” she recounts. “They were much more friendly and courteous. Their willingness to fix issues and listen to resident complaints and concerns changed as well. Over the course of our five years there, we had been treated rudely or ignored ... enough that we just avoided the housing office as much as possible. So when there was a change, it was blatant.”

But in Virginia, Ramirez did not see meaningful change.

“Things got a little bit better while the hearings were underway, but they petered out quickly,” she says. “During the hearings, the CO at (our base) held a few town halls to hear complaints, but there was no follow-up or pressure on housing to fix the issues. (My husband’s) command did a walk-through ... but the issues noted and submitted up the chain of command were currently being ‘taken care of’ by housing so there was no follow-up.”

Discussing Accountability and Solutions

On Capitol Hill, March, April and May of 2019 brought a steady stream of hearings and legislation on privatized military housing, as well as thousands of emails and phone calls from military families. On March 7, 2019, the Senate Armed Services Committee held a hearing to bring accountability to service members’ chains of command for failing to adequately oversee the Military Housing Privatization Initiative. In a rare group appearance, the Army chief of staff, chief of naval operations, commandant of the Marine Corps, and Air Force chief of staff, as well as the secretaries of the Army, Navy and Air Force gathered for 2.5 hours to answer legislators’ questions and testify about the conditions at privatized housing units they had personally visited since the February hearing.

“The standards are there; we need to enforce the standards,” Secretary of the Navy Richard Spencer noted during the hearing. “We were not keeping our eye on the ball. The (military) housing office needed

to be the quality control check and balance.”

That same day, the Ensuring Safe Housing for Our Military Act was introduced in the Senate. The bill’s proposals included the elimination of deposits and nonrefundable fees, the creation of electronic work order systems, inspector general investigations into retaliation against service members voicing housing complaints, annual reviews of housing companies’ mold management and pest control plans, the withholding of Basic Allowance for Housing and incentive pay when health hazards are not addressed, and reimbursement for relocation costs for families in hazardous living conditions.

On April 4, 2019, the House Armed Services Committee’s Subcommittee on Readiness held a hearing to discuss legislative housing solutions with the undersecretary of the Navy, the assistant secretary of defense for sustainment, and the Army and Air Force assistant secretaries for installations, environment and energy. These witnesses testified to enacting a number of short-term measures to assess and address substandard housing conditions across the service branches, including chain of command education, site visits, inspector general investigations, hotlines for reporting housing concerns, meetings with housing company executives and town halls where families could raise issues directly to military leaders.

The witnesses also reported that many of their oversight billets and housing education programs for command leadership had been reduced or eliminated under the financial pressure of sequestration and the belief that the privatization initiative was going well. They requested additional funding to restore these positions and programs to their former strength.

A Flurry of Bills

The pace of military housing legislation intensified in the month following this third high-profile hearing. On April 11, 2019, two bills were introduced in the House and one in the Senate aimed at establishing DOD policies for granting base access to certified lead inspectors, mandating lead screening in all TRICARE-covered infants, and punishing service members who attempted to impede lead testing. An additional bill introduced in the House proposed

that the secretary of each branch submit an annual report on whether or not military housing under their jurisdiction met the lead-related requirements of the Toxic Substances Control Act of 1992.

On April 29, 2019, Sen. Elizabeth Warren introduced the Military Housing Oversight and Service Member Protection Act, a lengthy set of suggested housing reforms including lease standardization, routine building code and health inspections, a public database of complaints against housing companies, and mechanisms for withholding payment from and terminating partnerships with housing companies in breach of their contracts.

May brought Sen. Catherine Cortez Masto's Better Military Housing Act of 2019 to the Senate floor. The bill proposed that the Secretary of Defense consult with military leaders, families and advocacy organizations to create a plan for resolving privatized housing issues and report that plan to Congress within a year. It also suggested the creation and dissemination of a "Tenant Bill of Rights," a concept that had been brought up repeatedly in hearings by witnesses and lawmakers alike.

Navigating the many bills being introduced and discussed on this topic was the FRA legislative team, which had been advocating for military housing improvements even before the hearings began.

"We've had a lot of communication with Capitol Hill staff on the Armed Services committees of both the House and Senate, and we've talked to the Sergeant Major of the Marine Corps about it. And ... the commandant of the Marine Corps," says FRA Director of Legislative Program John Davis. "It's something like motherhood, apple pie and Chevrolet. Everybody's (saying) 'This is great.' The question is enforcement, oversight and money."

Reform Codified in the NDAA

Many of the ideas set forth in the multitude of spring bills gained real momentum when they were incorporated into the Fiscal Year 2020 National Defense Authorization Act. The FY2020 NDAA drafts that were introduced in the House May 2, 2019, and the Senate June 11, 2019, both contained a full title dedicated to military housing reform. However, momentum for passing the NDAA stalled



Director of Legislative Programs John Davis, recently met with Sergeant Major of the Marine Corps, Troy E. Black. Photo by FRA staff.

in committee over a variety of issues, and the final version of the bill was not passed until Dec. 20, 2019. But the legislation seems to have been worth the wait for military families, containing 38 full sections on improving privatized military housing.

Some of the most notable portions of the law are measures requiring DOD approval of common leases and nondisclosure agreements, mandating electronic work order tracking systems accessible to tenants and the DOD in real time, allowing the secretary of a military branch to withhold payment or revoke a housing contract if a company is found to be in material breach of the contract, authorizing the DOD chief housing officer (whose role was also established by the bill) to identify underfunded privatized housing projects each month and provide them with additional funding, requiring mold and pest control plans be reviewed by installation commanders, and establishing routine inspections for each unit and satisfaction surveys for each tenant by military housing office personnel.

Among other things, the law also requires housing companies to provide an annual financial disclosure to the secretary of defense, pay the relocation costs of tenants whose homes contain health or environmental hazards, and reimburse the DOD for the costs of evaluating and treating tenant medical conditions caused by unsanitary or unsafe housing units. It

also obliges the secretary of defense to publish on a publicly available website each year the incentive fees that were paid to private housing providers, along with the metrics that were used to determine how much of each incentive fee was given.

The Tenant Bill of Rights

The FY2020 NDAA also includes the highly anticipated Tenant Bill of Rights. Eighteen rights were delineated for military families living in privatized housing, although the bill describes these as a “minimum” that the secretary of defense can add to. On Feb. 25, Secretary of Defense Mark Esper and the secretaries of the Army, Navy and Air Force signed a letter resolving to provide service members with “the full benefit” of 15 of these rights by May 1.

“With respect to the remaining three rights — access to maintenance history, process for dispute resolution, and withholding of rent until disputes are resolved — the Department will continue to work with the MHPI companies and, as necessary, Congress to ensure the benefits of these rights are fully available,” the letter noted. As the secretaries had testified in prior hearings, the remaining three rights require altering the original contracts made with the housing companies, which cannot be done without the companies’ consent.

While 15 out of 18 rights may not sound like a bad deal, Davis, Ramirez and many housing advocates argue that the three remaining rights are the most crucial to lasting reform. Davis notes that although negotiations for the remaining three rights have not been completed as this issue of *FRAtoday* goes to press, “I’ve been told the contractors have gotten together and said ‘We will accept the other three provisions.’”

Only time will tell what the results will be of each branch’s negotiations with the 14 privatized housing partners, and whether or not the judicial branch will need to get involved in determining whether the old contracts or the new laws are more legally binding.

The GAO Reports on “Misleading” Metrics

On Dec. 3, 2019, the Government Accountability Office published a preliminary report assessing the progress made by the DOD in overseeing privatized military housing. While the GAO found

that progress had been made in some areas, such as increased work order tracking and more specific oversight guidance, the efforts were not translating into effective oversight. The report noted that point-in-time assessments, such as change of occupancy walk-throughs and work order reviews, were too limited in scope to be useful. They also reported that the metrics used to measure private partner performance “may not provide meaningful information on the condition of housing,” that housing companies were not collecting work order data consistently or reliably, and that the collection and calculation processes used to report statistics like resident satisfaction rates to Congress were unreliable and misleading.

The Senate Armed Services Committee held a hearing on the GAO’s findings on Dec. 3, 2019, with representatives from the GAO, Army, Navy, Marine Corps and Air Force. Lawmakers grilled military leaders about the lack of progress, pressed them to renegotiate contracts with housing providers and recommended they seek criminal prosecution where applicable.

On Dec. 5, 2019, the House Armed Services Committee’s Subcommittee on Readiness held another hearing with top executives from the five largest housing partners: Corvias Group LLC, Hunt Companies Inc., Lendlease Americas, Balfour Beatty Communities and Lincoln Military Housing. If legislators had seemed tough on military leaders two days earlier, it was nothing compared to the wrath brought down upon the housing company representatives. Richard Taylor, the president of facility operations, renovations and construction at Balfour Beatty, weathered particularly harsh criticism for Reuters reports in June and November 2019 that at least five employees at three separate military installations had admitted to falsifying maintenance records to earn performance incentive bonuses from the DOD.

The housing company executives testified to ongoing challenges in addressing systemic housing concerns, including young tenants with little knowledge about how to care for a home, the high cost of repairing older units inherited from the DOD (some as old as 1870, with historic home repair restrictions) and the difficulty of attracting outside

investment and using traditional financial tools like refinancing following a policy reversal in FY2015 that limited the amount of debt private housing partners could take on. They also reported that they had taken numerous steps to ameliorate families' housing concerns, such as creating work order tracking apps, increasing maintenance staff, obtaining third party reviews of their mold remediation policies, issuing more stringent guidance for move-in inspections, and increasing the frequency of maintenance follow-up calls and satisfaction surveys.

On March 3, the GAO presented their findings once again in a final report to the House Appropriations Committee's Subcommittee on Military Construction, Veterans Affairs, and Related Agencies. The final report noted that the DOD had already begun its response to the GAO's recommendations by reviewing its data collection processes, issuing guidance to standardize the granting of performance incentive bonuses, and working with private partners to implement the Tenant Bill of Rights, including the establishment of a common dispute resolution process across all 14 housing providers.

The GAO's written testimony concluded, "We found that while DOD and the private partners have taken steps to address concerns raised about their ability to adequately maintain and oversee the condition of these housing units and provide quality housing for servicemembers, the extent to which the efforts will be sustained and result in improvements remains unclear."

Continuing the Pressure for Change

To help make sustained oversight efforts a reality, the FRA legislative team continues to press for housing improvements. At a January 2020 event, Davis asked some Marines present if they had seen any changes in privatized housing since the NDAA became law the previous month.

"They all said housing was horrible and hasn't improved at all. That's when we knew something was wrong," Davis recalls. "From time to time in America, we have a disconnect. We have Congress pass something and everybody applauds, and then nothing happens. And that's what occurred here. And it's really

unfortunate, and it does have an impact on readiness."

To keep the pressure on lawmakers to see privatized housing improvement through to the end, the FRA legislative team is using their connections on Capitol Hill as well as grassroots advocacy tools.

"We've put the issue on our Action Center and we've asked people to write their congressmen and their legislators. We've had 1,000 people (do so) over the last week or so," Davis says. "We've provided testimony to the Senate Armed Services Personnel Subcommittee that the situation has not been fixed. ... We also worked with the Military Coalition, a group of 33 organizations, and put together some information for legislators. It's all signed by all 33 groups and so that gives it more push, more clout, in the legislature when it goes over there."

The Privatized Housing Experience Today

As this issue of *FRAtoday* goes to press, the COVID-19 health crisis has consumed most of Capitol Hill's legislative attention and suspended further work toward improving privatized military housing. But pests and mold are not taking a break for the pandemic.

While the GAO presented their final report on Capitol Hill, Ramirez was breathing a tentative sigh of relief at the end of over a month of battling to get termites and mold in her walls and HVAC system properly treated. Despite reporting suspicions of mold and water behind her wall for a year, Ramirez says Lincoln Military Housing refused to investigate the area "until the water finally burst through the wall."

"Our wall was left open for five days and it took an email before someone came out to look again," Ramirez recalls. "Turns out there should have been a containment unit up from day one. It took three more weeks for them to get the wall back up, another week for painting and HVAC. Another week for them to fix the windowsill they broke, clean the vents, and fix the floor they left paint on. ... At the end of the work, we had a walk-through with the new district manager, the maintenance manager, the regional manager, the regional maintenance manager, and a rep from the base military housing office. More issues were identified at that time, and we are still, 10 weeks later, waiting for solutions."

The Tenant Bill of Rights, Abridged:

1. The right to reside in a housing unit and community that meets applicable health and environmental standards.
2. The right to reside in a housing unit that has working fixtures, appliances, and utilities and to reside in a community with well-maintained common areas and amenity spaces.
3. The right to be provided with a maintenance history of the prospective housing unit before signing a lease.
4. The right to a written lease with clearly defined rental terms to establish tenancy in a housing unit.
5. The right to a plain-language briefing by the installation housing office on all rights and responsibilities associated with tenancy of the housing unit, including information regarding the existence of any additional fees or utilities payments, the procedures for submitting and tracking work orders, the identity of the military tenant advocate, and the dispute resolution process.
6. The right to have sufficient time and opportunity to prepare and be present for move-in and move-out inspections.
7. The right to report inadequate housing standards or deficits in habitability of the housing unit to the landlord, the chain of command, and the housing management office without fear of retaliation.
8. The right to access a military tenant advocate through the installation housing management office.
9. The right to receive property management services that are performed by professionally and appropriately trained, responsive, and courteous customer service and maintenance staff.
10. The right to have multiple, convenient methods of communicating with the landlord maintenance staff, and to receive consistently honest, accurate, straightforward, and responsive communications.
11. The right to have access to an electronic work order system through which a tenant may request maintenance or repairs and track the progress of the work.
12. With respect to maintenance and repairs to a housing unit, the right to the following: (A) Prompt and professional maintenance and repair. (B) Information about the required time frame for completion. (C) Prompt relocation into suitable lodging at no cost to the tenant if the unit is uninhabitable.
13. The right to receive advice from military legal assistance on resolving disputes with the property management company.
14. The right to enter into a dispute resolution process should all other methods be exhausted, with the possibility of receiving a reduction in rent, reimbursement or credit upon a decision favoring the tenant.
15. The right to have the tenant's basic allowance for housing payments segregated and held in escrow, with approval of a designated commander, and not used by the property owner, property manager, or landlord pending completion of the dispute resolution process.
16. The right to have reasonable, advance notice of any entrance by a landlord, installation housing staff, or chain of command into the housing unit, except in the case of an emergency or unit abandonment.
17. The right to not pay nonrefundable fees or have the application of rent credits arbitrarily held.
18. The right to expect common documents, forms, and processes for housing units will be the same for all installations.

Although Lincoln Military Housing has introduced a work order app to help residents submit and track maintenance requests, Aldred reports that the app is not user-friendly, and Ramirez has not found that having a record of her request improves response time.

“They have always been understaffed in the maintenance department, so while they move your request into ‘in progress’ quickly, you also get an immediate email saying, ‘We are currently behind in orders, but we should be able to take care of your request by the end of the week/beginning of next week,’” Ramirez says. “I have also noticed that recently all of my previous, completed maintenance requests have disappeared from the app.”

Fortunately for Aldred, her family’s experience in one of Lincoln’s newly constructed homes in Virginia has been a positive one. In May, when she discovered black, oily debris in her bathwater, Lincoln sent friendly and professional maintenance staff to repair her water heater two days later.

“Before the changes, there was sometimes an attitude and mindset of ‘Oh well’ if you had an issue, behavior that in the civilian world, landlords by laws and regulations cannot get away with,” she says. “Since the change last year, there is definitely a shift towards respecting tenant rights more.”

But Aldred adds that more needs to be done for many military families.

“We have been fortunate enough to be in renovated or new construction homes, but we have seen the other units that are not new or renovated, and they are run down and falling apart,” she says. “There are some places riddled with mold, and crumbling homes that need to be torn down and replaced.”

For lasting change, Ramirez is waiting for renegotiated contracts.

“Unfortunately, the contracts are so lopsided in favor of the housing companies, there isn’t much that can be done — and housing knows it!” she says. “I think the government needs to step up, find the inevitable loophole written into the contracts with these companies that allows them to claim housing is in breach, and rewrite these things to be in our favor.”

The Road Ahead on Capitol Hill

In Washington, Davis is optimistic that the Department Of Defense will implement meaningful improvements to the Military Housing Privatization

Initiative within the next year.

“The Department of Defense takes the GAO’s concerns pretty seriously and they’ll probably have a report coming out in the fall or something saying that ‘we’ve complied with this,’” Davis says. “When there’s a bad GAO report, they usually respond with something within six months or a year.”

He adds that the military services will be motivated to resolve housing issues because the bad press could reduce already flagging recruitment numbers. Davis hopes to use the FY2021 NDAA as an opportunity to press for fully funding oversight of the military housing program and re-evaluating how Basic Allowance for Housing

rates are calculated to give service members more housing options.

“They (the GAO) also want the audit conducted on BAH calculations, which we

have always been in favor of,” Davis says. “A long-term goal of ours is to have BAH be more reflective of reality.”

Raising BAH seems to be a point everyone can agree on.

“This program was predicated on the Basic Allowance for Housing remaining stable,” Corvias Partnership Advisor Heath Burleson noted in his written testimony for the March 3 hearing. “Instead, BAH has been reduced and troop draw-downs have decreased the market, all while expenses have increased, and homes have aged and require more capital investment. Stabilization of on-post Basic Allowance for Housing is the single-most important factor in ensuring long-term MHPI success.”

But for Ramirez, recalculating BAH in 2021 will be too late. As she and her two small children prepare to follow her husband to the D.C. area this year, privatized housing will be their only affordable option.

“Unfortunately, we are moving to an area that currently does not have housing options available for us in the civilian sector that would not put us into unnecessary debt,” she says. “We will be living in Lincoln housing on base and my only hope is that being a Marine base (instead of a Navy one), the conditions will be better.” **FRA**

Members can weigh in on this issue through the FRA’s Action Center at: www.votervoice.net/FRA/campaigns/73482/respond.

Submarine *BECUNA* (SS-319) is a Balao-class submarine launched on January 30, 1944. Launched in 1892, the cruiser *OLYMPIA* (C-6) is the oldest steel warship afloat in the world. Photo courtesy of the Independence Seaport Museum.



INDEPENDENCE SEAPORT MUSEUM

New Leadership Inspires a Renaissance on the Philadelphia Waterfront.

By Ann Norvell Gray

The Independence Seaport Museum started life in 1961 as the Philadelphia Maritime Museum in Philadelphia's historic Washington Square. Its founder, the prominent maritime collector J. Welles Henderson, was deeply aware of the city's maritime history and its importance to every aspect of the creation of the nation from its earliest Colonial days. His significant collection became the museum's initial assets, and remains in the archives and library that bear his name. The museum has moved twice, first in the 1970s into a bank building, and then in 1995 into its current spot at Penn's Landing on the banks of the Delaware, at which point the historic cruiser *USS OLYMPIA* (C-6) and submarine *USS BECUNA* (SS-319) were added to its collection.

After the first 15 years of its current residence on the waterfront, the museum was found to have suffered at the hands of a member of its leadership who had unacceptable ideas about who its money was meant to serve. The donors were not amused. As this situation was resolved, John Brady, who had for years directed the museum's Workshop on the Water boat shop project, was chosen to serve as CEO. After four years under his determined leadership, the museum received three grants generous enough to double its endowment.

"The Seaport Museum's mission is to deepen the understanding, appreciation and experience of the Philadelphia region's waterways," Brady told the Chestnut Hill Local in June 2015. "We do this with exhibits, hands-on activities like boat building, our ships ... and

activities on the water. ... We are using maritime history as a window into science, and using science as a way to have fun."¹

Its reputation restored and its benefactors re-engaged, the museum has continued its renaissance. Its virtual educational capabilities are readily visible on its website, Facebook page and other social media outlets.

The Site

In 1682, William Penn sited the city of Philadelphia where the Schuylkill River meets the Delaware. The Delaware River rises in New York's Catskill Mountains and flows through five states into Delaware Bay, which empties into the Atlantic Ocean at the southern tip of New Jersey. Its importance to the creation and sustenance of Philadelphia and to the entire Northeastern American economy, culture and government cannot be overstated.

The Schuylkill flows in a great looping curve from its source in Pennsylvania's anthracite coal country. As a lifeline to the Industrial Revolution, the river delivered millions of tons of coal from the Allegheny Mountain mines into Philadelphia to supply the iron and steel industry, and with it, enough devastating pollution to deprive aquatic life in the lower Delaware of enough oxygen to survive, and to allow the Schuylkill to catch fire more than once. Fast-forward to the present, and the Delaware River and Bay have been recognized as one of the nation's outstanding water pollution remediation and control success stories.



Construction on Schooner Diligence was completed in April 2016 by the staff and volunteers of the Museum's Workshop on the Water. The ship is a permanent fixture and unique experience located inside Independence Seaport Museum. Diligence is part of our Patriots and Pirates exhibit. Photo courtesy of the Independence Seaport Museum.

The Ships

Two veteran vessels are berthed in the Delaware as part of the museum's collections, and are perhaps the most visible and recognizable aspects of its commitment to maritime history. The larger and older of the two is the 1892 cruiser *OLYMPIA* (C-6), the oldest steel warship afloat in the world and one of only two World War I ships that remain. When it was launched, it was a marvel of new design and technology developed for the new steel Navy. Its 27 active years spanned six presidential administrations and two wars, including service as Commodore George Dewey's flagship in Manila Bay at the start of the Spanish-American War in 1898, and ending as it brought home the American unknown soldier who died in France during the First World War. Among its other missions, it delivered food and supplies for European communities decimated by the 1918 flu pandemic, a fact that has particular resonance with the world right now.

Nestled between *OLYMPIA* and the Penn's Landing walkway lies the WWII submarine *BECUNA* (SS/AGSS-319), a Balao-class submarine built in New London, Connecticut, and launched in 1944. "Becky" gets its name from a Mediterranean fish similar to a pike. Its first job was to find and

neutralize Japanese warships in the Pacific. In the 1950s, it was converted as part of the Navy's Greater Underwater Propulsion Program. As an upgraded GUPPY I, it was deployed in the Atlantic to shadow and listen in on Soviet submarines during the Cold War, and saw service during the Korean and Vietnam conflicts before retiring to serve as a training ship. Like the respected old professor it is, its job now is to rest at Penn's Landing and educate younger people about its place in maritime military history.

The Workshop on the Water

A third historic vessel has been re-created to rest inside the museum and usually proves irresistible to curious youngsters who are encouraged to get their hands on every part of it. The schooner, named *DILIGENCE* for the 18th century schooner of the same name designed and built in Philadelphia, is a full-size waterline model that was constructed as part of the museum's Workshop on the Water. In the workshop's full-scale boat shop, projects include the restoration of old boats, the construction of new ones, and some repairs and maintenance for the museum's own ships and artifacts. As part of the museum's commitment to education and community service, an after-school program supports STEM learning



Did you know that 15 million people or 5% of the U.S. population, drink water from the Delaware River? Visitors can discover the wonders and challenges of our regional waterways. Play along on our high-tech River Continuum Wall for the answer. Photo courtesy of the Independence Seaport Museum.

by using boatbuilding to teach basics of engineering, math and science; to model leadership skills; and to introduce its students to the ecological importance of the rivers around them. For some of these urban youngsters, this is the first time they have ever been aware of the rivers that surround their city.

The Ship Model Shack

On Saturdays and Sundays, members of the Philadelphia Ship Model Society man this fully outfitted model-building studio so that visitors can watch them work on their own projects and talk with them about this craft. The society is housed at the museum and is the oldest organization of its kind in the country. Their generosity with what they know is heartwarming, the care and precision of their work is hypnotic, and the resulting models are beautiful to see. Visit the society's website and watch the short film "Closer you Look by PSMS" to see them in action.

The Installations and Activities

As this issue of *FRA* today goes to press,, the museum is closed to the public with no prediction of when it may reopen. In response, the staff has ramped up its already substantial online activities to give virtual tours of the ships, to keep its digital educational

outreach to Philadelphia's schools lively and engaging, and to describe for us the current exhibits so that we can be armchair visitors. A link in the Internet Resources section on page 32 connects you to the museum's active page of digital resources, where you can learn more about Philadelphia's maritime history, take virtual tours of the galleries or download activity pages for homebound children. The schooner *DILIGENCE* is the centerpiece of "Patriots and Pirates," an exhibit illuminating the connection between the threat from pirates and Philadelphia's role in the establishment of the U.S. Navy. The catalog for "Skin & Bones: Tattoos in the Life of the American Sailor" can be thumbed through by following the link in the Internet Resources.

The museum's Facebook page is full of demonstrations and activities to dive into. A post from May 10 commemorates the 1797 launch of the *UNITED STATES*, and includes a photo of the model. Every Wednesday is "Workshop Wednesday," for which staffers from the Workshop on the Water demonstrate their skills. Chief Curator Craig Bruns hosts the weekly "Collections Corner" to read you an 18th century letter of introduction instrumental to the creation of America's commercial relationship with China, or show you an odd model ship formed



The Ship Model Shack is the home of the Philadelphia Ship Model Society, the oldest ship modeling society in America. Photo courtesy of the Independence Seaport Museum.

Independence Seaport Museum

211 S. Christopher Columbus Blvd.
Philadelphia, PA 19106
215-413-8655

Hours

March through September:

10 a.m. - 5 p.m. daily

October through December:

Mon. - Tues.: Closed

Wed. - Fri.: 10 a.m. - 3 p.m.

Sat. - Sun.: 10 a.m. - 5 p.m.

Last ticket sale is 30 minutes prior to close. Check website for holiday hours.

Parking

Discounted parking available at the Hilton parking garage next door, and at the Penn's Landing Walnut Street Parking Lot.

Admission

Adults:

Museum: \$10

Ships: \$10

Both: \$18

Seniors (65+), Military, Children:

Museum: \$10

Ships: \$10

Both: \$14

Children 2 and younger: Free

Members: Free

on a chicken bone. Kevin Smith, the curator of ships, has created a virtual tour of *OLYMPIA* in a series of short episodes, each dedicated to one functional area of the ship.

Memorial Day in Shutdown

Perhaps the most affecting of all the Independence Seaport Museum's virtual presentations was posted on Monday, May 25, when the COVID-19 sequestration forced the cancellation of Memorial Day commemoration ceremonies across the nation. Instead, CEO John Brady spoke alone from his quarters about the cruiser *OLYMPIA*'s losses in the 1918 flu pandemic, and its service to suffering communities in Europe while mourning its own. He was followed by retired Navy Capt. Lou Cavaliere, vice chair of The Chapel of Four Chaplains, who honored the front-line workers during the current crisis as well as those who gave the last full measure of devotion. Then, in a video segment filmed by Brady, Luke Clauson, living history crew member on the

OLYMPIA, closed the ceremony from the ship's deck with the saluting battery.

Philadelphia's rich history and influence on who we are as a nation is surely linked to its geographical position and its reliance on commercial and military vessels. The Independence Seaport Museum understands that a thorough understanding of Philadelphia's maritime history and an abiding respect for its waters are critical to the city's future, and continues to strengthen its contribution with preservation, education and community service. **FRA**

1. Delaware River, Lifeblood of the Northeast;
www.americanrivers.org/river/delaware-river

Internet Resources:

Museum website:

<https://www.phillyseaport.org/>

Digital activity resources:

<https://phillyseaport.org/digital-resources>

Exhibit catalog:

<https://www.phillyseaport.org/SkinandBones>

Model shop photos and video:

<https://www.philadelphiashipmodelsociety.com/ship-shack-tivities>



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What My Vote Will Mean to Me

By Taylor Smith, Branch 38, Northwest Region

The privilege to vote is a fundamental right woven throughout the Constitution of the United States of America. Numerous amendments work towards extending this ability to all citizens. Because of the right to vote, I can influence what happens in our government, express my opinion, and take action instead of complaining.

To me, my vote will mean I can take action. Everyone seems to have something to say, especially when it comes to politics. Many just complain, and few do anything about it. My vote will be a way for me to actively participate in our government. Doing so doesn't have to be a full-time job; it can be as simple as submitting a ballot. If a voter refuses their vote, then they pass up their ability to enact change on the issues they so often debate.

Because of my vote, I will express my opinion. A ballot gives citizens the ability to convey themselves and give their honest input on major political decisions, especially those that determine who will represent them. No one has the power to decide where anyone else's vote will go. They can try to persuade, but the final decision depends on each voter.

My right to vote means I can influence our government. So many citizens reject their right to vote under the assumption that it doesn't matter. Maybe their vote only counts as one person, but it still counts as a whole vote. A Virginia election was determined by drawing a name from a bowl after the votes were tied. One vote would have made the entire difference here. Each vote matters. My vote means that I matter in our government.

Thanks to the right to vote, I will act to express my opinion and participate in our government. This ability is one of the many blessings enjoyed by citizens in the United States that isn't found in every country. It is our responsibility to utilize this privilege and keep our government running in the way it was designed. I am excited for the day I will finally get to submit my ballot.

Congratulations to the 2018–2019 FRA Americanism Essay Contest winners!

The overall winner was Taylor Smith, Branch 38, Northwest Region.

Grade 7 Winners

1st Place	Garrett Ham	Branch 251, South Central Region
2nd Place	Carson Stokes	Branch 99, East Coast Region
3rd Place	Rebecca Souza	Branch 287, West Coast Region

Grade 8 Winners

1st Place	Maddie Mahon	Branch 197, West Coast Region
2nd Place	Riley Parker	Branch 293, East Coast Region
3rd Place	Allie Stover	Branch 294, Southeast Region

Grade 9 Winners

1st Place	Ryan Chan	Branch 101, West Coast Region
2nd Place	Natalie Fibelkorn	Branch 44, Southeast Region
3rd Place	Zachary Miranda	Branch 70, Southwest Region

Grade 10 Winners

1st Place	Logan Mathews	Branch 316, North Central Region
2nd Place	Brooke Williams	Branch 70, Southwest Region
3rd Place	Christina Frank	Branch 269, Southeast Region

Grade 11 Winners

1st Place	Jordan Alexis Mapp	Branch 269, Southeast Region
2nd Place	Ronnie Franklin	Branch 06, East Coast Region
3rd Place	Samuel Rowley	Branch 185, West Coast Region

Grade 12 Winners

1st Place	Taylor Smith	Branch 38, Northwest Region
2nd Place	Payce Rohrer	Branch 217, East Coast Region
3rd Place	Ghisel Escalona	Branch 113, West Coast Region



AMERICANISM ESSAY CONTEST RULES

1. All entrants shall be students in grades seven through 12 (or equivalent).
2. Entrants must be sponsored by a branch of the Fleet Reserve Association or a unit of the Ladies Auxiliary, or by an FRA Member-at-Large.
3. The essay shall be on the theme designated and shall not exceed 350 words.
4. The essay shall be legibly written or typed on one side of the paper.
5. The title of the essay shall be written or typed at the top of the paper.
6. A student may submit only one entry each year.
7. Each entry must be accompanied by a separate sheet stating: the entrant's name, address, zip code, telephone number, school grade (or equivalent) and school name (or the words "home schooled"), as well as the number of words in the essay and the name of the sponsoring branch, unit or Member-at-Large.
8. Entries submitted to branches shall be submitted to the Branch Americanism-Patriotism Committee and postmarked no later than December 1 for judging at the branch level. Entries sponsored by a Member-at-Large shall be submitted to the national chairman and forwarded to an appropriate branch for judging in their respective grade group. All entries shall be postmarked no later than Dec. 1.



FRA AMERICANISM ESSAY COVER SHEET

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone Number: _____

Email Address: _____

Name of School: _____ Grade: _____

Number of Words in Essay: _____

Sponsoring Member/Branch/Unit: _____

Sponsor's Address: _____

City: _____ State: _____ Zip: _____

Parent/Guardian Permission: I understand that my student is participating in FRA's Americanism Essay Contest and authorize FRA to publish photos of him/her if he/she should receive recognition for this entry.

Parent/Guardian Name: _____

Parent/Guardian Signature: _____

Note: Please type or write legibly.

PLEASE USE THIS FORM ONLY - NO OTHER ACCEPTED



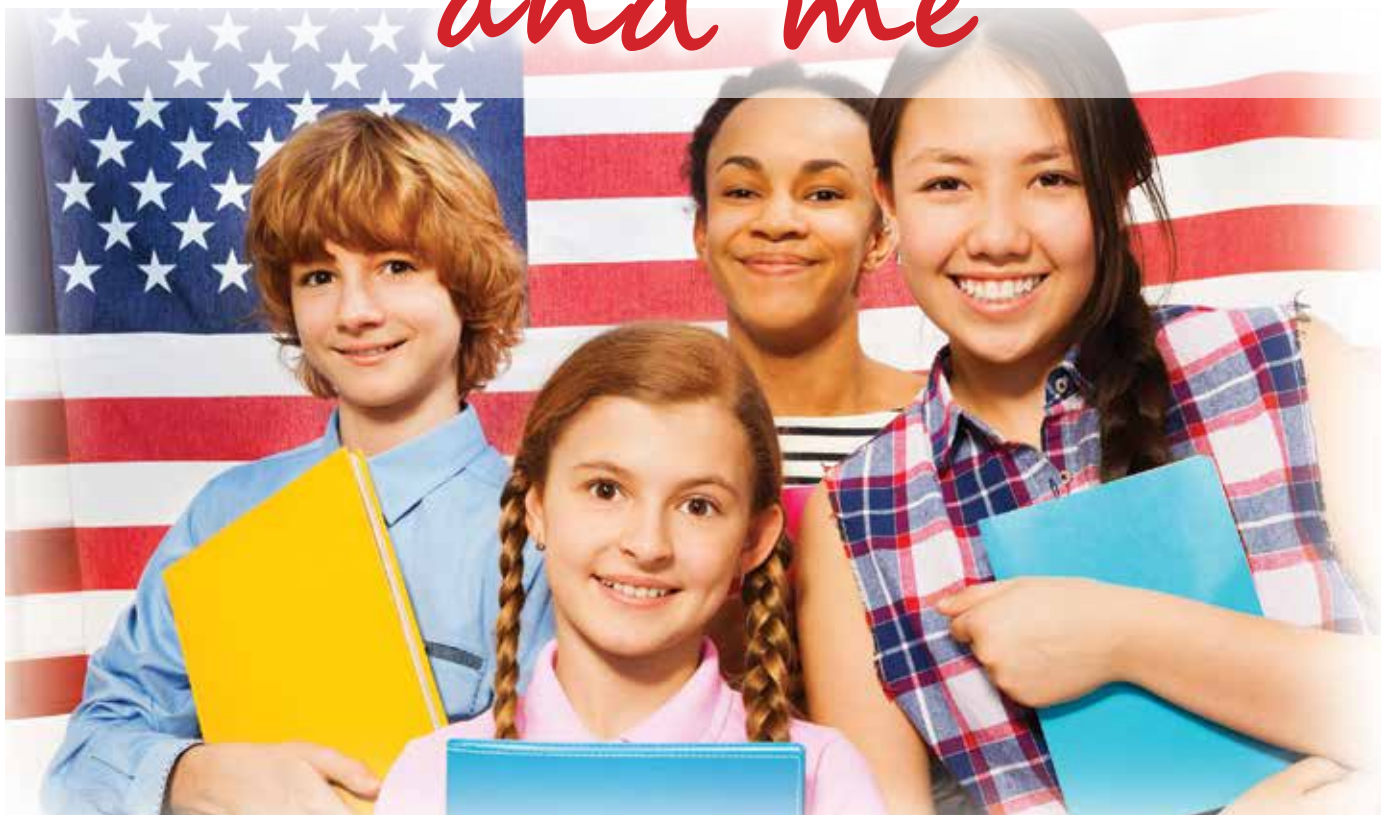
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2020-2021

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Deadline: December 1, 2020
Requirements: 350 words or less about "The Bill of Rights and me."
Website: www.fra.org/essay

For information about the contest, contact:

School Counselor: _____

FRA Essay Chairman: _____

FRA Branch: _____

Telephone: _____

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Any member of the FRA or Auxiliary who sponsors or recruits:

- **1 active duty enlisted member** of the U.S. Navy, Marine Corps, and Coast Guard will receive a Navy, Marine Corps or Coast Guard pin respectively.
- **1 new active duty shipmate** from each branch of services will qualify for **The National President's Membership Club**.
- **3 new or reinstated shipmates** will receive the **Recruiting and Retention 2020-2021** pin award.
- **5 new or reinstated shipmates** in one membership year will receive the **Recruit Five Moving Forward** pin and a one-year extension of his/her existing membership (valued at \$40). If the sponsor is a Life Member, a \$40 membership gift certificate can be given to any current or new shipmate the recipient desires.
- **10 new or reinstated shipmates** shall be presented with a **Gold Lapel Button** emblem of the Association, a Gold Membership Card, and a Letter of Commendation signed by the National President.
- **32 new or reinstated members** during the membership year will receive **Life Membership or \$100 cash**. For each subsequent 32 members recruited, a Shipmate will receive an addition \$100.
- **50 new or reinstated members** will receive a **Silver Anchor Squadron Award Pin**, a Silver Anchor Squadron Certificate and a Letter of Commendation signed by the National President.

Awards are issued quarterly and will be shipped to your affiliated branch, directly to the Shipmate or a Member-At-Large.



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www.fra.org

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Member No.: _____ Branch No.: _____

Name: _____ Rate/Rank: _____

Address: _____
Street Lot/Space City State Zip Code

Date of Birth: _____ SS No. (Optional): _____ Phone: () _____

Service: _____ Status: _____ Membership Pref.: Branch No. _____ ☐ Nearest to home ☐ Member-at-large

Previous FRA member: ☐ No ☐ Yes If yes, previous Member No.: _____

Email Address: _____ Spouse's Name: _____

Applicant's Signature: _____ Date: _____

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Exp. Date: _____ Signature: _____

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July 2020

Virtual Meetings are Common and Easy to Use



Christina
Hitchcock

With all the changes to our normal routines because of the COVID-19 epidemic, I wanted to share some positive news. This month I am going to discuss how branches have adapted to using online virtual meeting technologies in lieu of face-to-face get-togethers.

First off, it is worth understanding what these technologies are all about, if you have never participated in a virtual meeting. Online meetings evolved from conference call systems, where each participant dialed into a common telephone number to get connected so they could talk to one another. These services were voice-only and were very popular in the business world for a long time. They remain available today, though in practice, their use is rapidly dwindling.

Online meeting platforms have taken their place. There are many; they go by names such as Webex, GoToMeeting, Zoom and RingCentral. Instead of dialing a telephone number (although they still all offer that option as a backup for people who can't connect to the internet), you install an application on your desktop, laptop, tablet or smartphone and use that to connect to a virtual meeting. Once connected, you can talk and listen just like the old telephone systems. You can also share a camera feed so people can see you, and of course, you can see them, but that is optional. You can also share electronic documents, participate in editing them with electronic "pens" and perform a lot of the same work from your living room, just like you would during a real branch meeting. The only things missing are the coffee and the box of donuts!

These virtual tools are all very useful and do not require the latest and greatest equipment to work. As mentioned, however, they do offer various options for pure telephone-based participation. You will not have the visual component, but you will not be excluded either. If you are unsure if your branch is conducting a virtual meeting, please call your branch secretary and let them know you are interested. Ask them how to be included in the next virtual meeting. The



Branch 115 recently used Zoom for their meeting.

secretaries may need to know how many Shipmates to expect on the meeting before setting it up. Since many Shipmates cannot receive meeting invitations by email, branches may need a separate, mailed notice followed up with a telephone-based way to join the meeting.

With that said, if you do have a computer with internet access, or a relatively new smartphone and the issue is simply that you do not know how to use it to get connected, please call your branch and ask them to help you. We do not want to lose your input and opinions because of a technical support issue! Like any new experience, there is a learning curve, but it is not too steep and provides huge dividends, especially in this "new normal" we are all facing.

Finally, just a brief reminder that most FRA branches have been calling and emailing their members during the stay-at-home period. If you have not had a call from your branch, please consider that it might be because the branch records do not have a current phone number for you. Give them a call directly and verify your information. It only takes a minute, and you will enjoy the bonus of getting an update from branch officers as well! You can always call FRA Member Services at 800-372-1924 to get your branch officers' contact information, or you can use the new Branch Locator tool online at www.fra.org/BranchLocator. **FRA**

Yours in Loyalty, Protection and Service,
Christina Hitchcock

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

1. BRANCH 146, JOHNSVILLE, PA.

State Rep. for the 152nd Legislative District Thomas P. Murt visited Branch 146 to brief Shipmates on benefits and services for veterans and beneficiaries in Pennsylvania during the March 10th meeting. Rep. Murt is a member of the Governor's Advisory Council on Veterans Services.

2. BRANCH 94, CORPUS CHRISTI, TEXAS

Emily Clark placed first in the 11th Grade South Central Regional Finals for the Americanism and Patriotism Essay Contest. Her essay was forwarded to the national competition. Every entrant judged at the national level receives a certificate of recognition.

3. BRANCH 4, WASHINGTON, D.C.

Branch and unit members gathered at Arlington National Cemetery in January. Each has a family member buried at Arlington National Cemetery. (L to R) Marco Flores, Unit 4 member Michel Padama, Unit 4 President Grace Villanueva, Chico Fernandez, Dana Kibic Tayac, Claire Kibic Flores and Mely Bungato Ocampo.

4. BRANCH 24, ANNAPOLIS, MD.

A rendition of a U.S. Navy Mark V diver's helmet from E.L. & Company was donated to the Carl Brashear Foundation and is displayed at the Carl Brashear Conference Center on Joint Expeditionary Base Little Creek- Fort Story in Virginia. (L to R) Philip Brashear, Kirk Towner and Tony Palm.

5. BRANCH 22, PENSACOLA, FLA.

(L to R) Bob Hall receives his FRA recruiting pin from Branch President Jim Richmond during their general meeting in March.

6. BRANCH 31, PEABODY, MASS.

Veterans placed flags on veterans' graves at the Peabody Veterans Council at Cedar Grove Cemetery and St. Mary's Cemetery (social distancing rules were in effect). The Branch 31 Shipmates pictured are, NP Donna Jansky, Branch President Bob Dunne and Shipmates Harry Gardner and Walter Blazewicz.

7. BRANCH 104, PUYALLUP, WASH.

(L to R) PNP John Johnson (L) and Jim Jones (R) presented Nahum Daskow (center) with his 60-year pin and certificate. Shipmate Rex Faubion was on the camera. Congratulations, Shipmate "Dos," and thank you for your many years of service.





8. BRANCH 126, JACKSONVILLE, FLA.

(L to R) Donald Rodely, Elmer Wine, Branch President James J. Thomas, Al Peter and Ed Gribbin participated in the 2019 Veterans Day parade in Jacksonville, Florida. Photo by NES/Unit President Veralyn Thomas.

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

FRA South East Regional President Laurie Bailey participated in the Pearl Harbor Remembrance Ceremony that is held each year on Dec. 7 at the Patriots Point Naval & Maritime Museum.



10. BRANCH 208, JACKSONVILLE, N.C.

This year's Contest Winners. (L to R, front row) Shipmate Luis Alers; Maddy Templeton, Rebecca McLean, Caleb Mendiola and Charlie Skala, all from Infant of Prague Catholic School; Haley Moore from Swansboro Middle School and Elizabeth Schwend, Nathaniel Presson and Karl Benson, all from Lejeune High School. (L to R, back row) Branch President Raymond Applewhite, Erik Williams from Infant of Prague Catholic School, Shipmate Gerald Gray Jr., Branch Chaplain Alexander J. Nevglowski Sr. and Branch Secretary Paul Miethker.



11. BRANCH 222, SLIDELL, LA.

The Coast Guard CPO selectees had a very successful car wash in the parking lot of American Legion Post 374. They wish to thank everyone for their support. (L to R) BMC Jason Boudreaux, BMC Jeremy Shaffer, CSC Beau Roper, OSC Bobby Cook, BMC Nick Testa (with Calyn, Melina and Ethan Testa), BMC Jeremy Devross, SKC Brady Adkins, ETC Derrick Brown, CWO Simson King, Jahsinh King and ENS Daniel Crisci.



12. BRANCH 161, KANSAS CITY, KAN.

(L to R) Current RVPNC Jerome Lickteig welcomed NED Chris Slawinski to the 2019 North Central Regional Convention in Nashville, Indiana. Slawinski was a candidate for National Executive Director at the time.

Submit a photo for Shipmate News by email as a high-quality attachment in jpeg format to FRAtoday@fra.org. Please include a brief description and include the names of those pictured.

In Memoriam

Name	Rating	Branch			
Adams, Dale A.	SWCS, USN	04	Griswold, Shelby F.	CPO, USN	94
Adragna, Salvatore	SK2, USN	MAL	Hadfield, Donald J.	HM1, USN	01
Aki, Edward K.	GYSGT, USMC	230	Hamus, Jerome H.	SK1, USN	238
Arellano, Renato S.	MSC, USN	MAL	Higgins, Harley J.	CDR, USN	182
			Hines, Kenneth	CPL, USMC	382
Bailey, Richard	ADJ1, USNR	MAL	Hudson, Kenneth J.	CTACS, USN	31
Beale, Donald K.	MSGT, USMC	208	Humler, Paul E.	CWO3, USN	24
Bradley, Douglas	BUC, USN	31			
Bundy, Norman J.	CPL, USMCR	MAL	Jorgensen, Thomas G.	GMGC, USN	MAL
Christy, Robert L.	SCEM, USN	24	Keck, Clifford E.	ETN2, USN	301
Cieslewicz, Anthony	ADJ1, USN	MAL	Kilhefner, Carl A.	CPL, USMC	115
Consa, Robert	SM1, USN	MAL	Koch, Edward B.	SMC, USN	90
Criswell, Vivian C.	ENC(SS), USN	20	Kovach, Joseph	DK1, USN	166
			Kuisel, Harold W.	SK1, USN	298
Davis, Chester M.	BMC, USCG	MAL			
Davis, Earl J.	TMCS, USN	MAL	Lampkin, Clarence	CS1, USN	161
Deneka, Harry	QMC, USN	MAL	Lehner, Will S.	PO1, USN	238
Durkee, Kenneth L.	ATCS, USN	14	Litz, John J.	GYSGT, USMC	60
			Logan, Clarence W.	SD1, USCG	212
Eaton, William B.	AO1, USN	MAL	Low, Robert R.	YN1, USN	08
English, James M.	POC, USN	254			
			McCabe, Eugene M.	ETCS, USN	MAL
Fetterly, L. J.	ATCS, USN	184	McLaughlin, Robert D.	HMC, USN	MAL
Fleming, John P.	SMC, USN	MAL	Medina, Alfonso	POCS, USN	MAL
Foust, Richard W.	PNC, USN	57	Mejia, Edilberto R.	SD2, USN	247
Frerich, William A.	ENC, USN	MAL	Merchant, William J.	AEC, USN	22
Frontz, Kenneth D.	AFCM, USN	91	Mich, Norman F.	RM1, USN	MAL
			Mitana, John	HTC, USN	115
Gage, Ronald D.	MSGT, USMC	181	Moore, Stanley R.	JOCS, USN	08
Gomez, Fabian	LT/CWO/CPO, USN	293			
Graham, Stanley C.	AVCM, USN	MAL	Nicholson, James H.	TMC, USN	34

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In Memoriam

Owens, Douglas M.	OSC, USN	59	Turck, James	RMC, USN	MAL
			Vearil, Raymond F.	ATC, USN	126
Parker, Ralph G.	CPO, USN	MAL	Wagner, Harry E.	MMC, USN	258
Price, James M.	YN1(SS), USN	162	Wagner, Vernon E.	ADJ2, USN	MAL
Przybyl, Florian P.	EMCS, USN	MAL	Wallace, Terrill E.	POC, USN	17
Repenning, Roy D.	USN	334	Watkins, Robert L.	QMC, USN	MAL
Rybczynski, Richard C.	HM1, USN	146	Watson, Carol	1LT, USN	293
Sanders, Gerald W.	USN	156	Weir, Michael D.	OTCS, USN	MAL
Schulrud, Arthur W.	EMC, USN	238	Willis, Charlie W.	MSC, USN	60
Sheber, Alfred	IC1(SS), USN	226	Winters, Alfred C.	DKC, USN	MAL
Sikes, Thomas	DP1, USN	MAL	Wood, Charles R.	HMC, USN	113
Smith, Dennis L.	MS1, USN	MAL	Young, Milam C.	ET1, USN	MAL
Stoneypher, Carl	ADJ1, USN	94			
Szpiech, John F.	ADJ1, USN	24			
Thompson, Jan R.	ATC, USN	91			
Tolos, Ernest G.	LCPL, USMC	147			

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

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

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

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REUNIONS

USS RANGER (CV/CVA-61)

9/30/2020 - 10/3/2020
Norfolk, Va.
Contact: Tom Ballinger
Telephone: 210-403-3302

USS CANBERRA (CAG-2/CA-79)

9/30/2020 - 10/4/2020
Pittsburg, Pa.
Contact: Ken Minick
Telephone: 740-423-8976
Email: usscanberra@gmail.com

USS KASKASKIA (AO-27)

9/30/2020 - 10/4/2020
Columbus, Ohio
Contact: Larry Kish
Telephone: 614-266-6095
Email: lrkish1@gmail.com

NMCB 3 NAVY SEABEES VETERANS' REUNION

10/1/2020 - 10/4/2020
Branson, Mo.
Contact: Victor Horvath
Telephone: 832-722-9434
Email: bigbuzzard@outlook.com

USS PRESTON (DD-795)

10/1/2020 - 10/5/2020
Washington, D.C.
Contact: Bob Werner
Telephone: 703-860-0420
Email: rm_werner@hotmail.com

USS MOUNTRAIL (APA-213)

10/1/2020 - 10/4/2020
Biloxi, Miss.
Contact: Con Dicoio
Telephone: 973-725-1974
Email: dicoio44@aol.com

USS LASALLE (LPD-3/AGF-3)

10/6/2020 - 10/8/2020
Pensacola, Fla.
Contact: Andy Anderson
Telephone: 256-345-5711
Email: ceanders@hiwaay.net

USS TAKELMA (ATF-113) / NAFTA

10/6/2020 - 10/9/2020
Albuquerque, N.M.
Contact: Dick Schreifels
Telephone: 651-455-1876
Email: richard_rosemary@msn.com

USS SPERRY (AS-12)

10/7/2020 - 10/10/2020
Indianapolis, Ind.
Contact: David Jackson
Telephone: 360-435-6919
Email: djpanda34@cs.com

USS SARATOGA ASSOCIATION

10/7/2020 - 10/11/2020
San Diego, Calif.
Contact: Steve Medina
Telephone: 804-589-1170
Email: steven.medina55@yahoo.com

USS SEA CAT (SS-399)

10/7/2020 - 10/11/2020
Summerville, S.C.
Contact: Edwin Hymer
Telephone: 515-981-3006
Email: ednmeg@mchsi.com

USS HENRY L. STIMSON (SSBN-655)

10/7/2020 - 10/11/2020
Erlanger, Ky. / Cincinnati, Ohio
Contact: Dick Young
Telephone: 513-615-2910
Email: stimson655reunion2020@aol.com

PATRON FOUR FIVE ASSOCIATION

10/7/2020 - 10/11/2020
Jacksonville, Fla.
Contact: Doug Mitchell
Telephone: 678-650-7500
Email: poohbearmit@aol.com

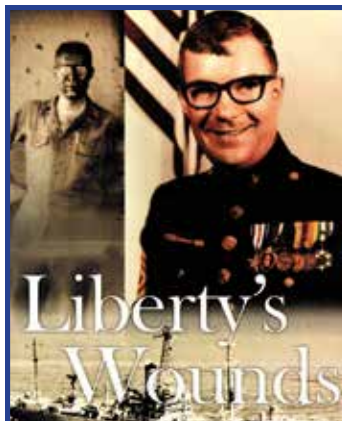
USS REEVES (DLG-24/CG-24)

10/8/2020 - 10/12/2020
San Diego, Calif.
Contact: Thomas Bailey
Telephone: 719-647-2872
Email: tombailey@ussreeves.net

NMCB 1, NMCB 9 AND NMCB 10 REUNION

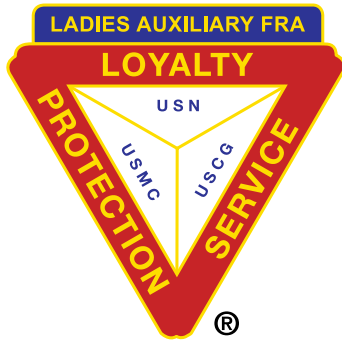
10/15/2020 - 10/18/2020
Gulfport, Miss.
Contact: Peter Dowd
Telephone: 781-837-0393
Email: seabeemcb1@yahoo.com

A list of reunions is at: www.fra.org/Reunions. LookingFor/Reunions must be submitted online, via email to reunions@fra.org, or in writing to FRA LookingFor/Reunions at 125 N. West St., Alexandria, VA 22314.



Bryce Lockwood was the only U.S. Marine to survive the Israeli attack on the **USS Liberty** on June 8, 1967. Liberty's Wounds by Jeremy P. Amick is his fascinating biography. Available for purchase at www.missouriattwar.com and online retailers such as Amazon.

LA FRA MEMBERSHIP APPLICATION



ABOUT OUR ORGANIZATION: Founded in 1930, the LA FRA is a federally chartered organization. LA FRA Units are located throughout the United States and the Philippines. Eligible persons may also become Members-at-Large (MAL) who do not have access to, nor desire to join a Unit. The LA FRA has a proud standing tradition and heritage that supports this great nation and recognizes the sacrifices, past and present, of those who kept us strong and free.

WHAT WE DO: The LA FRA plays an active role in our communities. Local units sponsor youth programs, welfare projects, social and patriotic activities to benefit the communities at large, veteran programs and the active duty community. The organization provides annual scholarships to outstanding students each year.

WHO CAN JOIN? All applicants must be at least sixteen (16) years of age. Membership in the Ladies Auxiliary of the Fleet Reserve Association is limited to spouses, parents, grandparents, sisters, brothers, children, stepchildren and grandchildren not less than 16 years of age of members of the Fleet Reserve Association and widows, widowers, parents, grandparents, sisters, brothers, children, stepchildren and grandchildren not less than 16 years of age of persons who were members at the time of death or eligible to be members of the Fleet Reserve Association at the time of death.

HOW CAN I JOIN? Members fall into two categories. Members who belong to an LA FRA Unit or Members who do not but join as "Members-at-Large."

Join the Ladies Auxiliary of the FRA (DBA Auxiliary of the FRA)

Name in Full: _____
(First) (Middle) (Last)

Address: _____
(Street) (City) (State) (Zip + 4)

Telephone: _____ Date of Birth: _____

Email: _____



The following service member information validates this application:

(Serviceman's Full Name) (Rate/Rank) (USN/ USMC/ USCG)

☐ Certify that the information is true and accurate and that my sponsor is a member of FRA Branch _____ or is MAL

☐ Certify that the information is true and accurate and that my sponsor was eligible for membership at the time of death.

Unit Preference _____ Applicant's Signature _____ Date _____

Recruiter _____ Member # _____ Unit/Branch # _____

Verified by _____ Title _____ Unit/Branch _____ Date _____



I am the:

	Wife		Mother
	Sister		Father
	Daughter		Widow
	Stepdaughter		Widower
	Husband		Granddaughter
	Brother		Grandson
	Son		Grandmother
	Stepson		Grandfather

Annual Membership Dues:	
	\$20.00 for 1 Year
	\$40.00 for 2 Year
	\$60.00 for 3 Years
	\$80.00 for 4 Years
	\$100.00 for 5 Years

A Message from the LA FRA South Central Regional President



During these trying times with COVID-19, I have been unable to travel this quarter. I have stayed in touch with the units in the South Central Region via telephone. Hopefully with things starting to reopen, we will be able to get back to our normal activities. The units continue to collect items to donate to nursing homes. We have members making masks for hospitals and veteran nursing homes. Some members are volunteering at soup kitchens helping to feed the needy.

Congratulations, Laura!

Each year, the Austin Young Lawyers Association presents the Liberty Bell Award to an outstanding non-lawyer in Texas who has made selfless contributions to their community and strengthened the effectiveness of the American justice system by instilling a better understanding and appreciation of the law. This year's winner is Travis County District Clerk Executive Assistant Laura Jimenez. She is the South Central regional secretary and a member of Unit 201.

Convention Time

The South Central Regional Convention will be held at the LeBossier Hotel & Event Center located at 4000 Industrial Drive in Bossier City, Louisiana, 71112. The convention begins on Aug. 20 and runs through Aug. 23. The room rates are \$69.00 plus tax per night. The telephone number to make reservations is: 318-747-0711. In order to get the special room rate, say you are with the Fleet Reserve Association. **FRA**

In Loyalty Protection and Service,
Gini Larson

Gini is the LA FRA South Central regional president.



South Central Regional Vice President John Neal (who is also a past South Central regional president) presented a check to Branch Manager Kandi Savoy during a recent branch fundraiser. Savoy is also a member of Branch 162.



A free breakfast buffet is provided at Naval Air Station Corpus Christi, Texas, for the Navy-wide E-6 Advancement Examination. The breakfast is courtesy of both FRA Branch and Unit 94, and the Corpus Christi Navy League.



FRA PNPs attended the Marine Corps Birthday Ball. (L to R) Kyle Kruger; Col. Glenn McDonald, USNR; Col. Brett Ritterby, CO MATSG; LA FRA and PNP Gini and FRA PNP Don Larson.

Is Your Portfolio as Efficient as It Could Be?

When you look at a line chart of an investment's historical performance, one feature to note is its volatility — how frequent and how extreme the ups and downs have been. This is significant because volatility is the most commonly used measurement of an investment's risk. The greater the volatility, the riskier the investment is considered to be.

If you viewed a chart comparing the stock market's versus the bond market's performance, you would see stocks have been significantly more volatile than bonds. Logically then, a 100 percent bond portfolio should be less risky than one including both bonds and stocks. Right? Not so fast.

According to a Morningstar study for the years 1970 through 2018, a portfolio comprising 67 percent bonds (measured by the 20-year U.S. government bond) and 33 percent stocks (using the S&P 500 index) offered less risk and better returns than a 100 percent bond portfolio. In other words, the former was more “efficient” than the latter, which points to a concept investors should be aware of: the efficient frontier.

Start with the Basics

Having a grasp of the efficient frontier begins with understanding:

- The relationship between risk and return.
- How diversification can help manage risk and return.

In general, risk and return go hand in hand. As an investment's risk increases, so should its return. If you buy a Treasury bond, the return will probably be low because the risk of default is low. If you buy a stock, however, the potential risk can be significant — think back to what happened to stocks during the Great Recession — and you should expect a greater return potential as “compensation” from the market for accepting that additional risk.

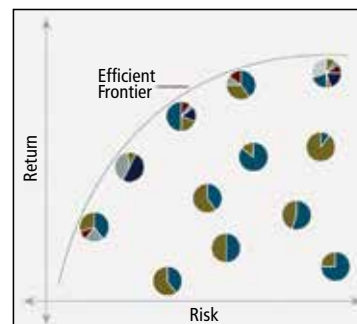
Diversification is simply blending different investments in a portfolio in an effort to manage risk and return. The result is your “asset allocation.” A very simple asset allocation might include stocks, which tend to be risky but offer growth potential, and bonds, which have been more stable and provide income (interest). You can help manage your risk and return by how much you allocate to each type of investment. For example, if you have a 75 percent stock and 25 percent bond portfolio, it should

offer a greater risk and return potential than one that is 25 percent stocks and 75 percent bonds.

Getting to an Efficient Frontier

There are lots of other investments for you to choose from, and there are an infinite number of portfolios you could construct from the stocks, bonds and other assets available. Each of these blends has a unique overall risk and return level. If you plotted them all on a chart, you'd likely see what's shown in this hypothetical graph. The “pies”

— representing different asset allocations — farthest to the left and highest up are the ones with the best expected risk/return trade-offs. If you connected



those “dots,” you would have it: the efficient frontier.

That's what the efficient frontier is, but what does it mean for investors?

It means that if your risk/return trade-off doesn't land along the frontier, your portfolio is not as efficient as it could be. You're taking on too much risk for the level of return you're getting, and you probably need to make adjustments to decrease risk, improve return, or both.

Finding Help

Determining whether your portfolio is as efficient as it could be may require help from a professional financial advisor. He or she will likely ask about your goals (what you're investing for), time horizon (how long until you need to tap into your investments) and risk tolerance (how comfortable you are with swings in your portfolio's value). Based on your responses, your advisor can help build a portfolio designed to help reach your goals as efficiently as possible. **FRA**

Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns. S&P 500 comprises 500 stocks chosen for market size, liquidity, and industry group representation. It is a market-value-weighted index; each stock's weight in the index is proportionate to its market value. It is one of the most widely used benchmarks of U.S. equity performance. The indices are provided for informational purposes only; investors cannot directly purchase an index. Past performance is not indicative of future results. This article was written by/for Wells Fargo Advisors and provided courtesy of Carl M. Trevisan, Managing Director-Investments and Stephen M. Bearce, First Vice President- Investments in Alexandria, VA at 800-247-8602. Investments in securities and insurance products are: NOT FDIC-INSURED/NOT BANK-GUARANTEED/MAY LOSE VALUE Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company. © 2019 Wells Fargo Clearing Services, LLC. All rights reserved.



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