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FRA *today*

The magazine of the Fleet Reserve Association

NOVEMBER 2020

NAVAL WOMEN'S RESERVE

INSIDE:

- 10** On & Off Capitol Hill
- 26** San Juan Islands
- 37** New Life Members

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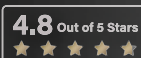
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Cover: At Naval Air Station, Lakehurst, New Jersey, during World War II, Seaman 2nd Class Elaine Olsen (L) and Seaman 2nd Class Ted Snow (R) are learning to tear down a radial aircraft engine block. Official U.S. Navy photograph, now in the collections of the National Archives.
Above: Yeoman 3rd Class Margaret Jean Fusco photographs three friends by King Kamehameha's statue in Honolulu, circa spring 1945. Posing are (L to R): Yeoman 2nd Class Jennie Reinhart, Yeoman 2nd Class Muriel Caldwell and Yeoman 2nd Class June Read. Official U.S. Navy photograph, now in the collections of the National Archives.

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The purpose of the Women's Reserve was to free up men in shore-based support roles to fight at sea by replacing them with women. Although an exciting opportunity for women, this concept was not new.

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The islands lie in the shadow of the Olympic Mountains and get far less rain than Seattle does. Most of the islands are very hilly, verdant with trees and forest undergrowth, and crisscrossed with hiking trails and public parks.



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LOYALTY, PROTECTION AND SERVICE

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

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Oorah!

The United States Marine Corps was originally created to serve as an infantry unit aboard naval vessels and was responsible for protecting the security of the ship and its crew by conducting offensive and defensive combat during boarding actions. Marines were also meant to defend a ship's officers from mutiny. That is why their quarters on a ship were often strategically positioned between the officers' quarters and the rest of the vessel.

The first amphibious landing in Marine Corps history came on March 3, 1776, when a force under Capt. Samuel Nicholas stormed the beaches of the British-held island of New Providence in the Bahamas. The 220 Marines had journeyed to the Caribbean with a Continental Navy flotilla in search of military supplies. After landing unopposed near Nassau, the Marines' first battle took place. They captured the town and took possession of its two forts. Both forts surrendered after minimum, lackluster resistance. Even though Nassau's British governor was able to sneak more than 150 barrels of gunpowder out of town, Nicholas and his Marines seized several brass cannons and mortars that were later used by George Washington's Continental Army.

The role of the Marine Corps has significantly expanded since then because of ever-changing naval warfare doctrine. The Corps adapted by focusing on secondary missions ashore. The Advanced Base Doctrine of the early 20th century outlined their combat duties ashore, defining the use of Marines in the seizure of bases and other land-based support roles for naval campaigns.

The Marine Corps has been a component of the U.S. Department of the Navy since June 30, 1834, working closely with naval forces. The Marine Corps operates installations on land and aboard seagoing amphibious warfare ships all around the globe. Additionally, many of the Marines' tactical aviation squadrons, which are primarily Marine fighter attack squadrons, are also embedded in Navy carrier air wings and operate from aircraft carriers.

I have many friends who joined the corps, when they were much younger of course, and have gone on to be some of the most dependable, fair and honest people I have ever know. Many of them are still in a service-providing role of one sort or another, outside the corps. But after all, once a Marine, always a Marine. **FRA**

Happy Birthday, Devil Dogs!

William D. Stevenson, Editor-in-Chief

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A Message from the Incoming National President



Mick Fulton
National President

It is extremely humbling and a true honor to have been selected to be your national president. As I was spending some time at my branch this weekend cooking a Saturday dinner and a Sunday breakfast for the unit, I had the time to reflect on three particular Shipmates that I feel were instrumental in my growth into this leadership role for the Fleet Reserve Association. Unfortunately, they are all now serving on the staff of the Supreme Commander, and although there are many Shipmates who have influenced me, I am sure they would all be in the front of the line to offer their congratulations. I would like to take a few minutes to recognize them.

"There are many Shipmates who have influenced me."

First is PRPSW Stanley Lewandowski. Those of you who knew him well know that he could get under your skin in a heartbeat. He

was also the type of individual that knew the importance of being a Shipmate, whether you agreed with him or not, and was not afraid to let you know!

Second is PNC Hugh "Tommy" Thomason — a stickler for doing things the right way. I am not quite sure how he would have handled the COVID-19 situation that has consumed all of us over the past nine months, but it sure would have been an experience to behold.

Last is PNP James Eblen — a Shipmate that I can proudly say was my mentor, or my "Sea Daddy," as they are more commonly referred to, as I was cutting my teeth. There have been many Shipmates whom I have had the honor of serving with, in one form or another, but none have had the same influence on the way I looked at things as Jim. I am forever grateful to both Jim and his wife Ruth for the camaraderie they displayed to

me; I will always be indebted to them both.

It has been an extremely trying and frustrating year for many of us. When I retired "for good," in February, I was looking forward to spending some concerted effort getting out to meet as many Shipmates as I could throughout the country. It did not take long to put the kibosh on those plans!

In addition to the COVID-19 travails, I experienced some health issues that I can only say were a blessing in disguise. I experienced a bout of what I thought was appendicitis and while the ER was confirming my diagnosis, the CT scan revealed a growth on my right kidney. Even with most medical procedures being cancelled or delayed due to the pandemic, I was immediately referred to urology for surgery. A stage 1 carcinoma was removed, and the pathology report revealed all healthy tissue surrounding the tumor. I am soon scheduled for my first follow-on evaluation, which I am confident will be OK. I cannot say enough good things about Navy medicine and will continue to fight for the benefits that we all have earned.

The near-term outlook regarding the pandemic is a tremendous unknown. The only sure thing is this, too, will pass. I urge all Shipmates to stay engaged with each other to the extent that the situation in your location allows.

This month is one of significant importance to the Fleet Reserve Association as it is the month of the United States Marine Corps' birthday and the FRA's birthday. Being an election year, it is also the month to cast your ballots.

Regardless of your political ideology, I strongly encourage every Shipmate to perform one of the most important civic duties you have — get out and vote! **FRA**

In Loyalty, Protection and Service,
Mick Fulton

Mick is national president of the Fleet Reserve Association and may be reached by email at: cmcusnret@yahoo.com.

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“Earning the Anchor” Good Article, but Short on Information

I am writing in response to your communications article on page 2 of the September 2020 edition of *FRAtoday*. I believe the Coast Guard got short-



changed in the article. Other than being mentioned in the opening part, the CG was left out of the remainder of the article. Please find attached for the sake of clarity, additional comments on some Coast Guard history of Chief Petty Officers.

The article starts by appropriately mentioning both Coast Guard and Navy chiefs, and then the remaining two thirds of the article is devoted to Navy chiefs. Everything that was mentioned about Navy chiefs applies directly to Coast Guard chiefs as well.

Yes, the Coast Guard is a much smaller service, but no less significant or important.

The history of Coast Guard chiefs is not as clearly defined as the establishment date of April 1, 1893 for the Navy. Because the Coast Guard evolved from an amalgam of three services.

In 1915 the Revenue Cutter Service (1790) merged with the U.S. Lifesaving Service (1848) and was renamed the U.S. Coast Guard and then the eventual inclusion of the U.S. Lighthouse Service (1910) came in 1939.

Although the nautical origins of chief can be traced back to April 1, 1893, the title chief dates back to 1865.

In 1915, the merger of the Revenue Cutter Service and the U.S. Life Saving Service into the modern Coast Guard brought about many changes. When the “Surfman” of the Life Saving Service and the “Petty Officer” of the Revenue Cutter Service clashed over who was in charge, the Coast Guard realized there was a need to establish a position of higher authority — the “Chief” then secured a permanent place in the chain of command.

The first Coast Guard Chiefs were the former Station Keepers of Life Saving Stations. They were given the title Chief boatswains’ mate (CBM) with an (L) for “Lifesaving” attached to their rate to distinguish them from their seagoing counterparts.

The initial ratings of the Chief Petty Officer, as they first appeared in U.S. Coast Guard Headquarters Regulations, General Order No. 43, Article 817, dated 18 May 1920, were: Seaman Branch — Chief boatswains’ mate, Chief gunners mate and Chief quartermasters; Artificer Branch — Chief machinists’ mate, Chief electricians, Chief carpenters’ mate, Chief water tender and Chief storekeepers; Special Branch — Chief commissary stewards, Chief yeomen and Chief pharmacists’ mate.

The first uniforms of the Coast Guard Chief Petty Officer appeared in 1922. The uniforms were the same as the Navy except for a distinguishing mark, a shield one inch in height, on the arm midway between the wrist and the elbow.

Some Coast Guard chiefs (Boatswains Mate) have the distinction of enlisted command by being elevated to the position of Officer In Charge of small cutters or multi mission shore units. Among other command responsibilities, they are charged, as necessary, with meting out discipline under Article 15 of the UCMJ (Captain’s Mast). Only commissioned officers in the Navy are charged with that responsibility. Because the Coast Guard is a smaller service, the role of a Chief is greatly magnified.

The Coast Guard rallies around their core values of Honor, Respect and Devotion to Duty.

We are lucky to have all these Coast Guard and Navy sailors within our ranks.

Once a Chief always a Chief
BOSN4 Randy Maxson, USCG (Ret.) BMC ’76-’80
References to Naval Affairs 1995

The Meaning of Fleet Reserve

I was reading the July 2020 issue of *FRAtoday*, and in the Shipmate Forum section on page six, under Recruiting Obstacle, SCPO (Ret.) & President, FRA Branch 263, Merritt Island, Florida, David D. Clayton states that the Reserve portion of Fleet Reserve Association puts new recruits off because they feel that they are joining the Naval Reserve or some such.

I enlisted several days after my seventeenth birthday in 1965 and for at least 13 of those first 17 years I was a Navy dependent. During my time as a dependent and the first few years on active duty, I often heard those getting close to retirement

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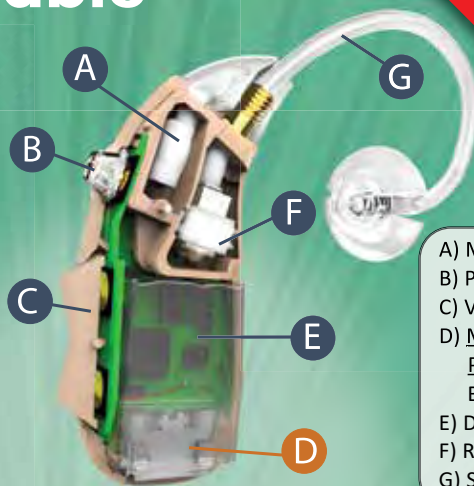
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say they were transferring to the Fleet Reserve. My understanding was that when someone retired with less than 30 years of service they were eligible for recall during a national emergency. This would be after the Reserves, volunteers, draftees and other resources had been tapped, then and only then could less than 30-year service retirees be recalled.

Maybe it was just scuttlebutt or the like, but someone with resources to dig further may want to check it out, if for nothing more than to explain what Fleet Reserve really means.

FCCS Robert Greenwood, USN (Ret.) MAL

FRAtoday: Federal Law (Department of Defense/Armed Forces) Title 10, subsection 6330 explains the procedure for enlisted members of naval service who wish to transfer to the Fleet Reserve and the Fleet Marine Corps Reserve. An enlisted member of the naval service who has completed a minimum of 20 years of active service in the armed forces may, at his or her request be transferred to the Fleet Reserve or Fleet Marine Corps Reserve. Each member who is transferred is entitled to, when not on active duty, retainer pay. When the member has completed 30 years of service having been in the Fleet Reserve or Fleet Marine Corps Reserve will be transferred to the retired list.

Also, this is how the FRA came up with their name. We are a career sea service association.

Change of Name

I strongly oppose changing the name of *FRAtoday*. Our organization has been in existence since 1923 and should remain representing only the sea going services. All other services have their own publications so why should ours be different?

If warranted, when another service participates with the Navy or Coast Guard on a mission, goodwill or other activities, I and our members would proudly include them in an article. Otherwise, please let it be!!

On another note is the Merchant Marine. The WWII and current Merchant Marine plays a huge part servicing our troops. I highly recommend the Merchant Marine be included in our organization as they contributed then and still contribute now to our service members around the world. Per capita during WWII the Merchant Marines suffered more casualties due to enemy fire than the rest of the services. They suffered losses within sight of our east coast due to German submarine attacks and

beyond. Many of their rickety quickly built liberty ships broke apart during heavy weather with all hands lost.

The Merchant Marine whom many think, even up to this day, were draft dodgers. This happened because many were turned away from active duty by the draft boards either because of being underage or due to physical conditions, but the need remained for sailors to man the liberty supply ships. Ships that were haphazardly constructed within days. In return for their service and sacrifice Congress took all their benefits away classifying them as migrant workers. They were also shunned by the military, VA, American Legion, VFW and others denying their importance to winning the war.

I can go on. I highly recommend reading "Bargain Basement War Heroes" by Bernard F. Flynn (author house). I guarantee it will open your eyes to these heroes and the sacrifice they and their families endured.

*Thank you for your service.
HSC John R. Davidowski, USCG (Ret.)*

The Cornbelt Fleet

I really enjoyed reading the article about the WWII Corn Belt Fleet as I was a teenager living in Chicago at the time. I recall seeing the Wolverine and the Sable moored at Navy Pier which the Navy acquired during the war. The cadets would fly out of old NAS Glenview and orbit over the BaHai Temple in Wilmette north of Chicago while waiting for the opportunity to complete their traps on the side wheeler carriers cruising in Lake Michigan. The Temple had a very distinctive architecture and was easy to spot from the air. The aircraft however became such a distraction that the town mayor complained to the station CO about the matter.

It was a thrill to Chicagoans going to work to watch carrier operations on the lake.

I also enjoyed reading about the Flying Leatherneck museum at Miramar as I have been a sponsor of that museum since it originated at old MCAS El Toro.

*Keep up the good work.
Gunnery Sgt. Paul T. Kuras, USMC (Ret.)
San Antonio, Texas*

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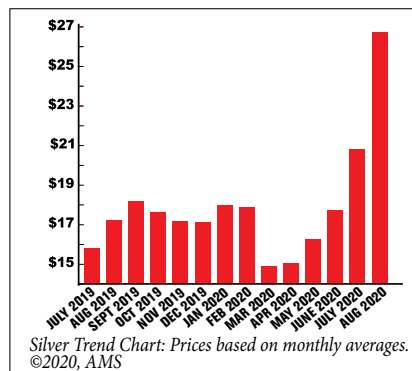
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Why Are Dealers Hoarding These 100-Year-Old U.S. Silver Dollars?

When it comes to collecting, few coins are as coveted as the first and last of a series. And when big anniversaries for those “firsts” and “lasts” come around, these coins become even more coveted.

Take, for example, the 1921 Morgan Silver Dollars. These 90% pure silver coins were the last of their kind, a special one-year-only resurrection of the classic Wild West Silver Dollar. Three years prior, the Pittman Act authorized the melting of more than 270 million Morgan Silver Dollars so their silver could be sold to our allies in the United Kingdom. Facing our own Silver Dollar shortage, the world’s favorite vintage U.S. Silver Dollar was brought back for one year only while the U.S. Mint worked on its successor, the Peace Silver Dollar.



Dealers Begin Stockpiling Last-Year Morgans

Knowing what we’ve told you about special anniversaries, dealers around the country are preparing for a surge in demand. 2021 will mark the 100th anniversary of the 1921 Morgan Silver Dollar—the last-year-of-issue for the most popular vintage U.S. Silver Dollar ever minted. But slow-moving collectors may be disappointed in what they find when they seek out these coins.

Since the days of the Pittman Act, millions *more* U.S. Silver Dollars have been melted or worn down in commerce. It’s been estimated that as few as 15% of all the Morgan Dollars ever minted have survived to the present day. That number grows smaller each year, with private hoards now accounting for virtually all the surviving Morgan Silver Dollars. And that was *before* silver values started to rise...

Interest in Silver Is on the Rise

As you can see from the chart on the left, in 2020, we’ve seen daily silver prices close as low as \$12.01 per ounce and as high as \$28.33 per ounce. That rise in value has led to a sharp increase in buyers’ interest in silver. We’re already seeing a surge of interest from collectors wanting to add vintage Morgan Silver Dollars to their collections. But at what price?

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With this special offer, you can secure a last-year 1921 Morgan Silver Dollar ahead of the rush in About Uncirculated (AU) condition for just \$39.95! Mint marks vary.

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ON & OFF *capitol hill*

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



John Davis
Director, Legislative Programs

FY2021 NDAA Passage Pending

As *FRAtoday* goes to press, the House and Senate have each passed their version of the FY2021 National Defense Authorization Act. A conference committee will soon be appointed to resolve the differences between the two bills and submit a final bill to each chamber of Congress. If approved, the final

bill will be sent to President Trump to be signed into law or vetoed. See the following story for pending NDAA issues that will impact FRA members. Members are urged to read their weekly emailed newsletter, NewsBytes and check the Action Center section of the FRA website at www.fra.org.

National Defense Authorization Act Final Passage Coming Soon

The House and Senate versions of the FY2021 National Defense Authorization Act will soon go to a conference committee to resolve the differences between the two bills (H.R.6395, S.4049) and create a final bill. Now is the time to let your elected officials know about your concerns and support on such issues as:

- Adding more diseases to the list of conditions caused by exposure to Agent Orange herbicide (www.votervoice.net/FRA/campaigns/75644/respond).
- Stopping the scheduled cuts to military medical staff during the pandemic (www.votervoice.net/FRA/campaigns/74006/respond).
- Waiving TRICARE mail-order co-pays fees during the pandemic (www.votervoice.net/FRA/campaigns/73200/respond).

- Stopping the plan to exclude retirees and dependents from MTFs (www.votervoice.net/FRA/campaigns/72195/respond).
- Supporting the repeal of a 180-day delay for retirees applying for DOD jobs at a GS-13 level or below (www.votervoice.net/FRA/campaigns/74578/respond).

Once the final bill is agreed upon by the conference committee, it will be sent to both chambers of Congress and if approved by both, it will be sent to President Trump to be signed into law or be vetoed. This can happen very quickly once there is an agreement between the two versions, so, now is the time to use the FRA Action Center (www.fra.org/FRA/Web/Content/VotervoiceFullInfo.aspx) to weigh in on these critical issues.

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.

DHA Urged to Extend Grace Period for TRICARE Select Fees

The FRA and several other groups have dispatched a letter to the director of the Defense Health Agency requesting a 12-month reinstatement period in lieu of the current 90-day reinstatement period during the implementation of the new TRICARE Select enrollment fee that will take effect Jan. 1, 2021. Due to the pandemic, it is now even more essential to allow sufficient time to notify beneficiaries about the new enrollment fees, since the consequences of failing to pay is a loss of coverage. Military retirees earned their health care benefits through decades of selfless service to our nation. Missing a communication from TRICARE should not result in them losing their essential benefit. As *FRAtoday* goes to press, the DHA has indicated it will extend the grace period from 90 days to 180 days.

As noted in the On & Off Capitol Hill section of the October issue of *FRAtoday*, those TRICARE Select beneficiaries who are younger than 65 and joined the military before Jan. 1, 2018 (Group A) will be required to pay a monthly fee beginning Jan. 1, 2021. The monthly fee is \$12.50 for an individual and \$25 for a family. This must be done via allotment, if feasible. In order to maintain health care coverage, retired Group A TRICARE

Select beneficiaries must pay their TRICARE Select enrollment fees. These and other fee increases were opposed by the FRA and were authorized by the FY2017 National Defense Authorization Act (P.L. 114-328). The FRA opposition resulted in a smaller fee and a four-year delay to the increases.

The DHA notes that failure to pay this will result in a loss of coverage until the next open annual enrollment period. Beneficiaries who fail to set up their TRICARE Select enrollment fee payment by Jan. 1, 2021, will be disenrolled from TRICARE Select for nonpayment. Those beneficiaries will have 90 days from their termination date to request reinstatement — unless the DHA extends the grace period, as mentioned earlier. If beneficiaries do not act, they will only be able to get care from a military hospital or clinic if space is available. All civilian health care costs will be the full responsibility of disenrolled beneficiaries.

The enrollment and monthly fees are waived for Chapter 61 retirees and their family members as well as survivors of deceased active duty service members. For more information about the fees please go online to <https://tricare.mil/Plans/Enroll/Select/EnrollmentFees>.

Congress Passes Suicide Prevention Legislation

With the end of the 116th Congress on the horizon, leaders of the House and Senate Veterans' Affairs committees have come to an agreement on several suicide prevention bills. With this agreement, major suicide prevention legislation will be passed and sent to President Trump to be signed into law.

Earlier, Sens. Jerry Moran (Kan.) and Jon Tester (Mont.), chairman and ranking member of the Senate Veterans' Affairs Committee, respectively, as well as 33 of their Senate colleagues dispatched a letter to House of Representatives Speaker Nancy Pelosi (Calif.) and Republican Leader Kevin McCarthy (Calif.) urging them to quickly bring the FRA-supported, Commander John Scott Hannon Veterans Mental Health Care Improvement Act (S.785) to the floor for immediate passage.

The Senate unanimously passed the legislation Aug.

5, followed by the House passing the bill on Sept. 23. In exchange for the House passing that bill without making changes, which would have required taking time to go to conference, and sending it directly to President Trump to be signed into law, the Senate has agreed to pass nine House bills that complement its bill.

The FRA supports this legislation and wants to thank Shipmates for using the FRA Action Center to weigh in on this important issue. Your efforts helped to pass this lifesaving bill.



John Stewart Back on the Hill to Advocate for Veterans Benefits

Comedian John Stewart, who was instrumental in advocating for and passing the 9/11 first responders bill (H.R.1327), was back on Capitol Hill trying to help veterans who report having



health issues due to the exposure to toxins from burn pits. Stewart was there to support the introduction of two FRA-supported bills that would provide compensation and health benefits by listing burn pit exposure as a presumptive condition for any service member who served in Iraq or Afghanistan. The Presumptive Benefits for War Fighters Exposed to Burn Pits and Other Toxins Act

(S.4572, H.R.8261) was introduced by Sen. Kirsten Gillibrand (N.Y.) and Rep. Raul Ruiz (Calif.) in the Senate and House respectively.

"More than 3 million service members could have been exposed to toxic burn pits, yet the VA continues to deny them care by placing the burden of proof on veterans suffering from rare cancers, lung diseases, and respiratory illnesses. Congress cannot sit by as the VA ignores its duty. The bottom line is that our veterans served our country, they are sick and they need health care — period," said Gillibrand. "The Presumptive Benefits for War Fighters Exposed to Burn Pits and Other Toxins Act will finally establish a presumptive service connection for veterans exposed to burn pits and other toxins and streamline the process for obtaining vital VA benefits."

Stewart stated "I'm not a doctor; I'm not a scientist. But I'm also not an idiot," Stewart said. "If you live next to a toxic smoke plume filled with cancer-causing elements, and you're breathing it in day in and day out, it's going to make you sick."

The provisions of the bill include the establishment of a new list of diseases resulting from a veteran's service as a presumptive conditions. The following medical conditions are included in the proposed laws:

- Asthma.
- Chronic Obstructive Pulmonary Disease.
- Cancers of any type.

Members are encouraged to use the FRA Action Center (www.votervoices.net/FRA/campaigns/77258/respond) to contact their lawmakers and weigh in on this issue.

HVAC Hearing on Legislation and Reauthorizing of the Women Veterans Task Force

The House Veterans' Affairs Committee recently held a hearing to re-authorize the Women Veterans Task Force and to discuss pending legislation. The HVAC agreed to extend the Women Veterans Task Force and Rep. Julia Brownley (Calif.), chairwoman of the task force, highlighted its successful accomplishments, including the passage of the FRA-supported Deborah Sampson Act (H.R.3224, S.514). Brownley noted she looks forward to accomplishing more in the next session of Congress.

Suicide prevention and mental health were the primary focus of the discussion due to the Senate's recent passing of the FRA-supported Commander John Scott Hannon Veterans Mental Health Care Improvement Act (S.785). A formal letter was sent to the house by the Senate Veterans Affairs Committee requesting the House to pass the bill. HVAC Chairman Rep. Mark Takano (Calif.) noted it would be easy to pass the Senate bill as written, but he preferred additional improvements to the legislation. Ranking Member Rep. Phil Roe (Tenn.) recognized some of the insufficiencies of S.785, but he stressed the importance of passing the legislation without amendment and sending it directly to the president to be signed into law. Roe pointed out the limited legislative days left on the calendar for this session to accomplish final passage and noted that amending the bill would require Senate approval before sending the bill to the president. FRA members are encouraged to visit the Action Center to weigh in on this issue.

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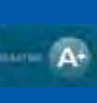
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PTSD Therapy for Couples Shows Promise

A study published in the journal of Behavior Therapy reveals that couples in which one partner has post-traumatic stress disorder may soon have faster access to more efficient therapy that treats the disorder and simultaneously improves their relationships. The study found that a 15-week cognitive-behavioral conjoint therapy program could still improve the mental health of both partners when condensed to a single weekend and delivered in a group format.

The pilot program included active duty and veteran couples and was created by the Consortium to Alleviate PTSD. The CAP is a multidisciplinary, multi-institutional research consortium jointly funded by the departments of Defense and Veterans Affairs to advance the diagnosis, prevention and treatment of PTSD among post-9/11 service members and veterans.

The FRA supports robust funding for research to treat PTSD. According to the researchers, the impacts of PTSD on military members or veterans and their families is significant, with estimates suggesting that 15 percent of service members and 23 percent of veterans who have deployed to Iraq or Afghanistan since Sept. 11, 2001, suffer from PTSD. The disorder affects not only individuals, but also their spouses and families. The researchers noted that PTSD is associated with relationship distress, physical and psychological aggression, and partner psychological distress.

ANC Reopens to the Public

Effective Sept. 9, 2020, Arlington National Cemetery, located in Arlington, Virginia, reopened to members of the public who wanted to visit graves sites.

The cemetery closed in March in response to the coronavirus pandemic. For six months, only funeral attendees and family pass holders were allowed entry. Now, the cemetery will be open to the public every day from 8 a.m. to noon. Points of interest inside the cemetery will remain closed, including the Women's Memorial, the John F. Kennedy grave site, the amphitheater, the Tomb of the Unknown Soldier and exhibits inside the welcome center.

"As conditions in the National Capital Region have continued to improve, our goal is to provide increased access for the public to visit a loved one's grave site," said Karen Durham-Aguilera, executive director of the cemetery. "We hope this limited reopening will better accommodate our visitors." The announcement indicated that members of the public will be screened outside the ANC Welcome Center before entering the cemetery. Masks will be required at all times. The ANC superintendent, Charles "Ray" Alexander Jr., said the cemetery staff was preparing for a full opening in the "near future."

Memorandum on Deferring Payroll Tax Obligations Due to COVID-19

President Trump issued a memorandum coupled with guidance from the Internal Revenue Service to temporarily defer the collection of Social Security Old-Age, Survivors and Disability Insurance payroll taxes as part of COVID-19 financial relief efforts. According to the Defense Finance Accounting Service, the deferral went into effect starting with the midmonth's pay in September for the military and on Sept. 12 for civilian federal employees. The 6.2 percent OASDI tax withholding will be deferred if the total monthly basic pay rate is less than \$8,666.66, for the military and less than \$4,000 for federal civilian employees. The temporary deferral will not affect monthly income equal to or greater than the aforementioned basic pay rates.

For federal employees, there is no choice to opt out of the tax deferral program if their basic pay falls within the stated limits. The deferral is, however, optional for non-federal employers. According to the IRS guidance, the collection of the deferred taxes will be taken from the wages between Jan. 1 and April 30, 2021, for both military members and federal civilian employees. Additional information on the collection process will be provided in the future by DFAS. The memorandum tasks the Secretary of the Treasury to explore avenues, including legislation, to eliminate the obligation to pay back the taxes deferred. It is important to note, only Congress has the authority to forgive taxes on income.

HVAC Subcommittee Discusses Improvements to the Transition Assistance Program

The House Veterans' Affairs, Subcommittee on Economic Opportunity held a virtual hearing on coordinating transition resources for service members who are transitioning out of the military. The subcommittee members want an approach that would assist any service member transitioning into civilian life with issues such as job placement, and accessing educational, financial, entrepreneurial, and health care benefits.

Some of the services currently offered include job training, interview coaching, resume building and recommendations for mental health treatment programs. The subcommittee members want to move away from a one-size-fits-all approach when assisting transitioning service members.

The metrics of success in the Transition Assistance Program will be based on a reduction in the suicide rate, placements in sustainable jobs, and the overall mental and financial well-being of veterans and their families. Although it is difficult to quantify emotional wellness since it can sometimes be hidden, there is hope because some of the emerging mental health programs are yielding great results.

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.

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CR to Keep Government Open Until Dec. 11

As NewsBytes goes to press, President Trump has signed into law a continuing resolution to keep the federal government open after Oct. 1, 2020, which was the beginning of the new fiscal year. A CR is needed when Congress cannot pass the 12 spending bills — known as appropriations — before the end of the current fiscal year. The CR (P.L.116-159) will keep the government operating at the current spending levels until Dec. 11, 2020.



TAP Program for Military Spouses Coming Soon

The Department of Labor's, Veterans' Employment and Training Service, or VETS, was created to protect the rights of veterans in the workplace and assist homeless veterans. The VETS recently announced it is developing a course curriculum for spouses of service members who transition out of the military or to another installation. A pilot program is scheduled to start in October 2020, with full implementation expected in early 2021.

The course will use components of the current curriculum for service members, such as resume development and interviewing techniques, but will also include components more specific to the needs of spouses, such as complexities with the state licensing and credentialing requirements needed for some professions. For more information on this program, go to: <https://www.veterans.gov/milspouses>. **FRA**

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"BOOK OF MEMORIES"

The "Book of Memories" was instituted in 1959 to perpetuate the memory of Shipmates and Ladies who have joined the Staff of the Supreme Commander.

Originally, the donations received were placed in a special fund established to pay the mortgage on the National Executive Offices building. The mortgage was paid in full by the date of the 1961 national convention. However, the Shipmates decided that memorializing their departed members in this manner was most fitting and the program was continued.

Create a lasting tribute and perpetuate your commitment to the guiding principles of our organization.



To learn more, contact FRA National Headquarters at 1-800-672-1924 or email at phillipr@fra.org.

TRICARE Fee Depth Charge Enacted in 2016 Takes Effect in 2021



John Davis, DLP

On Jan. 1, 2021, the Defense Health Agency will implement a new TRICARE enrollment fee for “Group A” retiree beneficiaries. Group A beneficiaries are those who joined the uniformed services prior to Jan. 1, 2018. The annual enrollment fees will be \$150 per year for an individual or \$300 for a family, deducted in monthly amounts of \$12.50 or \$25, respectively. Also, the catastrophic cap will increase from \$3,000 to \$3,500, although the enrollment fees paid will apply toward the cap. Medically retired Group A beneficiaries and their families and survivors will be exempt from both the new enrollment fees and the increased catastrophic cap, which will remain at \$3,000 for them.

This TRICARE fee increase was enacted in 2016. It was part of the FY2017 National Defense Authorization Act. These increases were passed, despite the objections from FRA members. During the 114th Congress (2015-2016), more than 140,000 messages were sent to Capitol Hill, which is the largest number sent to any Congress. 2016 was also a record-breaking year for the FRA Action Center with 85,000 uses. In addition, the FRA board of directors “Stormed the Hill” to urge their legislators to oppose all proposed TRICARE fee increases.

The FRA argued that the DOD must sufficiently implement other options to make TRICARE more cost-efficient rather than shifting costs to TRICARE beneficiaries. The association opposed any indexing of future TRICARE fee increases beyond cost of living adjustments tied to the consumer price index. Despite these efforts, the administration’s FY2017 budget required a new TRICARE participation fee for new enrollees of \$150 for TRICARE For Life. The plan also included higher pharmacy co-pays and higher deductibles.

The FRA opposed all the increases because the association believes that a military retiree’s health care premium is paid for with 20 or more years of arduous military service. A recent FRA survey asked retirees, “Do you believe that retired service members have, at least in part, earned their TRICARE services

through 20-plus years of military service?” More than 99 percent of retirees said “Yes.” Many beneficiaries affected by the fee increases will say they were told that they would have free health care for life if they endured low pay and arduous service. The TFL fee was defeated early during the process. The FRA also defeated enrollment fees that would have increased annually by a health care inflation level averaging 5.2 percent. The FRA member emails sent through the Action Center saved Shipmates a lot of money, since the increase was smaller than originally proposed and was also delayed until 2021.

Unfortunately, “Group B” retirees (those who entered service on or after Jan. 1, 2018) have a TRICARE Select enrollment fee of \$471 for an individual or \$942 for a family. This is yet another potential obstacle to future recruiting and retention. In 2016, the FRA successfully blocked efforts to abolish TRICARE (except for TRICARE For Life) and replace it with an entirely new health care system similar to the Federal Employee Health Benefits Program.

This TRICARE Select fee increase for Group A beneficiaries will require them to enroll in the program, rather than relying on coverage to roll over automatically, as in the past. The Defense Health Agency will reach out to beneficiaries in the coming months, but our greatest fear is for those few who may fall through the cracks.

The DHA authorized a three-month reinstatement period for TRICARE Select beneficiaries who do not pay the new enrollment fee by Jan. 1, 2021. The FRA is working with other military and veterans associations to get this period extended. In the meantime, we urge all TRICARE Select beneficiaries to visit: <https://www.tricare.mil/Plans/Enroll/Select/EnrollmentFees>, and click on “Enroll or Purchase a Plan” to set up your payment plan and stay informed. **FRA**

In Loyalty, Protection and Service,
John Davis

John is the director of legislative programs for the FRA.

TO MAKE MEN FREE



*“you will share the gratitude of
a nation when victory is ours”*

ENLIST IN THE WAVES TODAY

A World War II WAVES recruiting poster from 1944. Artist: John Falter, photo from Naval History and Heritage Command.



Grace Hopper, who began her Navy career in the Women's Reserve, takes the oath of office from Secretary of the Navy John Lehman (R), during White House ceremonies promoting her from Captain to Commodore, Dec. 15, 1983. President Ronald Reagan (L) is looking on. Hopper was a pioneering computer scientist who served the Navy for 43 years, finally retiring from active duty at age 79. Photographed by Pete Souza. Official U.S. Navy photograph, from the collections of the Naval History and Heritage Command.

Doing a Man-Size Job:

The Women Who Stepped Up to Defeat the Axis and Stereotypes in the Navy Women's Reserve

By Elise M. Howard

In the months following the attack on Pearl Harbor, Wellesley College President Mildred McAfee received an unusual request. Would she, a 42-year-old with no military experience, be willing to leave her prestigious civilian life to lead the Navy's new Women's Reserve?

McAfee later recalled the Navy was determined to select a women's college president as director to bring experience with young women and the public perception of respectability to the new organization.

"They wanted to assure the parents and boyfriends of girls that they would be looked after in the Navy, that this was not going to be a wild show," she explained in a 1969 interview for the U.S. Naval Institute.

Despite uncertainty about what lay ahead, McAfee

answered her country's call. The Navy Women's Reserve was officially established on July 30, 1942, and McAfee was commissioned just four days later. She met with the chief of naval personnel first and mentioned that lieutenant commander, the rank at which Congress had capped women, seemed to be rather low for the highest-ranking officer of the Women's Reserve.

"He said, 'Why, think nothing of that,'" McAfee recounted. "It doesn't mean a thing. You'll be in charge, and this'll be your baby."

Getting Women on Board

The purpose of the Women's Reserve was to free up men in shore-based support roles to fight at sea by replacing them with women. Although an exciting opportunity for women,



On July 7, 1948, Rear Adm. George L. Russell, the judge advocate general of the Navy, swears the first six women into the regular Navy while the Secretary of the Navy John L. Sullivan (L) looks on. Capt. Joy B. Hancock, Director of the Womens Reserve is to Russell's right. The first six enlisted women were: (Front row, L to R) Chief Yeoman Wilma J. Marchal, Yeoman 2nd Class Edna E. Young, Hospital Corpsman 1st Class Ruth Flora, (back row, L to R) Aviation Storekeeper 1st Class Kay L. Langen, Storekeeper 2nd Class Frances T. Devaney (hidden by the first row), and Teleman Doris R. Robertson (also hidden by the first row). Photo courtesy of NHHPoster.

this concept was not new. During the First World War, 11,275 women had filled desperately needed clerical roles as yeomen in the Navy Reserve. Another 269 women had served in the Marine Corps, and 1,386 women had tended to the wounded in the Navy Nurse Corps. However, the Women's Reserve of World War II offered more equitable military rank, pay and benefits for female service members than had been seen 25 years before, as well as a greatly expanded set of available job ratings.

To recruit bright, motivated young women to become WAVES — Women Accepted for Volunteer Emergency Service — in the Women's Reserve, McAfee's team created recruitment posters and brochures that played to young women's desires for equality, adventure and meaningful work. Pamphlets such as "How to Serve Your Country in the WAVES" promised excellent pay equal to male sailors', quick promotion for hard workers, moves to exciting cities across the U.S., challenging

and important work, valuable job training for later civilian employment, and "\$200 worth of clothes, free!" (you guessed it: uniforms). And of course, they appealed to the sense of patriotic duty burgeoning across the country as America went to war.

"Never in history have American women been offered such a chance to serve their country," began a message from Secretary of the Navy Frank Knox in one brochure. "There are important service jobs that must be carried on at home — man-size, full-time jobs which you, the women of America, can fill."

The Women's Reserve also appealed to young women by collaborating with world-renowned fashion label Mainbocher to design the WAVES uniform, which included a Navy cover, collared shirt, fitted jacket, tie, gloves, knee-length skirt, pantyhose, polished oxford heels and an optional handbag. For some women, a glimpse of these outfits was all the patriotic inspiration they needed.

"A darling girl came out in her WAVE uniform, a little blonde, cute as she could be," Mary Gage



Lt. Harriet Ida Pickens (L) and Ensign Frances Wills (R), the first African-American women to be commissioned into the WAVES. Photograph from the Naval History and Heritage Command.



Navy Commodore Grace M. Hopper, a former WAVE, USNR in September of 1985. Photograph from the Naval History and Heritage Command.

Dunham recalled in a 2000 interview for the University of North Carolina at Greensboro. “She was a recruiter. I think I made up my mind that minute that that is the way to go.”

Dunham was one of many college students who applied for the Women’s Reserve after meeting a recruiter on campus. In just one year, the WAVES recruited over 27,000 women, more than double the number who had served in WWI. By the end of the war, the Women’s Reserve had swelled to over 86,000 enlisted WAVES and more than 8,000 officers.

Training Waves of Recruits

Most enlisted WAVES were indoctrinated at Hunter College in New York City, and officers went to either Smith College or Mount Holyoke College in western Massachusetts. Since Hunter College did not have dorms, New York City paid to move tenants out of 17 apartment buildings near the new “USS Hunter.” The apartments housed 10 girls each and were furnished with tables, chairs,

dressers and bunk beds.

Every two weeks, another 1,600 to 1,700 enlisted women arrived at Hunter College for four fast-paced weeks of coursework, drills and inspections. But the Women’s Reserve boot camp was not a carbon copy of its male counterpart. Drills began with five minutes of singing, and the women sang everywhere they went. It was also discovered that female recruits needed 23 more minutes than males to finish a meal and that if they disliked the food, they would not simply grumble amongst themselves as men did — they would bring the issue promptly to the cooks and commissary officer. Over time, the male cooks and commissary personnel were replaced with fellow WAVES who were more in tune with women’s food preferences.

Following boot camp, some WAVES went immediately to active duty while others went to naval air stations, hospitals and schools for further technical training. In March 1943, instructors at the U.S. Naval Hospital were surprised by a group of 29 WAVES who had arrived for hospital



Susan Ahn was the Navy's first female Asian-American officer, overcoming an initial rejection for the WAVES due to her race. Ahn was the daughter of Korean immigrants who had fled Japanese occupation, and her father had died while imprisoned by Japanese forces. Eager to help defeat the Japanese, Ahn served as a link trainer, conducting flight simulation training for future pilots. She later worked as a code-breaker in the Naval Intelligence Office, a job made more difficult by a supervisor who refused to allow her near classified documents. As Ahn had hoped, Japan's surrender in 1945 ended its occupation of Korea. Photos from the Naval History and Heritage Command.

corpsman training. No female accommodations had been prepared, so the women were housed in one of the hospital's wards during their training. There were also no female corpsman uniforms available, so the women wore hospital gowns over their regular WAVES uniforms. When the hospital learned the Navy was planning to continue sending 50 WAVES a month, they began construction on a new barracks.

On the Job for Uncle Sam

WAVES were originally limited to clerical work, but as the war dragged on and more men were needed at sea, WAVES took over more roles at home. Among other things, WAVES worked as yeomen, radiomen, storekeepers, cryptologists, link trainers, gunnery officers, aircraft mechanics, parachute riggers, recruiters, air traffic controllers, accountants, archivists, aerographers, instructors and hydrographers. Officers with education in mathematics and science were used as "computers" for calculating bomb trajectories and developing naval technologies.

The Women's Reserve also opened unique doors

for Black women. Although McAfee had pushed for integrating the WAVES early on, Secretary of the Navy Frank Knox refused to allow it. After Knox died of a heart attack in April 1944, new Secretary of the Navy James Forrestal opened the WAVES to Black women in October 1944. But after two years of overt discrimination, few Black women applied. Among the only 70 Black women who enlisted was Edna Young, who later became the first Black female chief petty officer. Additionally, Harriet Ida Pickens and Frances Wills were both sworn in on Nov. 13, 1944, as the Navy's first Black female officers. When the war ended the following September, they were still the only two Black officers in the WAVES.

But no matter their race, many WAVES faced discrimination and sexual harassment in the workplace. The National Women's History Museum tells the story of one WAVE who worked with a lieutenant who "made my life miserable" because she wouldn't date him. When she married another man, he discharged her. Other former WAVES recounted tales to the *Los Angeles Times* in 1992 of suggestive remarks, groping,



Adm. Michelle Howard delivers remarks during a change of command ceremony held at the Allied Joint Force Command auditorium in Naples, Italy in 2006. She was the first African-American woman to command a United States Navy ship, *USS RUSHMORE*, and the first to achieve two- and three-star admiral rank. Photo by Mass Communication Specialist 2nd Class Jonathan Nelson.

unwanted kissing and rape during their service. They noted that at the time, reporting this behavior could have ended their military careers. Efforts to curb unscrupulous conduct were also hampered by the fact that Women's Reserve officers had no authority over male sailors of any rank.

In other cases, WAVES were asked to do domestic tasks that were not part of their jobs, such as babysitting male officers' children. Enlisted WAVE Jaenn Bailey was in a select group of women who typed and filed decoded top secret messages, even hand-delivering them to the president. Despite their crucial work, Bailey's group was routinely asked by male ensigns to mop the floors. In a 2000 interview with the University of North Carolina at Greensboro, Bailey recounted that her commander told the ensigns "My girls don't mop floors" and assigned all 30 officers working with her to a rotating mopping schedule.

Smoothing the Waters for Future Female Sailors

Despite the many challenges they faced, more than 300,000 women across branches served their

country during WWII with inspiring dedication and integrity. Although by law they would be discharged six months after the war's end, many WAVES wanted to continue their service. After two years of congressional debate, President Harry Truman signed the Women's Armed Services Integration Act in 1948, which allowed women to become regular members of the Army, Navy, Marine Corps and newly established Air Force. The law capped the number of women at 2 percent of each branch's end strength, slightly lower than the approximately 2.5 percent of Navy personnel that had been WAVES during wartime.

Today, women represent 19.6 percent of active duty Navy sailors, according to a May 2020 Government Accountability Office report, and are eligible to serve in every capacity. The WAVES proved to the nation that women in the armed forces could be more than temporary replacements for men, and women have been pushing the envelope ever since. Most recently, Michelle Howard became the first woman promoted to four-star admiral and vice chief of naval operations in 2014. Only time will tell which "first female" title will be taken next. **FRA**



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Above: The San Juan Islands Archipelago in Washington. Photo from Depositphotos.

Right: A Washington State Ferry at the Lopez Island landing. Photo courtesy of the San Juan Islands Visitors Bureau.





THE SAN JUAN ISLANDS

By Ann Norvell Gray

Jewels in the Salish Sea

Off the northwest coast of Washington state, between the Strait of Georgia to the north and the Strait of Juan de Fuca to the south, lies a small archipelago called the San Juan Islands. These islands are accessible only by water and air, and form the core of Washington's San Juan County. Only San Juan, Orcas and Lopez islands have populations of more than 2,000. These islands are served by the state ferry system, which embarks from the mainland. There are 12 smaller inhabited islands, and then there are another 106 little islands and rocks in the San Juan archipelago that have names, including the intriguing Puffin Island and fanciful Peapod Rocks.

These islands and waterways are alive with aquatic mammals, land animals, over 250 species of fish and more than 170 species of birds. Orcas, Dall's porpoises

and Steller sea lions live there year-round, as does the utterly irresistible river otter, which seems to have been created to entertain and entrance us. The waters are home to skate, sturgeon, herring and salmon. Birders see ospreys, cormorants, plovers, harriers, woodpeckers, starlings and swifts, to name only a few. Deer are so plentiful that drivers are regularly reminded to watch for them. Some species are under environmental pressure, but those who live among them are protective of their fellow creatures.

The islands lie in the rain shadow of the Olympic Mountains and get far less rain than Seattle does. Despite heavy logging in the 19th century, some old-growth stands survive, and second-growth forests have flourished. Most of the islands are very hilly, verdant with trees and forest undergrowth, and crisscrossed with hiking trails and public parks.



Above: The Hotel de Haro is the state's oldest continually operating hotel, and its 20 rooms have hosted visitors since 1886, among them famous guests like John Wayne and Theodore Roosevelt. A fascinating display in the lobby tells the resort's history, including its former life as a lime works. Photo courtesy of the San Juan Islands Visitors Bureau.

Right: The Lime Kiln Light Station on San Juan Island has served as a navigational beacon for sailors in the Haro Strait since 1919. Photo from Depositphotos.





Cascade Lake is the center of outdoor fun in Moran State Park. It has a 3-mile trail around the lake, a wooden bridge and a quiet lagoon for paddling and swimming. Photo courtesy of the San Juan Islands Visitors Bureau.

A Brief History

Humans have occupied this rich, temperate region for 9,000 years, and possibly much longer. Modern members of Columbia Basin Native American tribes carry DNA related to Kennewick Man, a prehistoric Paleo-American man well over 8,000 years old whose skeleton was found on Washington's Columbia River. The intricate network of waterways that runs between Vancouver Island and the mainland has been known collectively since 2010 as the Salish Sea, a name honoring the indigenous peoples of southwest British Columbia and northwest Washington who share their linguistic and cultural origin.

In 1791, an expedition led by the Spanish explorer Francisco de Eliza charted all these islands and named them "San Juan." The area was visited a year later by a British expedition under George Vancouver. In the 1840s, British Canada and the newly independent United States were growing rapidly west. By 1846, the land border between the territories was settled, but what happened at the western water's edge was not.

The nationality of these islands depended on completion

of the legal dividing line. In 1859, it was still unclear whose they were. Enter two of the settlers living on the island of San Juan, one an American potato farmer and the other an Irish sheep rancher who also kept some pigs. One of those pigs got into the habit of rooting up potatoes, and the American farmer shot the pig. The dispute over who belonged there in the first place escalated and led to the arrival of both British Marines and American troops. Now the issue of whose islands these were had to be decided once and for all.

The military behaved peacefully while the stubborn diplomats crossed their arms and refused to budge. Finally, the senior powers handed the matter over to Germany's Kaiser Wilhelm I, who convened a committee, which sat around another table for a year or so and finally handed the islands over to the U.S. Now, the smooth U.S.-Canada border line along the 49th parallel north runs halfway into the Strait of Georgia and suddenly snaps southeastward into a quirky broken line, folding the San Juans into the U.S. side and keeping the whole of Vancouver Island and a few other smaller islands in Canada before dissolving into the



The orca model on display at The Whale Museum. Photo courtesy of the San Juan Islands Visitors Bureau.

Pacific Ocean. This episode is known as the Pig War and is commemorated in San Juan Island National Historical Park.

San Juan Island

The ferry docks in Friday Harbor, a historic seaport town that serves as county seat. Many of the 19th century buildings in this walkable town now serve as shops, restaurants and cultural centers. The Whale Museum, housed in an 1892 Odd Fellows Hall, is one of several museums in town. It is a science-based guardian of the ecosystem, dedicated to research and education.

The *Spike Africa*, an 80-foot, two-masted schooner built in the 1970s entirely of wood, iron, bronze and canvas in the classic construction style of the freighting schooner, is berthed in the harbor. Its experienced crew takes visitors around the islands for full-sail cruises varying from extended excursions to a few hours at sunset.

Beyond the town to the south, San Juan Island National Historical Park occupies a peninsula that curves east toward Lopez Island. Roche Harbor on the opposite end of the island is where, in the late 19th century, an enormous lime deposit spawned a prosperous business. The company's founder built the elegant Hotel de Haro overlooking what

is now a busy resort harbor.

Halfway along the western coast on a rocky bluff, Lime Kiln Point Park offers what is said to be one of the best whale-watching spots on Earth. From the bluff's edge or the historic lighthouse, watching the orcas, humpbacks and minkes that migrate through Haro Strait every summer is indeed a rare treat.

Orcas Island

This horseshoe-shaped island's name does not come from the orcas who live in the island's waters year-round, but rather from "Horcasitas," one part of the extremely long formal name of the Spanish Viceroy of Mexico, Juan Vicente de Güemes Padilla Horcasitas y Aguayo, patron of the aforementioned 1791 Eliza Expedition.

The island is hilly, mostly rural and perhaps the most beautiful of the San Juans. Moran State Park's 5,500 acres are networked with hiking trails (some heading up Mount Constitution, the islands' highest point) and dotted with lakes and old-growth forests. Deer Harbor to the west is "a hub for all things marine," according to the San Juan Islands Visitors Bureau website, with all sorts of watercraft for rent. Just south of Moran State Park is the hamlet of Olga,



A ferry at sunset in the San Juan Islands Archipelago in Washington. Photo from Depositphotos.

known for its strawberry fields.

There are many places to stay on Orcas, from campgrounds and B&Bs to rustic cabins and traditional inns, but the oldest and most elegant is the Rosario Resort & Spa. In 1904, the rich Seattle shipbuilding magnate Robert Moran was told that the stresses of his business life would kill him in only a few years. He quit, bought a chunk of Orcas Island and began building his retirement home with the strict quality of his shipbuilding and the aesthetics of his arts-and-crafts design sensibility. He then lived happily for almost 40 more years. Inspired by naturalist John Muir and conservationist Teddy Roosevelt, he donated the land for Moran State Park out of his original 7,000 acres.

Lopez Island

This long, narrow island is the first stop on the ferry from Anacortes. Of the three major islands, Lopez is the flattest and so is favored by bicyclers and more gentle walkers. True to the claims on the visitors website, people do in fact wave from their cars. One retired resident perfected a gesture involving two fingers lifted from the top of the steering wheel, which became known to family and friends as the “Lopez Wave.”

Lopez Island was attractive early on to Scandinavian farmers for its level, fertile ground and hospitable climate. Fishing in the rich waters provided a good living, and salmon cannery operations thrived. Many Lopez Island families are descended from 19th century marriages between

unattached European men and Native American women. The growing population settled gradually around what are now the towns of Port Stanley, Richardson and Lopez Village, and there the centers of town life remain.

Life on this island is rural and relaxed, free from the commercial distractions of more urban surroundings. Like its sister islands, Lopez honors its history with heritage sites. Gardeners and artists are drawn to its peaceful, unhurried way of living. It has a golf club and a village farmers’ market in season. It also has a winery, whose vineyard’s vines are descended from grapes grown in the Yakima Valley.

Getting There

The state-run main ferry system connects automobile and foot passengers from Anacortes on the U.S. mainland to the four largest islands. Smaller private ferries run passengers but no cars from smaller cities, and private air companies fly from airports on the mainland. Both of these methods of travel surround you with the natural beauty of these places and the deep blue waters they occupy. Traveling from Vancouver or Vancouver Island was once possible, but while Canada maintains its COVID-19 ban on American travelers, it isn’t.

The best way to plan a trip is to examine the San Juan Islands Visitors Bureau website and follow their guidance. This beautiful place manages to combine creative activity and deep natural serenity into its sheltered spot in the waters of the American Northwest. **FRA**



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VA Priority Groups: Which One Do You belong To?



Noelle Huffer

When you apply for VA health care, the VA will assign you to a priority group from one to eight to help get the highest priority veterans their care first. The priority group to which you are assigned affects how soon you can get signed up for health care benefits and how much, if anything, you will have to pay toward the cost of your care.

Priority groups are based on your military service history, a disability rating, income level, eligibility for Medicaid and receipt of other benefits such as VA pension benefits.

Veterans with service-connected disabilities are assigned to the highest priority group. The lowest priority is assigned to veterans who earn a higher income and who don't have any service-connected disabilities that qualify them for disability compensation. If you qualify for more than one priority group, he or she will be assigned to the highest one. Below are the eligibility requirements for each priority group to help you determine which one you may qualify for.

Priority Group 1

You must have one of the following:

- A service-connected disability rating of 50 percent or higher.
- A service-connected disability that makes you unable to work.
- Received the Medal of Honor.

Priority Group 2

You must have a service-connected disability rating of 30 or 40 percent.

Priority Group 3

You must have one of the following:

- Been a former prisoner of war.
- Received the Purple Heart medal.
- Been discharged for a disability that was caused by, or got worse because of, active duty service.
- A service-connected disability rating of 10 or

20 percent.

- Been awarded special eligibility classification under Title 38, U.S.C § 1151, "benefits for individuals disabled by treatment or vocational rehabilitation."

Priority Group 4

You must be either:

- Receiving VA aid and attendance or housebound benefits.
- Determined by the VA to be catastrophically disabled.

Priority Group 5

The veteran must have the following:

- Rated as 0 percent disabled due to a noncompensable service-connected disability or not determined to have a service-connected disability, with an annual income below the VA's adjusted income limit for your zip code.
- Receiving VA pension benefits.
- Eligible for Medicaid programs.

Priority Group 6

You must have one of the following:

- A compensable service-connected disability that we've rated as 0 percent disabling.
- Been exposed to ionizing radiation during atmospheric testing or during the occupation of Hiroshima and Nagasaki.
- Participated in Project 112/SHAD.
- Served in the Republic of Vietnam between Jan. 9, 1962, and May 7, 1975.
- Served in the Persian Gulf War between Aug. 2, 1990, and Nov. 11, 1998.
- Served on active duty at Camp Lejeune for at least 30 days between Aug. 1, 1953, and Dec. 31, 1987.

You may also qualify for Priority Group 6 if you meet all three of the following criteria. You:

Continued on page 35



U.S. Department of Veterans Affairs

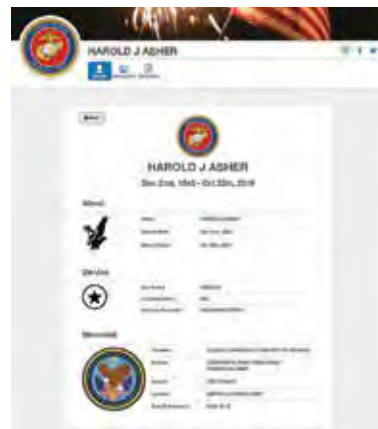
National Cemetery Administration

Veterans Legacy Memorial (VLM)

www.va.gov/remember

VLM WEB SITE

The Veterans Legacy Memorial website is the nation's first digital platform dedicated entirely to the memory of more than 3.7 million Veterans interred in VA's national cemeteries to honor the service and sacrifice of Veterans and to help ensure "No Veteran Ever Dies." Launched in 2019 with Veteran service and cemetery information, VLM now allows family, friends, and others to post Tributes to a Veterans page and to share Veteran pages using email, Facebook, and Twitter.



FINDING A VETERAN

It typically takes several days after interment/inurnment for a Veteran page to show up on VLM. A simple search using first and last name or an advanced search using middle name, service branch, etc. will bring up a Veterans page where you will see publicly-available information gathered from VA records: service branch with logo, dates of birth and death, rank, war period, highest decoration, emblem of belief, and cemetery information. NOTE: Only Veterans buried in a VA National Cemetery are in VLM.

POSTING A TRIBUTE

People can leave a Tribute (comment) on a page as a guest user or by logging in as a registered VLM user using an ID.me account, and a validated email address must be provided. Tributes can be made in three ways:

- As a direct entry on a Veteran's page
- As a reply to someone else's tribute on a Veteran's page
- As a direct entry to a memento (photo) on a Veteran's page



Once a Tribute is reviewed by VLM moderators to determine if it complies with the VLM User Policy, it will be posted to the Veteran's page – typically within 48 business hours. Registered users can also "like" a Tribute or photo by pressing a small heart-shaped button under the Tribute or photo.

SHARING A VETERAN'S PAGE

VLM users can share a Veteran's page (including Tributes) using email, Facebook, or Twitter by clicking one of the share buttons in the upper right of the Veteran's page.

- Are currently or newly enrolled in VA health care.
- Served in a theater of combat operations after Nov. 11, 1998, or were discharged from active duty on or after Jan. 28, 2003.
- Were discharged less than five years ago.

Note: Returning combat veterans are eligible for these enhanced benefits for five years after discharge.

Priority Group 7 - Your gross household income must be below the VA's adjusted income limit for your zip code and you must agree to pay co-pays.

Priority Group 8 - Your gross household income must be above the VA's adjusted income limit for your zip code and you must agree to pay co-pays.

Your priority group may change in some cases, such as if your income changes, or your service-connected disability gets worse and you receive a higher disability rating.


The FRA successfully opposed establishing an enrollment fee structure for veterans in priority groups 7 and 8 in 2008. Also, in 2009, the FRA successfully worked to lift a temporary ban in place since 2003 on enrolling Priority Group 8 veterans. More than 260,000 veterans were impacted by the ban. The FRA argued that our nation made a commitment to all veterans for their service, and limiting enrollment conveys the wrong message to our service personnel who are currently serving and to those who have served in the past.

To learn more about the priority groups and to see the current co-pay rates, visit:

www.va.gov/health-care/eligibility/priority-groups/, and www.va.gov/health-care/copy-pay-rates/. **FRA**

Yours in Loyalty, Protection and Service,
Noelle Huffer

Noelle is the FRA's assistant director of veterans programs. She can be reached at NoelleH@fra.org or 703-683-1400, ext. 125.



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¹National Safety Council, InjuryFacts.NSC.org, "All Leading Causes of Death," <https://injuryfacts.nsc.org/all-injuries/deaths-by-demographics/all-leading-causes-of-death/>. Viewed 3/24/20.

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THE FRA CONGRATULATES THE FOLLOWING Shipmates who became Life Members during the third quarter of 2020. The listing, which is arranged alphabetically and by the month joined, includes each member's branch number or Member-at-Large (MAL) designation. Call 1-800-FRA-1924 to learn how you can become a Life Member of the Fleet Reserve Association.

JULY

Abernethy, Lance	181
Barnett, Stephen E.	20
Baumann, Craig T.	15
Brace, Joseph R.	269
Brunk, Ann M.	136
Bublitz, Robert A.	MAL
Budy, Joseph A.	99
Cain, William L.	161
Cassady, Michael D.	24
Citino, Anthony J.	01
Clark, Floyd	197
Colson, Timothy M.	24
Crawford, William H.	20
Crouse, Everett C.	70
Dailey, John T.	282
Decess, Alex C.	298
Deguzman, Benjamin	MAL
Diaz, Crisostomo	302
Eater, Charles	MAL
Fitzpatrick, James C.	MAL
Galicia, Alex	61
Grasho, Edward E.	23
Guyette, Stuart A.	289
Hagler, Bobby W.	161
Harr, Roger R.	55
Harris, Robert T.	24
Hause, William H.	99
Hemenway Sr., Clarence G.	MAL
Hitchcock Jr., Paul M.	70
Holland, Steve	MAL
Hughes, Donald S.	24
Inaura, Donver D.	70
Ioven, William G.	31
Jacoby, Henry W.	130
James, Elizabeth W.	290
Jones, Allan L.	106
Jones, David E.	01
Kemper, Hubert E.	181
Kennard, Carl H.	104

Klinker, Dwight D.	MAL
Lebsack, Wilbur	MAL
Lee, Wayne	MAL
MacMenamin, Brian J.	301
Mains, Robert A.	MAL
McCann, Doug	261
McRae, Simon E.	117
Montani, David G.	24
Morin, Robert W.	261
Morrison, Bayard H.	24
Mortensen, William D.	MAL
Northway, Robert E.	145
Parks, George E.	264
Parsons, Chad K.	269
Patenaude, William J.	MAL
Pehr, Robert L.	MAL
Putman, Broadus L.	60
Raines, Jesse R.	99
Reese, Lee A.	261
Renwald, Celeste	94
Roberts, John T.	60
Rosenthal, Mark	24
Rothwell, Ronald H.	117
Routh, Siddhartha S.	24
Sandoc, Ernesto	MAL
Schempp, Fred M.	24
Schrader, Alan L.	377
Schram, Richard L.	08
Sekscinski, Jerry D.	MAL
Self, Robert T.	01
Shoenfelt, David	17
Simms, Charles H.	93
Skillrud, Matthew H.	46
Smiley, Narvin W.	170
Smith, Ronald G.	MAL
Starnes, Roger D.	MAL
Stout, James H.	289
Taylor, Oscar H.	MAL
Thurman, Robert D.	11
Tonneslan, Dennis O.	MAL

Trotter Jr., Edgar S.	MAL
Van Bibber, Charles A.	MAL
Vines, John C.	MAL
Vorndran, Thomas F.	22
Ward, Nickolous B.	24
Webber, Eric G.	MAL
Williams, Carl J.	MAL
Williams, Freddie K.	MAL
Williams Jr., Thurlow E.	163
Wiltse, Clair A.	MAL
Yancey, James B.	62
Ziglinski, Daniel P.	MAL

AUGUST

Abate, Frank S.	24
Allen, Raymond C.	MAL
Baker, Kenneth	MAL
Barnhart, Thomas C.	MAL
Bay, Willis E.	367
Bendy, Kenneth W.	MAL
Bessler, Michael	MAL
Boerner, Keefe R.	24
Bowen, Cheryl P.	24
Carney, Wesley D.	97
Chayer, Kevin	24
Cline, Clifford E.	20
Collins, Jerry	275
Cotner, Paul W.	289
Croft, Bradford H.	22
Dalby, David B.	70
Deming, Thomas R.	289
Dever Jr., John W.	42
Donaghy, James P.	24
Duke, Dale	316
Duska, Robert W.	70
Ehlinger, Frank N.	MAL
Espinoza, Peter J.	61
Ferguson, Edward A.	MAL
Floyd, Dennis	24
Fort, Robert E.	85

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America's best-selling sexual performance enhancer just got a lot better.

It's the latest breakthrough for nitric oxide – the molecule that makes erections possible by increasing blood flow to your penis.

Nitric oxide won the Nobel Prize in 1998. It's why "the little blue pill" works. More than 200,000 studies confirm it's the key to superior sexual performance.

And this new discovery increases nitric oxide availability resulting in even quicker, stronger and longer-lasting erections.

One double-blind, placebo-controlled study (the "gold-standard" of research) involved a group of 70-year-old-men.

They didn't exercise. They didn't eat healthy. And researchers reported their "nitric oxide availability was almost totally compromised," resulting in blood flow less than HALF of a man in peak sexual health.

But only five minutes after the first dose their blood flow increased 275%, back to levels of a perfectly healthy 31-year-old man! "It's amazing," remarks nitric oxide expert Dr. Al Sears. "That's like giving 70-year-old men the sexual power of 30-year-olds."

WHY SO MUCH EXCITEMENT?

Despite the billions men spend annually on older nitric oxide therapies, there's one well-known problem with them.

They don't always work.

A very distinguished and awarded doctor practicing at a prestigious Massachusetts hospital who has studied Nitric Oxide for over 43 years states a "deficiency of bioactive nitric oxide... leads to impaired endothelium-dependent vasorelaxation."

In plain English, these older products may increase levels of nitric oxide. But that's only half the battle. If it's not bioactively available then your body can't absorb it to produce an erection.

Experts simply call it the nitric oxide "glitch." And until now, there's never been a solution.

NEXT GENERATION NITRIC OXIDE FORMULA FLYING OFF SHELVES

Upon further research, America's No. 1 men's health expert Dr. Al Sears discovered certain nutrients fix this "glitch" resulting in 275% better blood flow.

He's combined those nutrients with proven nitric oxide boosters in a new formula called

Primal Max Red. In clinical trials, 5,000 mg is required for satisfying sexual performance. *Primal Max Red* contains a bigger, 9,000 mg per serving dose. It's become so popular, he's having trouble keeping it in stock.

Dr. Sears is the author of more than 500 scientific papers. Thousands of people listened to him speak at the recent Palm Beach Health & Wellness Festival featuring Dr. Oz. NFL Hall of Fame quarterback Joe Namath recently visited his clinic, the **Sears Institute for Anti-Aging Medicine**.

Primal Max Red has only been available for a few months — but everyone who takes it reports a big difference. "I have the energy to have sex three times in one day, WOW! That has not happened in years. Oh, by the way I am 62," says Jonathan K. from Birmingham, AL.

HOW IT WORKS

Loss of erection power starts with your blood vessels. Specifically, the inside layer called the endothelium where nitric oxide is made.

The problem is various factors THICKEN your blood vessels as you age. This blocks availability causing the nitric oxide "glitch." The result is difficulty in getting and sustaining a healthy erection.

How bad is the problem?

Researcher shows the typical 40-year-old man absorbs 50% less nitric oxide. At 50, that drops to 25%. And once you pass 60 just a measly 15% gets through.

To make matters worse, nitric oxide levels start declining in your 30's. And by 70, nitric oxide production is down an alarming 75%.

Primal Max Red is the first formula to tackle both problems. Combining powerful nitric oxide boosters and a proven delivery mechanism that defeats the nitric oxide "glitch" resulting in 275% better blood flow and stronger erections. There's not enough space here to fully explain how it works, so Dr. Sears will send anyone who orders *Primal Max Red* a free special report that explains everything.

MORE CLINICAL RESULTS

Nutrients in *Primal Max Red* have logged impressive results.

In a *Journal of Applied Physiology* study, one resulted in a 30 times MORE nitric oxide. And these increased levels lasted up to 12 hours.

"I measured my nitric oxide levels, you can buy a test kit from Amazon," reports 48-year-old Jeff O. "Monday night I showed depleted."

Then he used ingredients in *Primal Max Red* and, "The results were off the charts. I first woke



A new discovery that increases nitric oxide availability was recently proven in a clinical trial to boost blood flow 275% resulting in even quicker, stronger and longer-lasting erections.

around 3 a.m. on Tuesday with a throbbing boner. My nitric oxide levels measured at the top end of the range."

FREE BONUS TESTOSTERONE BOOSTER

Every order also gets Dr. Sears testosterone boosting formula *Primal Max Black* for free.

"If you want passionate 'rip your clothes off' sex you had in your younger days, you need nitric oxide to get your erection going. And testosterone for energy and drive," says Dr. Sears. "You get both with *Primal Max Red* and *Primal Max Black*."

HOW TO GET PRIMAL MAX

To secure free bottles of *Primal Max Black* and get the hot, new *Primal Max Red* formula, buyers should contact the Sears Health Hotline at 1-800-329-9157 within the next 48 hours. "It's not available in drug stores yet," says Dr. Sears. "The Hotline allows us to ship directly to the customer."

Dr. Sears feels so strongly about *Primal Max*, all orders are backed by a 100% money-back guarantee. "Just send me back the bottle and any unused product within 90 days from purchase date, and I'll send you all your money back," he says.

The Hotline will be open for the next 48 hours. After that, the phone number will be shut down to allow them to restock. Call 1-800-329-9157 to secure your limited supply of *Primal Max Red* and free bottles of *Primal Max Black*. You don't need a prescription, and those who call in the first 24 hours qualify for a significant discount. Use Promo Code FRA1120PMAX when you call in. Lines are frequently busy, but all calls will be answered.

THE FRA CONGRATULATES THE FOLLOWING Shipmates who became Life Members during the third quarter of 2020. The listing, which is arranged alphabetically and by the month joined, includes each member's branch number or Member-at-Large (MAL) designation. Call 1-800-FRA-1924 to learn how you can become a Life Member of the Fleet Reserve Association.

Gallagher, Edward J.	MAL
Grott Jr., John J.	20
Harrel Jr., John A.	282
Hastings, Richard A.	290
Henze-Gongola, Ralph D.	309
Higgins, Charles	293
Holroyd, George E.	24
Hurd Jr., Glen E.	59
Isley Jr., Ralph	290
Jackson, Timothy E.	24
Johanson, Lewis	MAL
Lafond, Robert E.	282
Lagao, Jimmy L.	302
LeCompte, Jim	371
Loneragan, John J.	24
Lord, David L.	38
Lucas, Jerry W.	MAL
Lueck, Dale K.	MAL
Marks, Michael	24
Mateczun, John M.	24
Maxwell, James	MAL
McElveen, James W.	290
McFarland, James L.	97
McGlone, Lawrence H.	59
Meyer, Carl W.	60
Moore, Rick A.	290
Mosley, Carl W.	194
O'Daniel, Norman S.	MAL
Osuch, John	20
Oswalt, Michael D.	MAL
Parker, Edgar	40
Phillips, Robert H.	MAL
Porter, Roger L.	MAL
Pruitt, Arthur	334
Quinto, Ferdinand P.	302
Rettie, Scott	24
Rice, Michael W.	24
Rose, Frances A.	29
Scaggs, Ronald	MAL
Self, Bryan D.	24
Sharpe, Donald T.	MAL

Smith, Andrew	MAL
Solis, Colonel J.	24
Stewart, Anthony E.	61
Talley, Robert S.	MAL
Taylor, William H.	91
Tyson, Ryan C.	226
Ulrich, Margaret A.	MAL
Vogel, Lucille M.	293
Williams, Leroy	01
Wood, Donald F.	MAL

SEPTEMBER

Arroyo, Nelson	289
Bailey, Timothy	269
Baker Sr., Robert E.	170
Bicaldo, Dominador N.	127
Bolyard, Danny D.	221
Bourdeau, Gary	298
Brandon, Barry	115
Bruce, John	MAL
Butler, Raymond L.	289
Carey, Karen W.	14
Carter, Dianne E.	183
Casto, William F.	104
Colarusso, John E.	115
Corona, Peter H.	MAL
Crowe, Billy A.	91
Dalton, Keith E.	97
Daly, Mitchell A., Jr.	24
Darling, Dale	183
Di Bella, Peter J.	118
Dimalanta, Benjamin	99
Durbin, Frank S.	91
Eddy, Lucille A.	04
Ericson, Edward E.	MAL
Fette, Sue	MAL
Foster, Joseph E.	MAL
Gmeiner, Charles R.	117
Goode, Gary K.	70
Gregory, Robert E.	230
Guth, Robert P.	MAL

Harrison, William	263
Hernandez, Charles V.	136
Hill, Robert	MAL
Hixenbaugh, Frank	269
Honyotski, Francis E.	MAL
Hurdle, Robert T.	86
Iverson, Gary	136
Jensen, Paul E.	MAL
Johnson, Tracy R.	70
Juan, Tomas P.	MAL
Kegley, Jerry N.	90
Keller, Catherine	59
Kirby, David R.	MAL
Lajewski, Daniel	24
Leonardi, Mark	24
Lewis, Larry E.	MAL
Lucey, James W.	MAL
Manly, Paul W.	38
Martin, Stephen C.	MAL
McCollum, Malcolm C.	62
McGee, James F.	136
Milum, Daniel J.	289
Nevgloski Jr., Alexander J.	208
Querimit, Margit J.	247
Reher III, Laurence W.	029
Robinson, Gary C.	22
Robles, Simon	61
Sanchez, Jose M.	289
Sears, Joseph D.	24
Sherman, Robert J.	MAL
Smith, Robert	MAL
Towery, James D.	185
Trubilla, Steve	MAL
Vicino, Joseph J.	47
Vitarelli, Robert	182
Waro Jr., Matthew E.	MAL
Warren, James W.	94
Werbowetski, Michael P.	24
Whitcomb, James M.	24
Williams, Wiley	MAL
Woodard, Dan	101

1. SOUTH CENTRAL REGION

National President Donna Jansky (Ctr.) presented drawings, depicting female veterans transitioning to civilian life, to RSSC Nancy Copeland (L) and RPSC C. Ursula Gruetzner (R) during the South Central Regional Convention.



2

**2. BRANCH 161, KANSAS CITY, KAN.**

North Central Regional President Jerome (Jerry) Lickteig from Branch 161 was sworn into office during the regional convention held in Osage Beach, Missouri, by NP Donna Jansky. Holding the Bible is PRPNC Marcia Cunningham from Branch 14.

4

**3. BRANCH 226, STATEN ISLAND, N.Y.**

The Staten Island Branch held a tailgate meeting at the Elks Lodge parking lot to elect and install new officers, and complete all business for the 2019 to 2020 year. (L to R) Branch Vice President Al Klingele, Branch President Jim Brown, Branch Secretary Ed Squire and Branch Treasurer Joe Bilotti.

4. BRANCH 115, LEHIGH VALLEY, PA.

Lehigh Valley Black Diamond Branch 115 held their Americanism Night Celebration on Aug. 20. The well-attended event was held at the Veterans Rally Point and Memorial at Lopatcong Municipal Park located in Phillipsburg, New Jersey.

5. BRANCH 244, GRAND JUNCTION, COLO.

The first place winner for seventh grade, Konnor Zehniser (L), is presented his awards from Branch Americanism Essay Contest Chairman Rich Reno (R).

6. BRANCH 244, GRAND JUNCTION, COLO.

The first place winner for 12th grade, Tessa Berry (L), is presented his awards from Branch Americanism Essay Contest Chairman Rich Reno (R).

7



8

**7. BRANCH 269, GOOSE CREEK, S.C.**

Five members attended a World War II commemorative ceremony for Army Staff Sgt. Robert Hennessee. (L to R) Branch President Harry Nettles, Glenn Little, John Tharp, Randolph Turner and David Graminski. The Trident Baptist Church hosted the event, where three flag poles were dedicated with flags for the United States, South Carolina and Christianity.

10





8. BRANCH 01, PHILADELPHIA, PA.

Shipmate Paul Candlori, who is a WW II Navy man 94 years young, was presented his 5-year pin and certificate. Candlori does not drive so the presentation was conducted in his home.

9. BRANCH 382, NAMPA, IDAHO

Adam Reingold received the Robert M. Treadwell Annual Scholarship (his 3rd award). Reingold is a junior at Boise State University in Boise Idaho. (L to R) Branch Vice President Jim Murrell, Shipmate Eddie Pinson (Reingold's grandfather), Reingold, Branch President Danny Hunt and Shipmate John Camp.

10. SOUTHWEST REGION

The incoming Southwest regional officers for the 2020 to 2021 year were sworn in. (L to R) National Vice President Mick Fulton, Branch 289; Southwest Regional President Elect Roger Bacud, Branch 85; Southwest Regional Vice President Chris Chapman, Branch 289; Southwest Regional Secretary Romeo Galeon, Branch 302; and Southwest Regional Treasurer Gerald Miranda, Branch 70 and RP John Quesnel, Jr., Branch 289.

11. BRANCH 244, GRAND JUNCTION, COLO.

Branch Secretary Chuck Watkins (R) presented a 50-year continuous membership pin and certificate to Shipmate Ralph Moss (L) who is a charter member of the Colorado West Area Branch 244. The photo was taken by Ralph's son Rich Moss.

12. BRANCH 112, BIRMINGHAM, ALA.

Past Branch President Bobby Findley greatly enjoyed his birthday card from his FRA branch located in Birmingham, Alabama. Findley said, "The birthday card made my day."



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.



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Questions?

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veterans and their families.**



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800-FRA-1924 • 703-683-1400
scholars@fra.org

In Memoriam

Name	Rating	Branch						
Ahern, Bernard J.	CAPT, USN	91	Brown, Harold B.	YN1, USN	MAL	Fisk, Ralph S.	RMCS, USN	273
Aikens, David F.	GMCM, USN	221	Bundy, Thomas	AK1, USN	136	Fleaharty, Stanley E.	DKC, USN	MAL
Albas, John P.	SKC, USN	101				Foreman, August G.	PO2, USNR	49
Alexander, George B.	YNC, USN	MAL	Cain, Donald E.	TMC, USN	MAL	Gaydos, George E.	HTC, USN	60
Allen, Frederick L.	QM3(SS), USN	20	Carlson, Ronald F.	CDR, USN	MAL	Geshan, Leonard A.	YNC, USN	MAL
Aral, Antonio R.	USN	MAL	Carman, D. K.	MGYSGT, USMC	302	Gibson, Charles E.	SF1, USN	MAL
Arn, Franklin D.	TMC, USN	70	Carver, Henry C.	ADC, USN	89	Goodbrand, John A.	CTC, USN	MAL
Arnold, Charles E.	ENC, USN	MAL	Chance, Owin H.	AFCM, USN	MAL	Greenleaf, Stuart E.	AQ1, USN	MAL
Arnold, Harvey L.	RMCS, USN	MAL	Clancy, Robert A.	AC1, USN	MAL	Greve, Ernest E.	MMCS, USN	MAL
Aschbrenner, Ronald J.	MN1, USNR	216	Cockram, John C.	LT, USN	290	Grisson, John H.	TMC, USN	53
			Condusta, Albert D.	CPO, USN	MAL	Gula, Andrew	USN	230
Beechner, Henry B.	RMC, USN	MAL	Cook, Michael F.	CWO4, CEC, USN	311	Gustafson, Earl F.	CDR, USN	MAL
Behrmann, Theodore	M. BTCM, USN	172	Crean, Hugh J.	STCM, USN	MAL			
Bell, David L.	SWCS, USN	MAL	Cruz, Tirso P.	ETCS, USN	MAL			
Blum, Harlow E.	ATC, USN	MAL				Halcin, Anthony F.	SWC, USN	115
Boswell, Cecil E.	USN	60	Damron, Steward F.	YNC, USN	11	Hall, Thomas E.	POC, USN	269
Boyd, Gerald G.	FTCS, USN	47	Downer, Donald G.	DKC, USN	161	Hallasgo, Primo B.	SH1, USN	MAL
Breese, James E.	MMCM, USN	166	Eastman, Wilson H.	CTCS, USN	212	Harbecke, James W.	ADJC, USN	49
Brose, Paul G.	EMC, USN	MAL	Emshoff, Wilfred E.	CTAC, USNR	159	Harper, Roy D.	YNC, USN	29
						Hauge, Glenn R.	SSC, SPOCS, USCG	MAL

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In Memoriam

Hayes, Larry N.	CTI1, USN	178	McBride, Harold L.	SH1, USN	MAL	Salyer, James B.	AKCM, USN	60
Hearne, James B.	YNCS, USN	MAL	McCarley, Theodore K.	CAPT, USN	24	Sanders, Jackie A.	ADJC, USN	MAL
Hill, Gene	EMC, USN	MAL	McCartney, Milan R.	SKC, USN	136	Santua, Ronnie E.	CPO, USN	MAL
Hill, Wesley S.	CMC, USN	276	McCulley, Gordon E.	CPO, SW, USN	MAL	Schneider, Leonard W.	LT, USN	145
Hutchinson, Dan C.	PO1, USN	38	McGovern, Kevin J.	SA, USN	219	Senda, John R.	HMC, USN	24
			McLawhorn, Lloyd	BMC, USN	MAL	Shanahan, William J.	AE2, USN	309
Jilek, James L.	DKC, USN,	126	McNew, Charles D.	ADCS, USN	MAL	Shattuck, John H.	SKC, USN	177
Johnson, Clarence A.	BMC, USN	40	Milewski, Francis W.	AMCS, USN	MAL	Stearrett, Thomas W.	YNC(SS), USN	289
Jones, Dale W.	PN1, USNR	316	Miller, Robert W.	BTC, USN	08	Stout, Carl H.	YNC, USN	117
			Mize, Thomas H.	CWO2, USN	MAL	Swenningesen, Gary G.	AWC, USN	289
			Mueller, Elroy A.	AEC, USN	136			
Kaempfe, Lester C.	UT3, USN	MAL				Terrell, Noel	HT1, USN	MAL
Kalbfleisch, Kay C.	MAJ, USMCR	63	Napoli, Armando J.	ETC, USN	MAL	Tesseneear, James R.	BTCS, USN	40
Keck, Alvin D.	LCDR, USN	166	Nault, Gerald R.	SKC, USN	MAL	Thompson, Donald R.	EN3, USN	MAL
Kerrigan Jr., Robert	MM1, USN	47	Neal, Mike L.	ADJ1, USN	187	Thurman, Robert A.	SKCM, USN	18
Kitts, Gene E.	RMC, USN	41	Nelson, Joseph M.	ADRC, USN	60	Trejo, Paul E.	CAPT, USN	178
Knutsen, Arthur E.	END1, USN	MAL	Nieder, Patrick	EM3, USN	290	Turner, Stanley E.	USN	105
Kraft, Gerald I.	ADR1, USN	22						
Kruger, Francis E.	YNCS, USN	MAL	Oreander, Clyde C.	AEC, USN	MAL	Visotski, Anthony W.	AEC, USN	MAL
Kukla, Bernard M.	CPO	MAL						
			Pereira, Igmidio G.	CSC(SS), USN	MAL	Walker, George A.	ABF1, USN	MAL
Laird, Freddy R.	AT1, USCG	223	Powers, Robert R.	YNC, USN	181	Walker, Wilbur W.	PO1, USN	289
Landcastle, Gerald	CUCM, USN	245				Wells, William P.	ABH2, USN	MAL
Larson, Chester H.	MSGT, USMC	08	Reed, Lloyd A.	MMC, USN	106	Willett, Robert R.	AOC, USN	70
Lepre, John J.	MT2, USN	MAL	Reilly, Robert G.	BM1, USN	14	Williamson, John W.	ADC, USN	MAL
Levy, Jack	AFCM, USN	MAL	Repash, Robert J.	USN	115	Woods, Merald R.	ADRC, USN	126
Lindberg, Ernest T.	CDR, USN	MAL	Roberts, Winthrop M.	STCS(SS), USN	MAL			
Logsdon, Richard E.	YNC, USN	MAL	Rogers, Oscar	OS1, USN	382			
London, Robert P.	ADCS, USN	MAL	Rokos, Frank M.	ADR1, USN	29			
			Rumley, Vernon L.	HTC, USN	MAL			
Maloney, William T.	MCPO, USN	18	Rushlow, Clifford N.	CTCM, USN	MAL			
Manning, Robert B.	1STSGT, USMC	MAL	Russell, Clyde H.	RMCM(SS), USNR	60			
Martin, Robert B.	CEC, USN	MAL						
Mayhugh, Robert M.	1STSGT, USMC	MAL						

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 call 703-683-1400, ext. 1.

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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

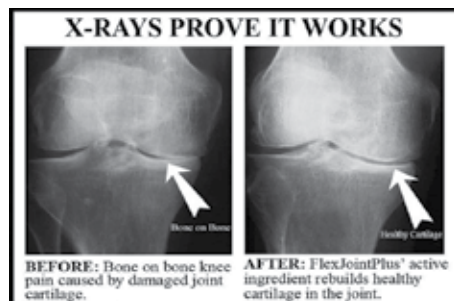
FlexJointPlus contains an amazing compound with a known ability to rebuild damaged cartilage and ligaments associated with joint pain.

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.

"This powerful image reflects the services that the members of Unit 289 provided to their community organizations. The unit members should be proud of their accomplishments, especially when you see it in this chart format. If I was not a member [of the LA FRA] I would join your unit just from looking at this! What a great, positive image of the members of Unit 289. Thank you, Cathy, for your amazing creativity," said LA FRA National President Jackie Scarbro.

"As a recipient of one of these organizations listed in the chart, I am especially in awe of what your unit has raised for the National President's Project during the pandemic. I did not expect this. It is so heartfelt knowing it is coming from Unit 289 and the work and time you all have done (and the branch) for the fund raising. Thank you to Unit 289 Imperial Beach, for all the services provided. You are so awesome and I am very proud of you," said LA FRA Junior Past National President Bea Parco.

"Member recognition should be at the top of our list. Members are our most valuable asset," said Past National President Doris Fri.

This graph was made by Unit 289 Treasurer Cathy Clamp. She is the administrator of the unit's Facebook page and is very diligent about posting events.

More information about the LA FRA, including how to join, can be found online at: <https://www.la-fra.org>.

LA FRA Unit 289



Thank you for your membership!

Because of your support
we donated \$9,000
to the following organizations
in 2019-2020.



Be proud of your membership!!

A Message from the National President



As the incoming national president of the Auxiliary of the FRA for the 2020-2021 term, I wish to thank the members for electing me to this honored position to represent and serve the auxiliary of the Fleet Reserve Association. I shall be working with the national board, the past national officers, and the members of the auxiliary. I will strive to honor the past by continuing to honor the beloved LA FRA traditions and continuing the mission of the auxiliary. Together, we must overcome the obstacles and restrictions created by the COVID-19 pandemic and find a way to stop the loss of membership while revitalizing and building the auxiliary. I look forward to working with FRA National President Mick Fulton and the national board to carry out the goals and to undertake the mission of the auxiliary of the FRA and the Fleet Reserve Association.

The auxiliary's leaders and members continue to volunteer and work for the benefit of the Fleet Reserve Association, the Shipmates, and their families. It is important for the auxiliary to continue its amazing programs and activities, including: unit-sponsored community outreach programs supporting youth and veterans; welfare projects that aid members, children and others in distress; hospital projects for veterans and residents who are in VA hospitals, rehabilitation facilities, nursing and assisted living facilities; and Americanism programs that promote patriotic activities and events for the general public, youth and the membership.

An invitation to join the LA FRA is extended to all family members of Shipmates, including spouses, parents, grandparents, sisters, brothers, children, stepchildren or grandchildren who are at least 16 years old. Also, widows, widowers, parents, grandparents, sisters, brothers, children, stepchildren and grandchildren who are at least 16 years old who had a relative who was a member or was eligible to be a member of the FRA at the time of their death can join the LA FRA. The auxiliary is a nonprofit, nonpartisan,

nonsectarian organization.

Eligible people may join the LA FRA and become a member of any unit in an area of their choice or they can join as a Member-at-Large. (The LA FRA membership application is usually in *FRAtoday*, but not in this issue). If you are unable to attend unit meetings and wish to support the work of the auxiliary, you may join as a Member-at-Large. Members-at-Large are welcome to attend LA FRA events and receive the LA FRA's newsletter, *The Triangle*, but cannot hold office or vote. Annual membership for Members-at-Large is \$20, which supports our operational costs.

My National President's Project for 2020-2021 is the Special Operations Warrior Foundation. This nonprofit organization was founded in 1980 and provides scholarships to colleges, technical schools and trade schools, as well as educational counseling, to the surviving children of special operations personnel who were killed in the line of duty. The Special Operations Warrior Foundation also supports severely combat-wounded Navy, Marine Corps, Army and Air Force special operations personnel and their families.

This foundation was selected because its mission provides educational benefits to the surviving children of special operation forces. Special operations personnel complete their military objectives in silence and often they go unnoticed. Please support the children of special operation forces and contribute to the National President's Project during my term.

Contributions can be made to the National President's Project by making a check payable to the LA FRA. Be sure to write in the "Memo" section of your check: "NP Project 2020-2021" and mail it to: NFS LA FRA, P.O. Box 3037, Carson City, NV 89702.

Thank you for your support of the auxiliary of the Fleet Reserve Association. **FRA**

Yours in Loyalty, Protection and Service,

Jackie Scarbro

Jackie is the LA FRA national president.

The IRA Opportunity for Late 2020



Carl M. Trevisan, CFP®



Stephen M. Bearce

If you have a traditional Individual Retirement Account, or IRA, you might be familiar with the regulation to take required minimum distributions, or RMDs, beginning at age 72. You may even know when the first and subsequent distributions must be made. If you have an inherited traditional or inherited Roth IRA from prior to 2020, you might also have the ability to take RMDs in accordance with the stretch IRA strategy.¹ What you may not know, however, is how the Coronavirus, Aid Relief, and Economic Security (CARES) Act provides valuable RMD flexibility for 2020.

RMDs: What They Are and Whom They Affect

First, let's set the foundation. In regard to IRAs, the RMD is the minimum amount you must withdraw from your account each year, and it applies to traditional IRAs as well as Simplified Employee Pension, or SEP, and Savings Incentive Match Plan for Employees, or SIMPLE, IRAs. Roth IRA owners don't have RMDs. However, beneficiaries of inherited Roth and inherited traditional IRAs generally have RMDs if the owner died in or before 2019. You may be subject to an IRS 50 percent excise tax for every dollar under-distributed, making it important to keep track of the rules.

Your first RMD as a traditional, SEP or SIMPLE IRA owner must be taken by your required beginning date, which is generally April 1 following the year you turn age 72. If you don't take your first RMD in the year you turn 72, you will have two due in one year: your prior year RMD you delayed until April 1 and your second RMD due by Dec. 31 of the current year. You always have the option of taking the first RMD by Dec. 31 of the year you turn 72 to avoid taking two in one tax year. In subsequent years, your annual RMD is due by Dec. 31. Often, IRA custodians will help IRA owners meet the required dates by allowing them to set up automatic withdrawals.

Beneficiaries who inherited an IRA, regardless of the type, have annual RMDs if the IRA owner died in 2019 or earlier and they want to take advantage of the stretch IRA strategy. Beneficiaries can always withdraw more than the RMD. However, the advantage of taking only the minimum is that the rest of the investment remains in a tax-advantaged account over a longer time frame.

The Late 2020 Opportunity

This year provides account holders with an unusual opportunity, courtesy of the CARES Act, which was passed in response to the COVID-19 pandemic. The act suspended all RMDs for 2020, including 2019 RMDs that were not taken in 2019 and had a required beginning date of April 1, 2020. RMDs for inherited traditional and inherited Roth IRAs are also waived. While there are no RMDs in 2020, there will be RMDs due next year by Dec. 31, 2021, unless Congress provides another RMD waiver.

IRA owners and beneficiaries now have three options heading into late 2020:

- Skipping the RMD altogether — this could allow investments to compound tax-deferred for a bit longer.
- Taking a smaller distribution than usually required — this gives some of the benefits of the first option, while also providing an income.
- Taking the usual distribution amount or more — for those that believe they're in a lower tax bracket now than they'll be in the future, a current distribution may result in long-term tax savings.

For some IRA owners and beneficiaries — such as those that need current income — the choice might be straightforward. Others, though, might find it worthwhile to discuss potential options with tax and financial advisors. Finally, for those who decide to skip or modify distributions for the year, be sure to suspend or modify any automatic withdrawal instruction you have on file with your IRA custodian. **FRA**

1. Stretching an IRA simply refers to the ability to take RMDs over the beneficiary's single life expectancy (using the term-certain calculation method) rather than over the life expectancy of the original IRA owner. Under the SECURE Act, inherited IRAs are to be emptied by the 10th calendar year following the year of death of the IRA owner. The change is effective for IRA owners who pass away after Dec. 31, 2019, and does not apply to certain eligible beneficiaries.

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

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