

YOUR MISSION, YOUR VOICE

FRA *today*

The magazine of the Fleet Reserve Association

SEPTEMBER 2020

THE HEALING POWER OF ART

INSIDE:

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VA



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Delta Dental's Veterans Affairs Dental Insurance Program (VADIP) is administered by the Federal Government Programs division of Delta Dental of California through its subsidiary Delta Dental Insurance Company (DDIC).

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Cover: Marine Staff Sgt. Anthony Mannino participates in art therapy as part of his traumatic brain injury treatment and recovery. Then art therapy intern, Adrienne Stamper works with Mannino as he receives his art therapy at the National Intrepid Center of Excellence at Walter Reed National Military Medical Center located in Bethesda, Maryland. Department of Defense photo by Marvin Lynchard. Above: Second Lady of the United States of America Karen Pence visited Naval Medical Center, Portsmouth in Virginia on April 24, 2019. She met with art therapy patients and NMCP's three art therapists. Photo by Petty Officer 1st Class Laura Myers.

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The Creative Forces: NEA Military Healing Arts Network

The VA has changed its tune when it comes to art therapy. In 2011, the DOD and the VA partnered with the National Endowment for the Arts to establish what has become the Creative Forces: NEA Military Healing Arts Network.

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The Kennedy Space Center

The center was originally called the NASA Launch Operations Center. It had become an official space center in 1962 and was renamed for President Kennedy soon after his assassination in November of 1963. The KSC managed the Mercury, Gemini and early Apollo missions that took off from Cape Canaveral Air Force Station.



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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Earning the Anchor

I would like to say congratulations to all those who were selected for advancement to chief petty officer. This is your most important achievement in enlisted advancement, and you and your families should be very proud of your accomplishment.



Chief petty officer is the seventh enlisted rank (pay grade of E-7) in the U.S. Navy and U.S. Coast Guard. The CPO is above petty officer first class and below senior chief petty officer. The term "rate or rating" identifies the career field or job of a Chief Petty Officer. The grade of chief petty officer in the Navy was established on April 1, 1893.

I have been told that the definition of a Navy chief is that they are a tried and true leader, training Shipmates in their ratings while guiding and training junior officers to become future leaders. When confronted with a challenge, the age-old catchphrase in and around the Navy is, "Ask the chief." Chief petty officers are expected to be technical and practical experts providing solutions to both officers and enlisted personnel. The chief's expertise is a vital part of the U.S. Navy's successful daily operations and ability to accomplish anything.

Navy chiefs are often considered the backbone of senior enlisted leadership. They are humble professionals who work as advocates for their Shipmates' best interests. The Navy chief removes barriers and handles adversity to allow sailors to do their jobs to the best of their abilities while demonstrating the humility of taking a back seat when a good job is rewarded. A chief is an example of the importance of the Navy's core values of honor, courage and commitment. A chief takes honor in doing the right thing, even when it's not popular. A chief has the courage to stand up for what is right and has the commitment to stay the course no matter what heavy seas or rough waters lie ahead.

I have had the pleasure to meet so many chiefs while attending FRA events. I can say the Navy and the FRA are lucky to have these sailors within our ranks. **FRA**

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

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FRAtoday Magazine

The monthly membership publication of the Fleet Reserve Association

Publisher Fleet Reserve Association

National Executive Director Christopher J. Slawinski

Editor-in-Chief William D. Stevenson

Editor Elise M. Howard

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Design and Art Direction FRA Staff

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Sales@glmcommunications.com

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

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Volume 99 Number 9



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

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



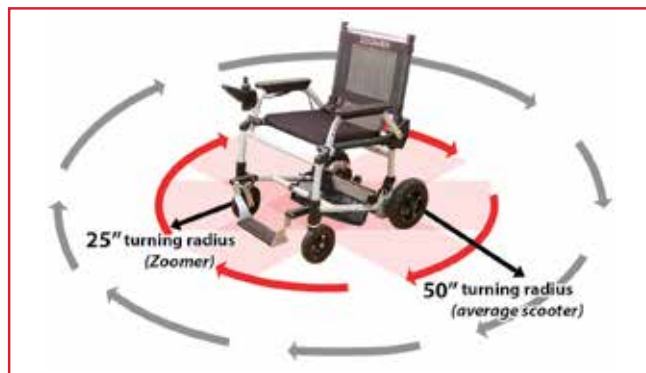
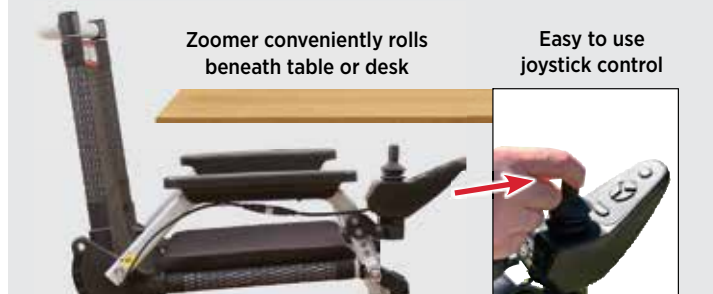
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What a Long, Strange Trip It's Been



Donna Jansky
National President

I am sure most of you have heard the song “Truckin’” by the Grateful Dead — if not, then at least some of the lyrics. There is one line in the song that singer Jerry Garcia said was a metaphor for the band’s troubles on the road and how they adapted. I think it is a very good metaphor for this year’s FRA board of directors too, which seems to sum up the experience that 2020 has delivered so far: “What a long, strange trip it’s been.”

When COVID-19 hit in March, we all were instructed to not socialize. Restaurants, places of worship and large gatherings were shut down. At the branch level, in-person meetings were all canceled. At the regional level, meetings were also canceled. At the national level, Sailor of the Year and Recruiter of the Year ceremonies, Storming the Hill, the Naval Academy presentation and Arlington Memorial Day ceremonies were all canceled.

Some events were conducted virtually, but they were not the same.

Yes, it has been a strange year, but this FRA trip is not over. As the FRA starts to plan for its 100th anniversary in 2024, we need to look forward to our second century. What we all share as Shipmates is the same commitment to loyalty, protection and service that the FRA was founded on; but we now do it differently. The networking is done mostly via the internet not at a bar. Information about our association is readily available via the internet, not so much by mail.

In 2005, we voted to have veterans join — that vote told the organization that the Shipmates want us to survive and to carry on. We are now a veterans service organization and we have established a Veterans Service Foundation. Every day, people are joining the Navy, Marine Corps and Coast Guard. As they are finishing their enlistments, whether for four years or 20 years, they become our target demographic. The possibility of recruiting new members is out there. We just need to get out there ourselves to inform and persuade Shipmates of the value of membership and how we help veterans.

Email Use Increases

The number of Shipmates who are connected to the internet is growing. I know this because of the volume of mostly encouraging emails that I have received throughout the year. A recent FRA fundraising effort was conducted by email and of the 40,702 emails sent, the successful send rate was 98 percent. Here is an interesting fact: 37 percent of the opened emails were accessed on a mobile device. As we all seem to be using email more, I hope that I have been able to respond to your legitimate questions and concerns to your satisfaction, and if we happen to disagree, that is OK too. At least we can communicate easily and frequently.

Shipmates, please provide your email address to your branch or the Membership Services department at National Headquarters. Otherwise, you are not taking advantage of being able to quickly receive valuable information.

In Conclusion

When I was in the Navy, I was always told, “Overcome, improvise, and adapt,” and I believe that holds true for most Shipmates — we must have all had that same chief! When the need arises, everyone steps up. As the number of positive COVID-19 cases goes up across the country, I ask you all to do your part to keep yourself, your families and your Shipmates as minimally exposed as possible. We are living in a world that has more screen time, less in-person contact, more opportunities for misperceptions, less willingness to take time to clarify, more tensions, and less time spent reflecting on others’ views. It is not easy to deal with this everyday, so please find ways to make time to refresh so you can be your best for yourself, your family, and your Shipmates. **FRA**

In Loyalty, Protection and Service,
Donna M. Jansky

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

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

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The Skywarrior Tankers

I am writing in response to the Shipmate Forum letter, The Skywarrior Tankers, in the May issue of *FRAtoday*. I was fortunate to have served in several squadrons of various types of aircraft. My first deployment was with a Helicopter squadron (multi mission, primary ASW).

The letter noted the Skywarrior as the first off/last on aircraft during carrier ops, but I respectfully disagree. The SH-3 Sea King was the actual first off/last on aircraft during flight ops. A Sea King was



always assigned plane guard (SAR) duties.

I recall my deployment in 1982 aboard the *USS RANGER* (CV-61). At that time, we picked up the VQ squadron somewhere around the Philippines or Guam, during blue water ops. No denying the big Whales' presence on the flight deck when they arrived.

I would be remiss if I did not mention the tragic loss of life on that cruise. One of the Skywarriors crashed at sea, six shipmates were lost. I also would be remiss if did not note, a seventh crew member was rescued by HS-2 pilots and air crew.

I believe the "at sea SAR" set a "distance traveled" milestone, but can't confirm it.

Very Respectfully,
Kirk M. Burch, AD1, USN (Ret.)

Vietnam Veterans Article

I would like to follow up on our conversation about the Message to All Vietnam Veterans article in the June Issue of the *FRAtoday* magazine. When I noticed the story kept focusing on the end of the war and when all troops left Vietnam on March 29, 1973, it floored me.

The media and history books for some reason do not really know exactly the true story or are so indoctrinated saying that March 29, 1973, was the end. The real truth is the bitter end came and the last combat troops left when the embassy fell April 30, 1975. A very sad day for sure.

I made a deployment with HC-1 Det-4 on the *USS RANGER* from early November 1972 to June 22, 1973, and then again from May 1974 to October 1974. We cruised up and down the coast of Vietnam doing airstrikes and logistics support for our Cruisers and Destroyers that were closer than we were. I was also on a small one-helicopter detachment from HC-1 DET-4 for approximately two weeks during the de-mining operations on the *USS WORDEN* (DLG-18) which acted as Flagship for CTF-78 and as an alternate site for meeting the North Vietnamese. We were just outside Haiphong harbor and made daily flights into Hanoi to deliver and pick up dignitaries.

I only hope that the people who were off the coast on those ships (April 1975 to May 1975) that participated in the mass evacuation of Saigon would speak up. If the U.S. Navy had not been off the coast in support of that operation, thousands of lives would have been lost.

Regards and thanks for the callback,
AFCM George Trax, USN (Ret.)

Stripes Do Not Match the Caption

I received the July issue of the magazine and enjoyed the reading. I found one error on page 47, in the caption of the bottom photo. The second person from the left, Glenn McDonald, is captioned as being a "Col. in the USNR." The uniform he is wearing has Lt. Commander (LCDR) stripes on it.

Philip A. Stone, SK1, USCG (Ret.)
Treasurer, FRA Branch 40, Chesapeake, VA

Military Housing Privatization Initiative

Thank you for the article by Elise Howard. The battle to address the negligence in base housing should have been settled several years ago. The funds were allocated but then reallocated for the border wall. Congress funded the repairs plus maintenance but did nothing after the funds were diverted. Is this the thanks military members receive for their service?

CPO J.G. Burns, USN (Ret.)

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

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ON & OFF *capitol hill*

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



John Davis
Director of Legislative Programs

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NDAA Moves Forward

As *FRAtoday* goes to press, the House and Senate have each passed their version of the FY2021 National Defense Authorization Act (H.R.6395,S.4049). Despite the pandemic, Congress has been working on the defense authorization and spending bills to keep our government operating after October 1. A conference committee made up of senators and representatives will be appointed to resolve the differences between the two defense authorization bills. The conference committee will write the final NDAA based on provisions from the two bills. When there is agreement on the final bill, it will be submitted to both the House and Senate for a final vote. If approved by both chambers, it will be sent to the president to sign into law or be vetoed. FRA members should use the Action Center at www.fra.org to weigh in on issues that will impact their pocketbooks.

House and Senate Pass Their Versions of 2021 NDAA

The House and Senate each considered floor amendments and passed their versions of the National Defense Authorization Act (H.R.6395,S.4049). There were 750 floor amendments filed for the House NDAA and the Rules Committee deemed 407 worthy of consideration. Key amendments supported by the FRA did not get called for a vote, including measures to expand concurrent receipt, waive mail-order TRICARE prescription co-pays during the pandemic, provide a final month's pay for widows of retirees, and expand the list of medical conditions associated with Agent Orange exposure. The House and Senate spent considerable debate time on an amendment to cut \$74 billion (10 percent) from the defense budget and give it to anti-poverty programs. The House amendment failed (93-324) and the Senate amendment failed (23-77). Both bills improve oversight of military privatized housing and had a three percent annual pay increase for active duty.

The House bill was amended to require a moratorium on incinerating PFAS chemicals by the Defense Department. Another ratified House amendment would have made improvements to military overseas voting. The House bill was also amended to expand and improve the Airborne Hazards and Open Burn Pit Registry.

In the Senate, there were 799 floor amendments filed for consideration, and only six were considered, including the FRA-supported amendment sponsored by Sen. Jon Tester that would expand the list of diseases associated with exposure to the Agent Orange herbicide to include bladder cancer, hypothyroidism and Parkinsonism. The amendment was approved by the Senate (94-6).

Now that both chambers have approved their versions of the NDAA, a conference committee will be appointed to resolve the differences between the two bills. Once the differences are resolved, a final bill will be submitted to both the House and the Senate. If both chambers approve the bill, it will be sent to the president to be signed into law or vetoed.

Members are urged to use the Action Center to ask their representatives to support the Senate provision to expand the list of diseases associated with exposure to Agent Orange in the final NDAA (more details on the next page). Other NDAA issues to weigh in on with the FRA Action center include: waiving pharmacy mail-order co-pays during pandemic, maintaining the current numbers of military medical staff, and continuing retiree and military dependent access to military treatment facilities.

NDAAs Amendment to Provide Benefits to Vets Exposed to Agent Orange

Sen. Jon Tester (Mont.) successfully sponsored a Senate floor amendment (#1972) for the National Defense Authorization Act (S.4049) that would expand the list of illnesses presumed to be service-connected under the Agent Orange statute. Currently, thousands of Vietnam veterans living with chronic health conditions developed during their service are being denied critical benefits and health care from the Department of Veterans Affairs. Tester's amendment would provide a presumption of service connection — based on a scientific review by the National Academy of Medicine — for bladder cancer, hypothyroidism, and Parkinsonism. Under a presumption of service connection, veterans exposed to Agent Orange who are suffering from these three conditions would be eligible for essential benefits and VA care. The FRA and several other military and veteran service organizations have dispatched a joint letter to Senate Majority Leader Mitch McConnell (Ky.) and Senate Minority Leader Charles Schumer (N.Y.), urging them to support this amendment.

Members are encouraged to use the FRA Action Center at www.fra.org to ask their Senators to support this amendment.

TRICARE Select Enrollment Fees Beginning 2021

Retired TRICARE Select beneficiaries under age 65 who joined the military before Jan. 1, 2018, (Group A) are scheduled to pay a monthly fee beginning Jan. 1, 2021. The monthly fee for an individual is \$12.50 and \$25 for a family. These and other fee increases were opposed by the FRA and were authorized by the FY2017 National Defense Authorization Act (S.2943, P.L. 114-328).

The Defense Health Agency announced that these beneficiaries will be receiving a communication from their regional contractors with instructions on how to set up payments. The DHA notes that failure to pay will mean loss of coverage until the following open enrollment period. For more information about the fees, please go to: <https://tricare.mil/Plans/Enroll/Select/EnrollmentFees>.



HVAC Subcommittee Hearing on 48-Hour Rule

The House Veterans' Affairs Subcommittee on Disability Assistance and Memorial Affairs recently held a hearing on several legislative proposals, including bills regarding burial benefits, life insurance, and reinstatement of the 48-hour rule. The hearing focused on legislation (H.R.7443), sponsored by Rep. Colin Allred (Texas), that would re-instate the 48-hour rule that was rescinded by the Department of Veterans Affairs earlier this year. This legislation would require the VA to provide a benefit claimant's representative of record an opportunity to review a proposed rating decision prior to formal promulgation.

On April 24, the VA rescinded its decades-long policy of permitting accredited service officers to review ratings decisions during the 48 hours prior to their promulgation. This policy, known as 48-hour rule, was not codified in statute, but was an essential feature of the VA claims process. During this review process, veteran service officers had the opportunity to review VA decisions on behalf of claimants they were assisting to ensure that all claimed conditions had been addressed and properly adjudicated. After reviewing a rating decision, veteran service officers were permitted to notify the VA of any irregularities, missed conditions, typographical errors, or other mistakes before a disability rating was formally proclaimed. This process allowed for errors to be corrected without requiring veterans to seek redress in the time-consuming and sometimes costly claims appeals process. The 48-hour rule also reduced the workload of the VA's appeals infrastructure.

Members are urged to use the FRA Action Center to ask their representatives to support this legislation.



The House Veterans' Affairs Subcommittee on Disability Assistance and Memorial Affairs Chair Elaine Luria.

MilCon/VA Spending Bill Approved

The House Appropriations Committee approved the Military Construction, Veterans Affairs, and Related Agencies Appropriations Act. Before approving the measure, committee members expressed frustration about the years long delays in merging the electronic health records of the departments of Veterans Affairs and Defense. HAC Ranking Member Kay Granger (Texas) called the situation “a national disgrace.” Military Construction, Veterans Affairs, and Related Agencies Subcommittee Chair Debbie Wasserman Schultz (Fla.) compared it to delays in the construction of the U.S. Capitol Visitor Center, saying eventually appropriators tied the release of funds to certain benchmarks and progress reports. Lawmakers may want to similarly connect progress requirements to the release of funds to contractors responsible for the health records merger, Wasserman Schultz said. The FRA supports adequate funding for the VA and Department of Defense health care resource sharing to ensure delivery of seamless, cost-effective, quality services to personnel wounded in combat and other veterans.

To comply with the spending caps set by last year’s two-year budget deal, some spending has been designated as “emergency,” and is exempt from those caps. This includes \$12.5 billion for the VA community care program created by the MISSION Act. The budget further includes \$137 million to support the processing of Blue Water Navy disability claims. The bill would block funding for installations named after Confederate officers and would also bar funding for the border wall. The bill will now go to the full House for further consideration.

Legislators Urge VA to Implement GAO Recommendations

Key members of the House and Senate Veterans’ Affairs committees dispatched a letter to Secretary of the Department of Veterans Affairs Robert Wilkie asking him to implement recommendations from a recent GAO report (GAO-20-387) citing problems with sexual harassment of VA employees. The report states that between 2014 and 2016, 18 - 27 percent of VA employees were targets of sexual harassment. The report found that the VA lacks mandated reporting and oversight of sexual harassment complaints, has conflicts of interest in its Equal Employment Opportunity Director position, maintains incomplete and outdated sexual harassment policies and documents, and does not adequately train employees in identifying and addressing sexual harassment.

Hearing on VA Benefit Policies for OTH Veterans

The House Veterans’ Affairs Subcommittee on Disability Assistance and Memorial Affairs held a hearing on the Department of Veterans Affairs regulatory policies preventing bad paper veterans from accessing critical benefits. Depending on the type of discharge, an other-than-honorable discharge can bar former service members from some VA benefits. In 2017, the VA changed their policy to allow mental health treatment for veterans with OTH discharges. The FRA-supported Honor Our Commitment Act (S.699,H.R.1985), enacted into law in 2018, solidified this policy shift by requiring the VA to provide mental health care to veterans with OTH discharges.

Subcommittee testimony revealed that approximately 500,000 living veterans from various wars have been discharged from the military under other-than-honorable conditions. Some of these OTH discharges were due to PTSD symptoms or the “don’t ask, don’t tell” policy. The VA launched a campaign to reach these veterans to inform them of their eligibility for benefits and their ability to apply for a discharge upgrade.

According to the VA, the discharge review is automatically triggered when the former service member applies for VA benefits. The VA cannot re-adjudicate the type of discharge but can investigate the facts and circumstances of the discharge to decide whether or not a service member is eligible for benefits.

Testimony before the subcommittee revealed that the VA’s campaign to reach former service members was ineffective. The VA is turning away service members based on their discharge status without investigating the circumstances of the discharge, and there is no clear guidance for the VA’s veterans service representatives to adjudicate these cases. The VA reported it is training front-line workers on the steps they need to take when a veteran with an OTH discharge walks into a VA facility to apply for benefits.

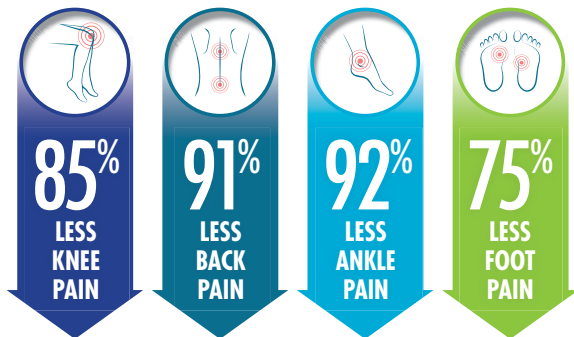
Subcommittee members encouraged the VA to seek their assistance in drafting legislations that will standardize and facilitate the processing of applications for benefits by veterans with OTH discharges. Some subcommittee members also cautioned the VA not to move towards a process that will reward bad behavior in the services.

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VA Building a Resilient Health Care Workforce

The Senate Veterans' Affairs Committee held a hearing regarding the management of the Department of Veterans Affairs' workforce. The hearing focused on recruitment, retention, and the building of a resilient veterans' health care workforce.

The VA hired more than 23,000 personnel (most of them in permanent positions) in a three-month period, which is double the amount they hired in the previous three months. This action is mostly to assist the VA's fourth mission of helping with the national response to the novel coronavirus. Among the measures used to achieve this rapid hiring expansion are new policies such as:

- Lifting pay limitations.
- Reducing the hiring time line.
- Reducing the onboarding time line.
- Optimizing resources.
- Encouraging retirees to return to the workforce.

To bolster recruitment, the VA established an integrated Staffing Command Cell to drive

accelerated hiring and to manage the deployments of staff to affected areas across the nation. The VA is asking Congress to provide flexibility with the hiring process. The VA assured the SVAC, that despite more than 47,000 vacancies, there is no gap in care for veterans.

The VA testified at the hearing that cross-training ambulatory nurses, empowering clinical staff to work at the top of their licensing and providing incentives have all greatly helped with resiliency. These policies have enabled the VA to bring back retirees who have vast experience and have helped stabilize retention rates.

The VA assured the committee that it is monitoring the hiring process to ensure there are no unintended consequences while also tracking the progress of implementing the MISSION Act to ensure the goals are being met. The VA hopes to permanently establish some of the temporary policies that allowed them to achieve their hiring goal.

VA Offers Debt Relief for Veterans in 2020

The Department of Veterans Affairs (VA) declared that it will continue debt relief through the end of 2020 for veterans impacted by COVID-19. The VA is suspending all actions on veteran debts under the jurisdiction of the Treasury Department. This includes the suspension of collection action or the extension of repayment terms on pre-existing VA debts, whichever the veteran prefers. For benefit debts, veterans should contact the VA Debt Management Center at 1-800-827-0648. For health care debts, veterans should contact the Health Resource Center at 1-866-400-1238.

ANC Reduces Restrictions for Funerals

Arlington National Cemetery will now allow up to 50 people at grave sites during military funerals, an increase from the 10-person limit that went into effect in March. The cemetery will also begin offering more honors at funerals, such as gun salutes, body bearers, buglers and drummers. These elements of the burial ceremony had been curtailed for three months because of the coronavirus pandemic.

"Arlington National Cemetery will continue to balance activities to protect our workforce, funeral attendees and family pass holders while we work to accomplish our most sacred mission in this [COVID-19] environment," said Karen Durham-Aguilera, executive director of the cemetery.

The restrictions have been reduced because coronavirus cases in the Washington area are trending down, the cemetery said in a statement. In Washington, Maryland and Virginia, hospitalizations were trending down. The ANC is in phase two of its four-phase plan. Phase three is expected to include opening the cemetery to the public with some restrictions in place.

As we go to press with this issue of *FRAtoday*, the cemetery remains closed to anyone except family pass holders and funeral attendees. Anyone who enters is required to wear a face mask and maintain social distancing. Family pass holders and funeral attendees are allowed only to visit their loved ones' grave, and then exit the cemetery when they are done. The Washington Metropolitan Area Transit Authority has reopened the Arlington National Cemetery stop.

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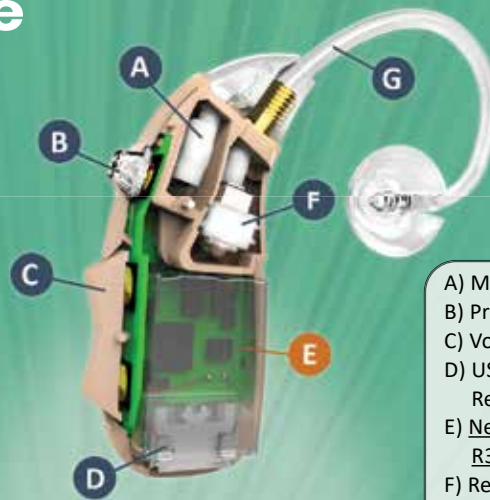
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HASC Subcommittee Discusses Sexual Harassment and Assault in the Military

The House Armed Services Military Personnel Subcommittee held a hearing to address sexual assault, harassment, and retaliation in the Department of Defense. The primary focus of the hearing was to examine the DOD's standards and policies relating to sexual assault in the wake of the murder of Army Spc. Vanessa Guillén at Fort Hood, Texas. Chairwoman Jackie Speier presented her amendments to the FY2021 NDAA (HR.6395), which recently passed the House, that would strengthen military policies on sexual harassment.

Subcommittee members noted similarities between the Guillén incident and the murder of Marine Lance Cpl. Maria Lauterbach at Camp Lejeune in 2007. Lawmakers remarked that in both incidents, the victims had disclosed sexual harassment and assault to friends and family. Following the murder of Lauterbach, Congress passed measures in both the FY2009 and FY2010 NDAA to address the issues of sexual assault by dealing with three primary areas:

- Prevention: Plans and training guidelines to reduce sexual assault.
- Protection: Tools such as expedited transfer out of the unit, victims counsel and legal representation to prevent retaliation against those reporting sexual misconduct.
- Prosecution: Measures to hold the perpetrators accountable.

Members of the subcommittee pledged to work with the DOD to improve the culture and policies related to sexual harassment and assault.

National Service Commission Issues Final Report

The National Commission on Military, National, and Public Service has released its final report on the need for a mandatory national service program, including military service. The FRA participated in a roundtable discussion with the commission. In January 2019, the FRA surveyed its members about mandatory national service. The online survey asked, "Should Congress enact a mandatory military service/national public service program?" The responses were:

- Yes, for men only - 14.7%
- Yes, for men and women - 67.8%
- No - 10.5%
- Unsure/don't know - 7.4%

The results were shared with the commission, who in turn agreed with the majority of FRA members and recommended that both men and women be required to register for select service. Currently, only men ages 18 to 25 are required to register. The commission wants to create a common expectation of service among American people, so nobody is surprised by the questions "How have you served?" or "How will you serve?" **FRA**

House Passes Defense Appropriations Bill

The House passed the FY2021 defense appropriations bill (H.R.7617), which provides \$694.6 billion in new discretionary spending authority for the Department of Defense for functions under the House Appropriations Defense Subcommittee's jurisdiction. The spending bill provides an increase of \$1.3 billion above the FY2020 enacted level, which is \$3.7 billion below the president's budget request. The FY2021 military personnel recommendation is \$157.7 billion for active duty and reserve component personnel, a decrease of \$1.2 billion below the budget request and an increase of \$7.5 billion above the FY 2020 enacted level. The measure fully funds the requested 3 percent increase in active duty annual pay that keeps pace with civilian pay.

Navy personnel spending provides for 347,800 active duty billets, an increase of 7,300 above the current year and equal to the administration's request, and 58,800 reservist, a decrease of 200 below the current year and equal to the president's request. Marine Corps personnel spending provides for 184,100 active duty personnel, a decrease of 2,100 below the current year and equal to the request; and 38,500 reservist, equal to the current year and the White House's request. The FRA monitors the appropriations process to ensure adequate funding for benefits and quality-of-life programs for active duty, reserve, retired and veteran members of the Navy, Marine Corps and Coast Guard plus their families and survivors.

Better read this if you are 62 or older and still making mortgage payments.

It's time to reverse your thinking.

More than 1 million seniors have taken advantage of this "retirement secret."

It's a well-known fact that for many senior citizens, their home is their single biggest asset, often accounting for more than 45% of their total net worth.

Yet, according to new statistics from the mortgage industry, senior homeowners in the U.S. are now sitting on more than 7.19 trillion dollars* of unused home equity.

With people now living longer than ever before and home prices back up again, ignoring this "hidden wealth" may prove to be short sighted.

All things considered, it's not surprising that more than a million homeowners have already used a government-insured[^] Home Equity Conversion Mortgage (HECM) loan to turn their home equity into extra cash for retirement.

It's a fact: no monthly mortgage payments are required with a government-insured HECM loan; however the homeowners are still responsible for paying for the maintenance of their home, property taxes, homeowner's insurance and, if required, their HOA fees.

Another fact many are not aware of is that HECM reverse mortgages first took hold when President Reagan signed the FHA Reverse Mortgage Bill into law 32 years ago in order to help senior citizens.

Today, HECM loans are simply an effective way for homeowners 62 and older to get the extra cash they need to enjoy retirement.

Request a FREE Info Kit & DVD Today!
Call 800-485-1108 now.

Although today's HECM loans have been improved to provide even greater financial protection for homeowners, there are still many misconceptions.

For example, a lot of people mistakenly believe the home must be paid off in full in order to qualify for a HECM loan, which is not the case. In fact, one key advantage of a HECM is that the proceeds will first be used to pay off any existing

liens on the property, which frees up cash flow, a huge blessing for seniors living on a fixed income. Unfortunately, many senior homeowners who might be better off with a HECM loan don't even bother to get more information because of rumors they've heard.

In fact, a recent survey by American Advisors Group (AAG), the nation's number one HECM lender, found that over 98% of their clients are satisfied with their loans. While these special loans are not for everyone, they can be a real lifesaver for senior homeowners.

The cash from a HECM loan can be used for almost any purpose. Other common uses include making home improvements, paying off medical bills or helping other family members. Some people simply need the extra cash for everyday expenses while others are now using it as a safety net for financial emergencies.

If you're a homeowner age 62 or older, you owe it to yourself to learn more so that you can make an informed decision.



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*Source: <https://reversemortgagedaily.com/2019/12/17/senior-housing-wealth-reaches-record-high-of-7-19-trillion>

Reverse mortgage loan terms include occupying the home as your primary residence, maintaining the home, paying property taxes and homeowners insurance. Although these costs may be substantial, AAG does not establish an escrow account for these payments. However, a set-aside account can be set up for taxes and insurance, and in some cases may be required. Not all interest on a reverse mortgage is tax-deductible and to the extent that it is, such deduction is not available until the loan is partially or fully repaid.

AAG charges an origination fee, mortgage insurance premium (where required by HUD), closing costs and servicing fees, rolled into the balance of the loan. AAG charges interest on the balance, which grows over time. When the last borrower or eligible non-borrowing spouse dies, sells the home, permanently moves out, or fails to comply with the loan terms, the loan becomes due and payable (and the property may become subject to foreclosure). When this happens, some or all of the equity in the property no longer belongs to the borrowers, who may need to sell the home or otherwise repay the loan balance. V2020.06.30

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The Creative Forces: NEA Military Healing Arts Network

*Overcoming Trauma One Drawing,
Painting and Sculpture at a Time*

By Elise M. Howard

Since its inception in the 1940s, art therapy has been treated by many academics like a lopsided sidecar on the motorcycle of traditional talk therapy. There seemed to be something decidedly unscientific about a treatment based in the arts, and the lack of scientifically rigorous research produced by this assumption has kept the practice in the shadows of better-studied modalities. But today, a unique partnership between the National Endowment for the Arts, the Department of Defense and the Department of Veterans Affairs, called the Creative Forces: NEA Military Healing Arts Network, is healing wounded warriors in surprising ways, funding new clinical research and changing minds about the value of art therapy.

A Treatment Without Side Effects

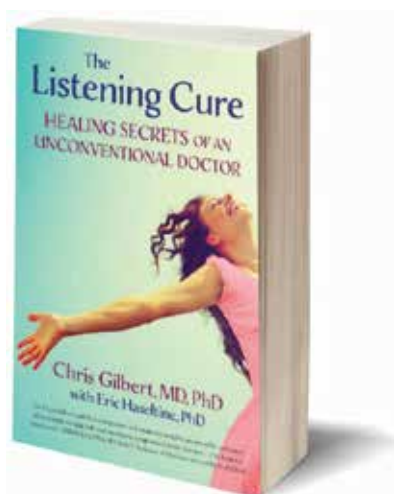
What exactly is art therapy? For French physician Dr. Chris Gilbert, Ph.D., it was the best way to help many of her patients.

"I realized that a lot of physical symptoms that people have are due to emotional problems," Gilbert recalls. "And by giving people medications, I usually added side effects of the medications and didn't solve the problem."

A holistic practitioner without reservations about exploring treatment options outside the traditional medical framework, Gilbert turned to art therapy techniques to treat these psychosomatic symptoms in her patients. She has since become renowned for her unusual but effective approach to medicine, and has



The mask entitled "An Army flight medic," depicts our country shedding tears for our military on one side, and our military shedding tears for our country on the other side. Quotes on the military side (which also symbolizes death via the skull) read, "Shed no more tears, your medic will shed them for you," and "I have destroyed my life and myself so that others may live." This mask was created by a military service member during art therapy sessions at the National Intrepid Center of Excellence at Walter Reed National Military Medical Center in 2016. National Museum of Health and Medicine photo by Matthew Breitbart.



Dr. Chris Gilbert, Ph.D., is: "The Listening Cure: Healing Secrets of an Unconventional Doctor," available in paperback, ebook and audiobook formats. She has also published the memoir "The French Stethoscope" and "Dr. Chris' A, B, C's of Health," and writes for Psychology Today.



written three books, including "The Listening Cure: Healing Secrets of an Unconventional Doctor," which explores the use of expressive arts therapies and other unique interventions for difficult-to-treat symptoms like chronic fatigue, recurrent infections and unexplained abdominal pain.

Like the majority of art therapy practitioners, Gilbert uses art in the context of another style of therapy: in her case, Gestalt therapy, which emphasizes seeing individuals as a whole and experiencing the present moment. She says her goal is for the patient to "give a voice to their symptom" to reveal the thoughts and feelings underlying that problem. For example, you might speak for a chronic headache by saying, "I'm this intense blanket of pain that just descends out of nowhere in the middle of the workday, making it impossible to get anything done." This could suggest that your headaches serve as an escape from particularly difficult days at work. But for many, this unusual way of thinking is a tall order.

"The way to get out of that and to get to the real core is to do an indirect approach, and that is with art," Gilbert says. "When somebody makes a drawing, their defenses are down and they just draw.

I ask them to draw whatever comes to mind. ... Then I ask them to give a voice in the first person to whatever is in the drawing — it could be different colors, different shapes. ... And then I manage to surface the unconscious problems and expose them, and then we can talk about them."

Art Therapy Thrives at Military Hospitals

In 2000, after moving to the U.S., Gilbert completed a yearlong residency in the VA Long Beach Healthcare System to qualify for her California medical license. But she found that the VA was not as open to art therapy as her French patients had been.

"As I was an intern, I couldn't do my own way very much. I had guidelines to follow," she says. And those guidelines definitely didn't include art.

But over the past two decades, the VA has changed its tune when it comes to expressive arts therapies. In 2011, the DOD and the VA partnered with the National Endowment for the Arts to establish what has become the Creative Forces: NEA Military Healing Arts Network, a three-pronged approach to treating post-traumatic stress disorder, traumatic brain injuries, and other



Artwork from "Battle Signs: Using Art Therapy to Process TBI and PTS Injuries and Trauma," a temporary exhibit displayed at the National Museum of Health and Medicine in Silver Spring, Maryland, from July to September 2017. This work, "Untitled," was created by Marine Corps Gunnery Sgt. Zachary Burgart at Fort Belvoir Hospital's Intrepid Spirit Center in Virginia. National Museum of Health and Medicine photo by Matthew Breitbart.

trauma-related difficulties through expressive arts therapies. The program's first focus is providing art, music, writing and dance or movement therapy to service members and their families. Its second aim is to support local arts programs near Creative Forces clinical sites so that service members who complete treatment can continue their involvement in the arts recreationally with other members of the community. The third goal of the program is to invest in clinical research so community partners and the next generation of art therapists can be trained in art therapy best practices.

The program began in 2011 with a single site, the National Intrepid Center of Excellence, or NICoE, at Walter Reed National Military Medical Center in Bethesda, Maryland. In 2012, the NEA was invited to duplicate the program at the new Fort Belvoir Community Hospital in Virginia. After nearly ten years, the program's success has allowed it to expand to a total of 10 clinical sites across Virginia, Maryland, Florida, North Carolina, Texas, Washington, Colorado and Alaska, with three more locations in development in Ohio, Mississippi and Indiana.

A New Way to Tell Trauma Stories

Melissa Walker has been the Healing Arts Program Coordinator at NICoE since its inception. She designed the art therapy portion of the center's four-week intensive treatment program, which is intended for service members with complex cases including both physical injuries and psychological difficulties that have not responded to other treatments. The integrative treatment model includes traditional medical and psychiatric care, as well as art therapy, music therapy, therapeutic writing, dance or movement therapy, yoga, acupuncture, meditation, canine-assisted therapy, and both group and individual talk therapy. The majority of participants arrive with a PTSD or traumatic brain injury diagnosis.

One of the most striking findings of research into PTSD has been that exposure to a traumatic experience produces a physiological change in brain functioning.

"Neuroimaging scans have shown that the Broca's area of the brain, which is the speech area of the brain, shuts down when individuals try to recount a trauma," Walker explained in a 2012 interview



Melissa Walker, art therapist and Healing Arts Program coordinator at the National Intrepid Center of Excellence, or NICoE, at Walter Reed National Military Medical Center, speaks about “Unmasking the Trauma of War: Art Therapy with Military Service Members,” Aug. 30, 2016, at the National Museum of Health and Medicine in Silver Spring, Maryland. National Museum of Health and Medicine photo by Matthew Breitbart.

for the National Endowment for the Arts’ “Art Works” podcast. “However, the part of the brain that encodes the trauma, the sensory kind of aspects of that — sight, sounds, smell, feel — that’s the part that lights up, and it’s the same part of the brain that you utilize when you’re creating art.”

Walker added that although “there are so many smirks in the room” when a new group of service members is told they are going to be creating art, the majority of those skeptics soon find that they are able to tell their stories through art in a way that they could not express in words. Discussing the experiences depicted in their artwork then helps them to describe their trauma verbally, perhaps for the first time.

“I’ve had a few service members say there’s something so different about the art therapy, because when you are trying to talk about what it is you just created, part of the pressure of describing a horrific moment they remember, or parts of themselves that they’re ashamed of, that pressure is alleviated a little bit because everyone’s staring at the creation and not right at them,” she said.

Gilbert has similarly found that art can create enough distance between patients and their feelings or experiences to make them feel comfortable discussing them.

“By making the feelings something different, like an art form, it gets outside the body,” Gilbert says. “Then it’s much easier to address those because they’re not inside, they’re outside. Like, ... ‘There’s nothing wrong with me. It’s outside. It’s that drawing that I’m making.’”

Gilbert says that often patients who are unable or unwilling to discuss their inner thoughts feel they can talk about art “without any danger of really relating because it’s just a painting; we’re just talking about a painting.”

In her November 2015 TEDMED talk, Walker recounted the story of one veteran who participated in a mask-making session at the National Intrepid Center of Excellence. This veteran’s mask was a depiction of a terrifying bloodied face — the same face he’d been seeing in nightmares and flashbacks for the past seven years. By depicting his vision in a tangible form, the service member was able



Alice Stewart, the art therapist at the Womack Army Medical Center's Intrepid Spirit Center at Fort Bragg, North Carolina, showcases how art can be used to help treat traumatic brain injuries and post-traumatic stress disorders. Photo by Twana Atkinson.

to associate the vision with the mask outside him rather than with the memories inside him. He eventually left the mask behind at the NICoE, and along with it, the intrusive visions.

"Now, whenever that service member is haunted by some traumatic memory, he continues to paint," Walker told the TEDMED audience. "Every time he paints these disturbing images, he sees them less or not at all."

Not Just for Artists

For many, the idea of drawing, painting or sculpting for an audience — even for an audience of one in a closed room — is intimidating. But Gilbert emphasizes that art therapy is not just for the artsy.

"The biggest misconception is that art needs to be a certain way," Gilbert says. "I don't really care about how talented somebody is or not. I think when it comes from the heart, it's always beautiful."

Additionally, artwork created in a session does not have to be aesthetically pleasing to be effective. The therapeutic purposes of creating art include gaining insight into your thoughts and feelings, processing difficult emotions, and coping with

ongoing stressors, all of which can be accomplished even if no one else can tell what your piece is depicting.

For service members with traumatic brain injuries and other physical combat injuries, crafting art includes additional treatment objectives: relearning fine motor skills and hand-eye coordination, sustaining focus over a lengthy period and honing their patience along the way.

The Healing Power of Art

The Creative Forces: NEA Military Healing Arts Network represents a shift in the military's acceptance of expressive arts therapies as legitimate treatments for some of the modern warfighter's most pressing health issues. As it continues to support research on art therapy, educate art therapists and adjust its interventions based on lessons learned, the program brings our modern medical society closer to a scientific understanding of what humanity has known for millennia: that art has the power to express the unspeakable, heal the invisible, and bring hope to the irreplaceable. **FRA**



Left: The Rocket Garden at the Kennedy Space Center Visitor Complex.
Right: The entrance gate to the Kennedy Space Center Visitor Complex parking area.
Photos from Depositphotos.

FEATURE



KENNEDY SPACE CENTER

*From Historic Cape Canaveral,
The Nation Looks to the Stars*

By Ann Norvell Gray

In May of 1961, five months into his new administration and three weeks after Alan Shepard became the first American to fly into space, President John F. Kennedy delivered a stirring speech to a joint session of Congress, laying out the requirements of a comprehensive plan for the nation's exploration of space. The Apollo program to land men on the moon had existed since the previous year and was chartered by the president on that same day in May.

It was the Cold War era, and the USSR was

already ahead of us in this endeavor. Later the next year, speaking by invitation at Rice University in Houston, Kennedy said this:

"Man, in his quest for knowledge and progress, is determined and cannot be deterred. The exploration of space will go ahead, whether we join in it or not, and it is one of the great adventures of all time, and no nation which expects to be the leader of other nations can expect to stay behind in the race for space. .

"... We mean to be a part of it — we mean to lead it. For the eyes of the world now look into space, to the



Visitors can see the enormous Vehicle Assembly Building during a guided bus tour of the complex. Photo by Depositphotos.

moon and to the planets beyond, and we have vowed that we shall not see it governed by a hostile flag of conquest, but by a banner of freedom and peace.”

It was an audacious call to action, inspiring national enthusiasm with its focus on cooperation rather than competition, not only among nations, but also among the American centers of scientific research, engineering mastery, political power and financial investment that were already fundamental to this nation’s leadership throughout the world.

Tragically, the young president would not live to see the dream realized.

Cape Canaveral

Any seafarer or geographer can tell you that a cape is “a high point of land that extends into a river, lake, or ocean.”¹ The name “Cape Canaveral” is of Spanish origin, and first appeared on a map in the 16th century.² It lies approximately midway along the Eastern coast of Florida, just about due east of Orlando. Even a cursory glance at a map shows the cape’s advantages as the launch site into space. It juts

into the Atlantic Ocean, well clear of any landmass where falling debris could endanger people. It is also close to the equator, where the Earth’s eastward rotation gives a spacecraft its strongest push as it streams into the sky.

Since 1949, the Cape Canaveral Air Force Station, or CCAFS, has been there, headquartered at Patrick Air Force Base, and has served as a proving ground for missiles since the Eisenhower administration. Anyone old enough to remember the launches hurtling beyond the Earth’s gravitational force in the 1960s can’t help but recall the nationwide excitement that gave the name “Cape Canaveral” a kind of magic.

For 10 years following the death of President Kennedy in 1963, CCAFS was called Cape Kennedy Air Force Station before reverting to its previous name. Before the COVID-19 pandemic reorganized everyone’s lives, the station’s name was scheduled to change again, this time to the Cape Canaveral Space Force Station, but that event has been postponed until something more like normal life returns.



Visitors to the Kennedy Space Center Visitor Complex can listen in on the preparation and takeoff of an Apollo spacecraft while watching a recorded launch in this re-creation of the 1960s mission control room. Photo by Depositphotos.

The John F. Kennedy Space Center

Up the cape to the north-northwest of CCAFS, on Merritt Island, lies NASA's Kennedy Space Center, or KSC. The center was originally called the NASA Launch Operations Center. It had become an official space center in 1962, and was renamed for President Kennedy soon after his assassination in November of 1963. The KSC managed the Mercury, Gemini and early Apollo missions that took off from CCAFS from launch to recovery. Beginning with Gemini 4 in 1965, the Kennedy Space Center began handing off control after liftoff to Mission Control in Houston.³

The continuing role of CCAFS meant that the fundamental infrastructure was there, pioneering work toward space travel was already happening, and there was plenty of room for growth and expansion. Understanding what realities awaited us as we broke the bounds of Earth required both great audacity and great caution. As knowledge expanded, so did the facilities on the ground. In 1950, the economy of the surrounding county largely depended on the production of citrus. The rapid growth of the

business of space in the 1960s changed everything.

Kennedy Space Center now occupies more than 140,000 acres of land and water on and around Merritt Island.⁴ As you might expect, there are a number of unusual facilities designed for highly specific functions among the 700 or so buildings on the site. At 525 feet tall, the Vehicle Assembly Building is the largest single-story building in the world. Inside, the Saturn V rocket for the Apollo missions was assembled. For 30 years, it was where the external fuel tanks and solid rocket boosters were attached to the space shuttles. All the parts would be stacked up onto a mobile launcher platform on top of a crawler-transporter, the aptly named vehicle that looks for all the world like a section of parking deck mounted on top of a collection of Sherman tanks scaled for King Kong.

The Neil Armstrong Operations and Checkout Building is a simple, rectangular, white modernist complex including dormitories and suit-up areas for the astronauts. The structure also includes offices, laboratories and spacecraft assembly areas.



A two-story display area allows visitors to get a close-up view of the Atlantis space shuttle from a variety of perspectives. Photo by Depositphotos.

A clean room runs the entire length and height of the building at the rear. For more than 50 years, the facility supported Gemini, Apollo, Skylab and Orion missions. Since 2000, the building has been on the National Register of Historic Places.

A familiar part of the landscape is the 3-mile-long space shuttle landing strip, now supporting a variety of military and commercial aircraft uses. It is also known locally as the “gator tanning facility,” accommodating as it does the basking habits of the sun-seeking reptile population.

Kennedy Space Center Visitor Complex

From May 5, 1961, when Alan Shepard became the first American suborbital astronaut, people began to descend on the cape to see for themselves what was happening there. By 1963, it was clear that some sort of organized program for visitors was needed. At first, tourists could drive a specific route through CCAFS on Sunday afternoons. In the first year, an estimated 100,000 visitors jumped at the chance. On the first

day that the KSC was added to the tour, 2,000 people came. Clearly, it was time to establish some sort of organized center to welcome the public and accommodate their curiosity.

The National Park Service helped to work out the initial ideas, and operations were turned over to a private concession company. In its first year, nearly half a million visitors took the center’s bus tours. By the end of the summer of 1967, the visitors’ center had grown to 42 acres, beginning what would be more than 50 years of expansion. The opening of Walt Disney World in Orlando, Florida, raised expectations for attractions in the vicinity, and prompted significant upgrades across the whole enterprise, which has been operated since 1995 by Delaware North, an international resort and attraction management company out of Buffalo, New York.

The most instantly recognizable feature of the Kennedy Space Center Visitor Complex is the rather breathtaking Rocket Garden just inside the entry gates. Seven rockets spanning much of the history of

SACRED STONE OF THE SOUTHWEST IS ON THE BRINK OF EXTINCTION



Centuries ago, Persians, Tibetans and Mayans considered turquoise a gemstone of the heavens, believing the striking blue stones were sacred pieces of sky. Today, the rarest and most valuable turquoise is found in the American Southwest— but the future of the blue beauty is unclear.

On a recent trip to Tucson, we spoke with fourth generation turquoise traders who explained that less than five percent of turquoise mined worldwide can be set into jewelry and only about twenty mines in the Southwest supply gem-quality turquoise. Once a thriving industry, many Southwest mines have run dry and are now closed.

We found a limited supply of turquoise from Arizona and snatched it up for our **Sedona Turquoise Collection**. Inspired by the work of those ancient craftsmen and designed to showcase the exceptional blue stone, each stabilized vibrant cabochon features a unique,

one-of-a-kind matrix surrounded in Bali metalwork. You could drop over \$1,200 on a turquoise pendant, or you could secure 26 carats of genuine Arizona turquoise for **just \$99**.

Your satisfaction is 100% guaranteed. If you aren't completely happy with your purchase, send it back within 30 days for a complete refund of the item price.

The supply of Arizona turquoise is limited, don't miss your chance to own the Southwest's brilliant blue treasure. Call today!

Jewelry Specifications:

- Arizona turquoise • Silver-finished settings

Sedona Turquoise Collection

A. Pendant (26 cts)	\$299	\$99*	Save \$200
B. 18" Bali Naga woven sterling silver chain		\$149	
C. 1 1/2" Earrings (10 ctw)	\$299	\$99*	Save \$200
Complete Set**	\$747	\$249	Save \$498

** Complete set includes pendant, chain and earrings.

Call now and mention the offer code to receive your collection.

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B.

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— Smithsonian.com

A.

Necklace
enlarged
to show
luxurious
color

Stauer... Afford the Extraordinary.®



As we go to press, an Atlas V rocket carrying NASA's Mars Perseverance rover and its Ingenuity helicopter blasted off from Cape Canaveral. The July 30 launch begins a six-and-a-half-month journey to the surface of the red planet. Its destination is a crater that was once a lake, where its mission to search for evidence of past life on Mars will begin. Watch NASA's gorgeous moment-to-moment graphic simulation of the spacecraft's orbital progress here: https://eyes.nasa.gov/apps/orrery/#/sc_perseverance

One of the Visitor Complex's newest features is the Astronauts Hall of Fame, which opened in 2018. The exhibits aim to show the human side of many larger-than-life astronauts and include personal items like childhood report cards, beloved sports jerseys and mementos of military service. Photo by Depositphotos.

Kennedy Space Center Visitor Complex

Space Commerce Way
Merritt Island, FL 32953

Hours during initial reopening:
Tue.-Sun. 10:00 a.m. to 4:00 p.m.

Admission:

Adults & children 12 and up: \$57
Children 3-11: \$47
During initial reopening phases, a lower rate includes a free return ticket for 2021.

Parking:

Motorcycles: \$ 5
Autos: \$10
Oversized vehicles: \$15

Telephone:

855-433-4210

the nation's space program — and most of them real (except for the fuel, of course) — stand like sentries welcoming you in. The area, explains the Visitor Complex website, “is organized into Mission Zones, allowing you to weave your way through the U.S. Space Program in chronological order: Mercury, Gemini, Apollo, Space Shuttle, and beyond.” A downloadable map on the website lays out the path through the complex with clear three-dimensional graphics and up-to-date notations. Visitors may choose whatever interests them in any order.

The Heroes & Legends building includes a film about Apollo's Mission Control and houses the U.S. Astronauts Hall of Fame. “Behind the Gates” is a bus tour into the KSC and the CCAFS, including a stop at the Apollo/Saturn V Center. “Space Shuttle Atlantis” is the permanent home of the original spacecraft. “NASA Now and Next” is an exhibit featuring the science of current missions and projections into what the future may bring.

Like every such enterprise, the Visitor Complex has been closed since the spring of this year. As we go to press, reopening

procedures have been initiated, and the center is now available in part to visitors, with a reduced entry fee and a free rain check for 2021. The complex's website offers a sense of the zones, amenities and tours as they will be when fully open.

The Final Frontier

Ambitions for and contributions to the future of human presence in space are now shared by military, scientific and corporate enterprise. The list of commercial projects sharing facilities on Merritt Island and Cape Canaveral that are proposed, in development, operational or abandoned is remarkably long, and ranges from fulfilling NASA and military contracts or establishing private satellite communication systems all the way to significant investment in the dream of colonizing Mars.

According to Steve Garber, NASA's history web curator, "In recent years CCAFS and KSC have been

jointly referred to as the Cape Canaveral Spaceport. The name reflects a growing partnership between KSC and the 45th Space Wing (housed at Patrick AFB) and a vision for the future of Florida's Space Coast." The future is certain to be full of surprises so long as humans continue to be drawn to the great unknown amid the stars. **FRA**

Footnotes

1. <https://www.nationalgeographic.org/encyclopedia/cape/>
2. www.spaceline.org/capehistory/1a.html
3. Lipartito, Kenneth; Butler, Orville (2007). "A History of the Kennedy Space Center." University Press of Florida
4. science.ksc.nasa.gov/mirrors/msfc/team/ksc.html

Internet Resources

<https://www.kennedyspacecenter.com>
<http://media.kennedyspacecenter.com/kennedy/quick-facts/>
<https://www.kennedyspacecenter.com/blog/rocket-garden>
<https://www.facebook.com/KennedySpaceCenterVisitorComplex>

GOLD MAY BE YOUR ONLY OPTION!

- ★ 29 Million people on some form of unemployment insurance ★
- ★ 2.2 Million people employed in "Zombie" companies ★
- ★ National debt is over 26 trillion, or 850% of annual revenue ★
- ★ Equities valued at 132.5% of GDP ★

Whatever direction the Federal Reserve goes to get out of this impossible situation, you must be willing to face reality and know your options.

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Source: usdebtclock.org

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Visit www.fra.org/foundation
for the 2021 scholarship
applications and rules.



Who needs money for college?

FRA's Education Foundation awards approximately \$90,000 in scholarship funds each year to recipients based on financial need, academic standing, character and leadership qualities. Our scholarship program is open to anyone who has an affiliation with the USN, USMC or USCG, through their own service or that of a spouse, parent or grandparent.

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

Questions?

E-mail us at scholars@fra.org
or call 703-683-1400.

**Educating our service members,
veterans and their families.**



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Alexandria, VA 22314
800-FRA-1924 • 703-683-1400
scholars@fra.org

FRA Education Foundation Announces 2020 Scholarship Recipients

The FRA Education Foundation proudly announces its scholarship recipients for 2020. Funded through private donations, corporate sponsorships, and established trusts, the foundation will present \$89,000 in scholarships to 20 deserving students who are pursuing their dreams of a college degree in the 2020-2021 academic year.

The recipients are selected based on need, academic proficiency and character. Established in 2009, the FRA Education Foundation works to advance the FRA's long-standing tradition of helping students reach their educational and professional goals.

"Our scholarship program continues to be a great source of pride for the foundation and FRA. We're especially proud of this year's award recipients," says Joe Barnes, president of the foundation's board of directors and FRA national executive director emeritus. "Students from 16 states will benefit from these scholarships. Since 2000, we've disbursed nearly \$2 million in awards and we're grateful for the great support from FRA, many FRA branches and shipmates, and other contributors who make these awards possible."

According to Scholarship Coordinator Alicia Landis, "This announcement marks the end of the foundation's 2020-2021 scholarship cycle that began in September 2019." She adds, "Despite pandemic closures and cancellations, we maintained this year's scholarship application deadline and subsequent processing resulting in awards to 20 deserving scholars."

All current and former members of the Navy, Marine Corps and Coast Guard; their spouses; and their dependent children are eligible to apply for Foundation scholarships. Members of the FRA, their spouses, children, grandchildren and great-grandchildren qualify for a broader range of awards, several of which are funded through member legacy donations.

Although applicants don't require a connection to the FRA to apply for foundation awards, it is important to note that 14 of the 20 recipients are, or are related to, FRA Shipmates.

"Our scholarship program is a high interest issue to prospective members. Shipmates should mention these scholarship opportunities when interacting with Navy, Marine Corps and Coast Guard personnel," suggests Barnes.

The FRA Education Foundation is a separate, 501(c)3 tax-exempt charitable/education organization as referenced in FRA Standing Rule 14. The foundation maintains separate financial accounts and is audited annually (at foundation expense) per generally accepted accounting procedures. Information about the foundation, including scholarship application forms, is available at www.fra.org/foundation.

Due to the low number of contributions received each year, the foundation is no longer participating in the annual Combined Federal Campaign administered by the federal Office of Personnel Management. Related to this, the foundation is no longer a member of the Military Support Groups of America.

Applications for the FRA's 2021-2022 scholarships will be available at www.fra.org/foundation after Sept. 1, 2020. **FRA**



Joe Barnes,
Education Foundation
Executive Director

NEDE Joe Barnes is president of the FRA Education Foundation.

Scholarship Awareness Recommendations:

The foundation board recommends that FRA leadership and individual branches continue supporting the FRA Education Foundation, and that information regarding the foundation and its scholarship awards be disseminated at regional meetings and during leadership visits to branches and other association and sea-service-related functions.

The foundation board recommends including detailed information on the foundation as part of annual leadership training to expand awareness and help support the foundation's mission, which is directly related to the FRA's mission and cardinal principles.

Recipients of the FRA Education Foundation Scholarships

Glenn F. Glezen Scholarship (\$5,000)

- (1) Michelle N. Ammon, Marianna, Penn., spouse of Shipmate Edward J. Ammon, Member-at-Large

Robert W. Nolan Scholarship (\$5,000)

- (2) Shipmate Thomas D. Melvin, North Charleston, S.C., Member-at-Large

Joseph R. Baranski Scholarship (\$5,000)

- (3) Holly N. Slattery, Washington, Mich., Daughter of Shipmate Dennis E. Slattery, Member-at-Large

FRA Education Foundation Awards (\$5,000 each)

- (4) Chiara A. Curnow, Fallbrook, Calif., Granddaughter of Shipmate Harold L. Pofahl (deceased), Member, Branch 70
 (5) Kayla A. Petri, Niagara Falls, N.Y., Granddaughter of Shipmate Francis Smegelsky, Member-at-Large
 (6) Desira L. Parr, Burlington, Wis., Granddaughter of Shipmate PRPNC Leon J. Zalewski, Member, Branch 14

GEICO Scholarship (\$5,000 each)

- (7) Samuel T. Rutan, Lemoyne, Penn., Grandson of Shipmate John C. Hoover, Member, Branch 146
 (8) Erryn A. Smith, Corvallis, Oregon, Step-Granddaughter of Shipmate Lloyd L. Schrier, Member-at-Large

Robert M. Treadwell Annual Scholarship (\$5,000)

- (9) Adam B. Reingold, Boise, Idaho, Grandson of Shipmate Harold E. Pinson, Member, Branch 382

Stanley A. Doran Memorial Scholarship (\$5,000)

- (10) Spencer R. Burroughs, Havelock, N.C., Daughter of Shipmate Miles A. Burroughs, Member, Branch 24

The Donald Bruce Pringle Family Scholarship (\$5,000)

- (11) Kendal F. Shields, Annapolis, Md., Granddaughter of Shipmate Robert G. Shields, Member, Branch 24

MCPO Ken E. Blair Scholarship (\$5,000)

- (12) Mandy I. Abernathy, Norfolk, Neb., Daughter of Shipmate Kent S. Abernathy, Member, Branch 276

Express Scripts Scholarship (\$4,000 each)

- (13) Alexandra K. Duncan, Stafford, Va., Spouse of Jared B. Duncan, Non-FRA Member
 (14) Bailey V. Sims, Fort Worth, Texas, Daughter of Paul A. Randall, Non-FRA Member

US Family Health Scholarship (\$5,000)

- (15) Kayla A. McCullough, Broomfield, Colo., Granddaughter of Lester F. McClurg, Non-FRA Member

Angelo and Mildred Nunez Scholarship (\$5,000 each)

- (16) Jackson T. Jeffcott, Loveland, Ohio, Son of Shipmate Joseph M. Jeffcott, Member-at-Large
 (17) Samantha A. Callicutt, Tucson, Ariz., Daughter of Shipmate Arno T. Naeckel, Member-at-Large

Tom and Karen Snee Scholarship (\$3,000)

- (18) Jon R. Abel, El Paso, Texas, Non-FRA Member

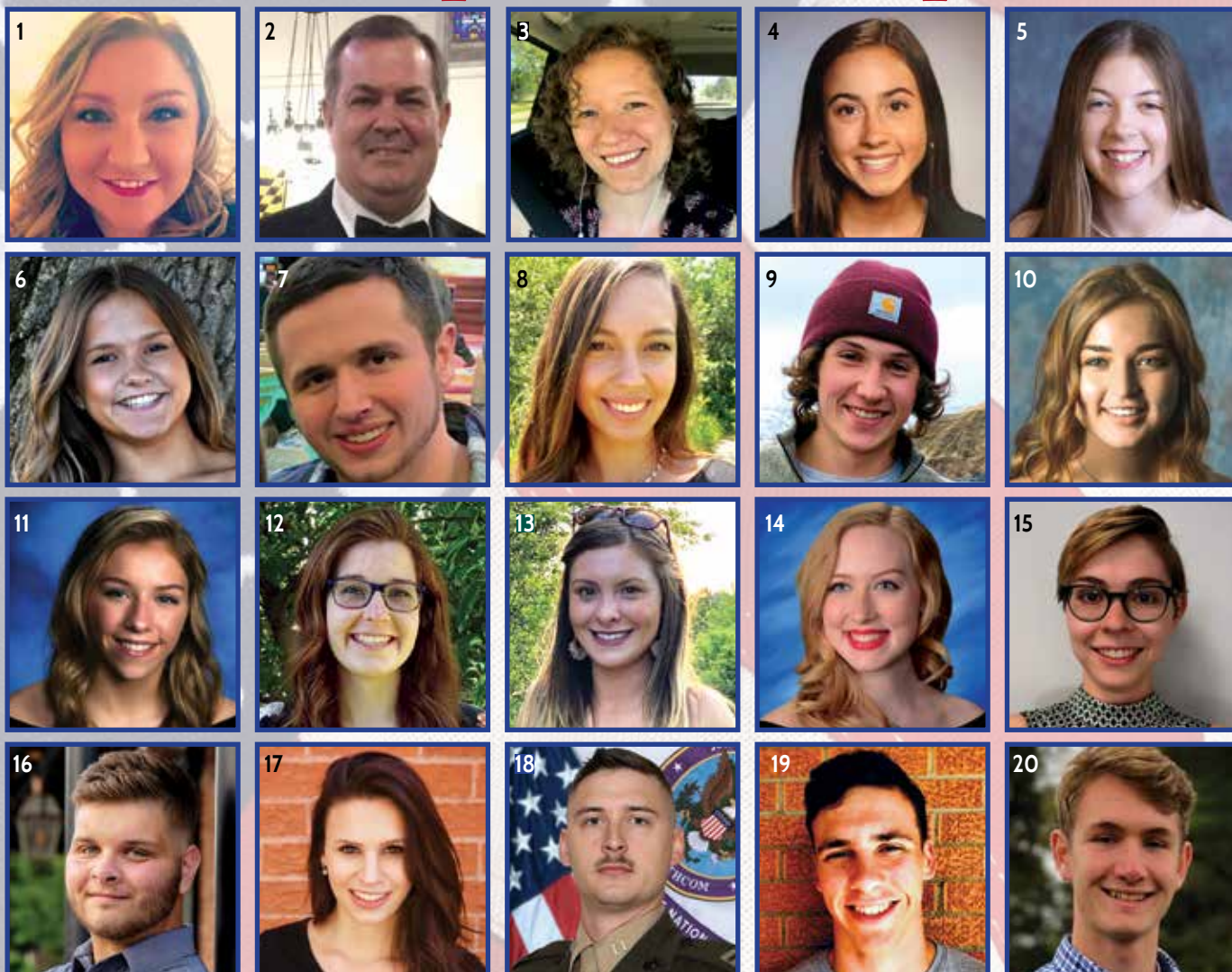
Navy Department Branch 181 Scholarship (\$2,000)

- (19) Weldon Q. Wallace, Bluff Dale, Texas, Son of Kenneth A. Wallace, Non-FRA Member

Rosemary Posekany Memorial Scholarship (\$1,000)

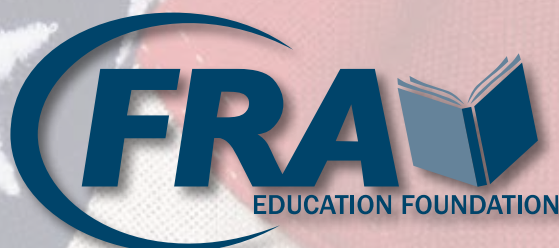
- (20) John G. Paccassi, Warrenton, Va., Grandson of Jerry G. Paccassi, II, Non-FRA Member

2020 FRA Education Foundation Scholarship Award Recipients

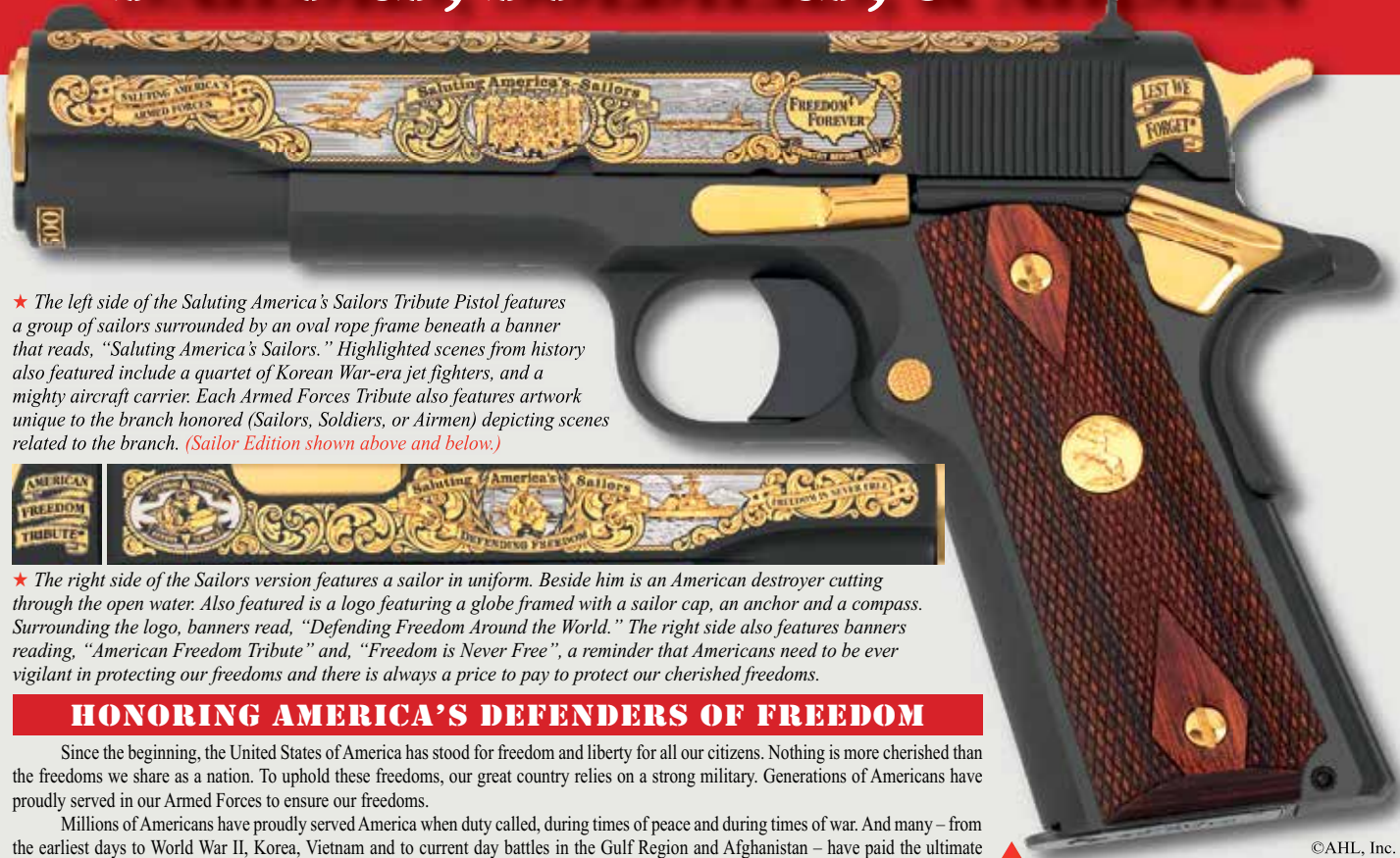


The FRA Education Foundation

The FRA Education Foundation provides academic scholarships to deserving students based on financial need, academic standing, and demonstrated leadership qualities. The Foundation is a Combined Federal Campaign authorized charity and partners with military and educational professionals to promote life-long learning opportunities that help scholars reach their educational, professional and personal goals. To learn more, visit www.fra.org/foundation, call (703) 683-1400 or email, scholars@fra.org.



SALUTING AMERICA'S SAILORS, SOLDIERS, & AIRMEN



★ The left side of the Saluting America's Sailors Tribute Pistol features a group of sailors surrounded by an oval rope frame beneath a banner that reads, "Saluting America's Sailors." Highlighted scenes from history also featured include a quartet of Korean War-era jet fighters, and a mighty aircraft carrier. Each Armed Forces Tribute also features artwork unique to the branch honored (Sailors, Soldiers, or Airmen) depicting scenes related to the branch. (Sailor Edition shown above and below.)



★ The right side of the Sailors version features a sailor in uniform. Beside him is an American destroyer cutting through the open water. Also featured is a logo featuring a globe framed with a sailor cap, an anchor and a compass. Surrounding the logo, banners read, "Defending Freedom Around the World." The right side also features banners reading, "American Freedom Tribute" and, "Freedom is Never Free", a reminder that Americans need to be ever vigilant in protecting our freedoms and there is always a price to pay to protect our cherished freedoms.

HONORING AMERICA'S DEFENDERS OF FREEDOM

Since the beginning, the United States of America has stood for freedom and liberty for all our citizens. Nothing is more cherished than the freedoms we share as a nation. To uphold these freedoms, our great country relies on a strong military. Generations of Americans have proudly served in our Armed Forces to ensure our freedoms.

Millions of Americans have proudly served America when duty called, during times of peace and during times of war. And many – from the earliest days to World War II, Korea, Vietnam and to current day battles in the Gulf Region and Afghanistan – have paid the ultimate sacrifice for the principles that America stands for – freedom, liberty, and justice for all.

To pay Tribute to the brave warriors who have served our country, America Remembers is proud to offer handsome Tributes in honor of those who have served and sacrificed to ensure our freedom: the Saluting America's Armed Forces Tribute Pistols. For these Tributes, we have selected the Colt® Government Model® .45 caliber pistol, a firearm that stood the test of time and was the official military sidearm for our country's Armed Forces for almost 75 years. No firearm in history can boast a more impressive record of American military service than the classic Colt .45 military service pistol. Craftsmen commissioned specifically for these Tributes by America Remembers decorate each Tribute with handsome artwork in stunning 24-karat gold and nickel artwork over a blued steel canvas. There are three separate editions honoring America's sailors, soldiers, and airmen – each separate edition is issued in a strictly limited edition of 500 pistols per branch of the Armed Forces.

For the veterans of America's Armed Forces who carried the Colt .45 Pistol, the classic military sidearm has special significance. It was a constant companion that offered superior stopping power against all enemies. To put it simply, the Colt .45 pistol was a lifesaver. The Colt was utterly reliable, and virtually indestructible. In the hands of courageous American warriors, it would become a military and firearms legend. For decades, wherever Americans fought for freedom the Colt .45 was present.

HONOR AMERICA'S SAILORS, SOLDIERS, AND AIRMEN WITH THIS EXCLUSIVE OFFER – RESERVE NOW

Reservations will be accepted in the order they are received. You can mail us your order, or to prioritize your order and confirm availability, call us toll-free at 1-800-682-2291. We will arrange delivery of your working Tribute Pistol through the licensed firearms dealer of your choice. As always, if you are not completely satisfied, you may return your Tribute to us in original, unfired condition within 30 days for a complete and courteous refund.

These exclusive Tributes stand as monumental salutes to those who have served our country and carried the iconic pistol in defense of freedom as well as all those who continue to serve. As a nation, we must never forget the courage and sacrifice of those who served and continue to serve today. Secure your Saluting America's Armed Forces Tribute pistol today and keep it forever as a handsome symbol of fine firearms craftsmanship, American military history and service in defense of freedom.

Model: Colt® Government Model® Pistol • Caliber: .45 ACP • Edition Limit: 500 Per Service Branch

Please enter my reservation for the "Saluting America's Armed Forces Tribute Pistol," selected below. Each is a working Colt .45 pistol, at the introductory price of \$2,195.* My deposit of \$195 per Tribute is enclosed. I wish to pay the balance at the rate of \$100 per month, no interest or carrying charges. Certificate of Authenticity included. Thirty-day return privilege.

Edition Requested: ☐ Sailor ☐ Soldier ☐ Airmen

*All orders are subject to acceptance and credit verification prior to shipment. Shipping and handling will be added to each order. Sales tax is required in certain states and will be added to those specific orders.

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©AHL, Inc.

★ On the left side of each Tribute, prominently displayed as the focal point, there is an image of a sailor, soldier, or airmen framed with a patriotic banner. Additional artwork features a banner reading, "Saluting America's Armed Forces" and "Lest We Forget®". Also featured is an outline of the USA framing "Freedom Forever", a reminder that our Armed Forces are always on duty protecting our cherished freedoms. Another banner reads, "Country Before Self", a reminder of the daily sacrifices our sailors, soldiers, and airmen make on behalf of all Americans.

New Caregiver Program Takes Effect October 1st



Noelle Huffer

The Department of Veterans Affairs recently published its final regulation to improve and expand the VA Program of Comprehensive Assistance for Family Caregivers (PCAFC) with the final regulation going into effect October 1. This program provides training, education, and assistance to family members caring for a veteran. The expansion will occur in two phases. The first phase that begins this October 1, will include eligible veterans who incurred or aggravated a serious injury in the line of duty while as active duty military, naval or air service on or before May 7, 1975. Phase two will go into effect two years later and include eligible veterans of all eras. The FRA made it a top priority to require the VA to expand this program to all severely disabled veterans regardless of the era of their service. This goal was achieved in 2018 with the enactment of the VA MISSION Act.

The Program of Comprehensive Assistance for Family Caregivers, or PCAFC, is available for eligible veterans. Veterans are eligible for this clinical program if they:

- Have a single or combined service-connected disability rating by the VA of 70 percent or higher, regardless of whether it resulted from an injury, illness or disease.
- Cannot perform one or more activities of daily living.
- Require supervision and protection based on neurological impairment or injury.
- Need the assistance of a family caregiver to live safely in a home setting for a minimum of six months.

A veteran can choose one primary caregiver and up to two secondary caregivers. All caregivers must be at least 18 years old, and should be members of the veteran's family, such as a spouse, child, sibling, parent, step-family member or extended family member. If a veteran's caregiver is not a family member, the caregiver must live with the veteran.

Acting as a caregiver to a veteran is a demanding

role, many caregivers must give up their jobs to provide 24/7 care to their veterans. The VA offers many services to support caregivers. Caregivers receive a monthly stipend, access to health care, access to mental health counseling and reimbursement for travel expenses when they must accompany their veteran to medical appointments.

To learn more and apply for these programs, visit:

www.caregiver.va.gov/index.asp

www.va.gov/vaforms/medical/pdf/10-10CG.pdf#

<https://hiddenheroes.org/join-our-community>

Additionally, caregivers receive comprehensive training on how to properly care for their veteran. There are numerous community-based programs available to all caregivers that include:

- Adult day health care centers, or ADHC, which provide a safe, constantly supervised environment where veterans can go to engage in activities and spend time with their peers.
- Respite care, which allows caregivers to take a break or provides care during an emergency or other unexpected event. Caregivers are eligible for 30 days per year, and the care can be provided at home or in a VA facility.
- Home-based primary care, which delivers routine health care for veterans who have trouble traveling due to their medical conditions.
- Other home-based services, such as homemaker and health aides, that provide help with personal needs such as feeding and bathing.
- Skilled Home Care, which provides homebound veterans with services such as physical, speech and occupational therapy from licensed non-VA medical professionals.
- Home hospice care, which can offer services

Men's Virility Restored in Clinical Trial; 275% More Blood Flow in 5 Minutes

A newly improved version of America's best-selling male performance enhancer gives 70-year-old men the bedroom performance they enjoyed in their 30's.

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.

Dr. Joseph Loscalzo explains why. He's studied nitric oxide for over 43 years. He is the physician-in-chief at Brigham and Women's Hospital. He says 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 1-800-236-3137 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.

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during the advanced stages of a terminal disease. Home Hospice Care can offer comfort and supportive services for the caregiver and veteran, including grief counseling, through an interdisciplinary team of health care providers and local hospice volunteers.

- Home telehealth services, which connect the veteran to a provider using video or phone services.

Correspondingly, there are support systems just for the caregiver, including:

- Annie Caregiver Text Support, a text messaging service that promotes self-care for veterans enrolled in VA health care, as well as for caregivers.
- Building Better Caregivers, an online six-week workshop trains caregivers in how to provide

better care, and how to manage their own emotions, stress and physical health.

- The VA Caregiver Support Line, which connects caregivers to a licensed professional who can answer questions and provide support.

There are also other support systems outside of the VA, such as the Elizabeth Dole Foundation. This nonprofit provides grants to caregivers and sponsors an online support group called the Hidden Heroes Caregiver Community, which connects caregivers. The foundation also advocates on behalf of caregivers. **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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1. BRANCH 294, CROSSVILLE, TENN.

Allie Stover received a first place certificate of achievement at the branch and Southeast Region levels and a plaque of recognition. Stover placed third in her grade nationally and received a \$1,000 check from National Headquarters. This year's theme was "What My Vote Means to Me." (L to R) Branch Americanism Essay Contest Chair Stuart Litman, North Cumberland Elementary School eighth grader Allie Stover and Branch President Peter Dellarco.

**2. BRANCH 290, MAYPORT, FLA.**

In honor of Flag Day, Atlantic Beach Shipmate Marty Martineau instructed Boy Scout Troop 837, based out of Jacksonville, on how to retire the flag Branch 290 and BSA Troop 837 retired more than 350 flags this year.

**3. BRANCH 293, ELIZABETH CITY, N.C.**

Riley Parker was the eighth grade first place winner at the branch and region levels and was national second place winner. The Americanism Essay Contest awards were presented on June 28. (L to R) Branch President Richard Thomas, Mr. Parker, Riley Parker, Mrs. Parker, teacher Ms. Jackson, Superintendent Dr. Matt Lutz and Branch Essay Chairman Tennell Wright.

**4. BRANCH 251, MOUNTAIN HOME, ARK.**

(L to R) Branch President David Butts presents Shipmate Alton R. Boren his 35-year continuous membership pin and Branch Certificate of Appreciation on July 26 at Boren's home.

5. BRANCH 293, ELIZABETH CITY, N.C.

Currituck County Middle School eighth graders Lisa Phillips (L) and Lia Newbern (R) won second and third place, respectively, at the branch level of the Americanism Essay Contest. The awards were presented June 28.

6. BRANCH 251, MOUNTAIN HOME, ARK.

(L to R) Shipmate Raymond J. Huerd was presented a 30-year continuous membership pin and Branch Certificate of Appreciation by Branch President David Butts at Huerd's home on July 6.

**7. 2019 CONVENTION, NASHVILLE, IND.**

(L to R) LA FRA PNP Doris Fri, FRA PRPNC Marty Posekany, FRA PRPNC Bob Melson, FRA PRPNC Marcia Cunningham, FRA PRPWC Maria Behm and NED Chris Slawinski help with the 2019 Convention Greetings.



8. BRANCH 161, KANSAS CITY, KAN.

JrPRPNC Norm Combs tells his obligatory joke to LA FRA members during the Greetings Committee visit by PRPs during the 2019 North Central Regional Convention in Nashville, Indiana. PRPs Duane Burgert, Marty Posekany, Bob Melson and Marcia Cunningham are awaiting their turns at the microphone.

9. BRANCH 197, MODESTO, CALIF.

Branch members were unable to plant flags at San Joaquin Valley National Veterans Cemetery this Memorial Day. Branch President Dale Wild still wanted to honor veterans so members planted 300 flags on the field next to his farmhouse. Marine Corps Sgt. Darren Nunes was impressed with what they were doing and asked if he could plant 13 flags to honor friends who served with him in Afghanistan and Iraq. Later, Nunes played the bagpipes before becoming the newest branch member.

10. BRANCH 93, PATUXENT RIVER, MD.

(L to R) Victoria, Texas radio personality Gary Moses, PRPEC Tom Vatter and his wife Shirley volunteer at a free Veterans and Families Lunch held July 4 to say, "Thank you for your service." The food was donated by the Vatters, who wanted to give a free, picnic-style lunch to all local veterans.

11. BRANCH 161, KANSAS CITY, KAN.

Robyn Flippin holds the Bible as RTNC Kevin Flippin is administered the oath of office.

12. BRANCH 251, MOUNTAIN HOME, ARK.

Garrett Ham was recognized with plaques and checks for winning first place for seventh grade at the national level, first place overall for the South Central Region, and first place for seventh grade at Branch 251 in the FRA's Americanism Essay Contest. (L to R) Branch President David Butts, teacher Ms. Woody, Garrett Ham and Americanism Essay contest Chairman Curtis Grant.

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

In Memoriam

Name	Rating	Branch			
Abramowicz, Richard	BMCS, USN	MAL	Hampton, Donald,	CPO, USN	MAL
Antonio, Celso	CPO, USN	04	Hayes, Terry E.	AVCM, USN	117
			Higgins, Patrick	FCCM, USN	MAL
Bailey, William J.	ICC, USN	106	Honsinger, Leroy G.	AO1, USN	126
Bassett, David	USN	251	Hughes, Charles E.	LCDR, USN	MAL
Batucal, Santos C.	SKC, USN	302	Hughes, Jack M.	RMC, USN	93
Bayless, Gerald L.	YN1, USN	302	Hughes, Vernard	BTCS, USN	183
Bennett, Warren D.	CPO, USN	MAL	Hunsaker, John L.	YNC, USN	109
Bockemuehl, George D.	RMCS, USN	281	Husak, Otto J.	TM1(SS), USN	276
Bradley, Calvin	CPL, USMC	63	Hutchison, William V.	TMC, USN	MAL
Brittsan, Jerry M.	EM1, USN	269	Jones, Douglas G.	YN1, USN	MAL
Buntin, Billy H.	ENCS, USN	269	Jones, Hoxie D.	SKCS, USNR	MAL
Campbell, Joseph E.	WTCM(SW), USN	99	Kaspick, James A.	HMC, USNR	MAL
Cantrell, William T.	OSCS, USN	47	Kemble, Robert G.	AKC, USN	41
Chandler, Homer L.	TM1, USN	289	Knighten, Lawrence L.	MSCS, USN	MAL
Chapman, Rodney D.	CPO, USN	MAL	Kozina, David	AMCS, USN	MAL
Chiappazzi, Gerald M.	YNC(SS), USN	172	Kyser, Allen C.	ADRC, USN	MAL
Connelly, John W.	RMC, USN	113			
Cooper, George T.	LCDR, USN	186	Lamolinara, Louis B.	ADR1, USN	22
Cribbs, Eddie A.	MMC, USN	11	Leake, Robert W.	LT, USN	MAL
			Lind, James R.	BT1(DV), USN	61
Dahl, Jon E.	PH2, USN	161			
Darby, Raymond L.,	EMC, USN	302	Mattingly, Thomas M.	PN3, USN	90
Davis, John A.	MSC, USN	MAL	McBurney, Lloyd C.	HMC, USN	216
Deguzman, Dominador C.	CEC, USN	84	McCreary, Floyd N.	RMCM, USN	55
			McNerney, Daniel H.	LCDR, USN	263
East, Francis W.	GYSGT, USMC	MAL	Meadows, Billy B.	ADRC, USN	302
Engbrecht, William J.	PRC, USN	MAL	Merkel, Edward R.	RMC, USN	MAL
			Miller, Raymond	EMC, USNR	109
Fetherland, Dale J.	GYSGT, USMC	302	Mirabelli, John T.	LCDR, USN	MAL
Finazzo, Anthony J.	EWC, USN	24	Montovio, Mark	PO1, USN	207
			Morgan, Douglas	MMCM, USN	38
Gaffney, Howard K.	EMCS(SS), USN	46	Murray, Russell E.	MGYSGT, USMC	MAL
Gallant, Thomas F.	WO1, USN	156			
Gardynik, Edward	BTC, USN	298	Newman, George W.	BMC, USNR	MAL
Goddard, Floyd W.	HMC, USN	182	Nybeck, Richard D.	BTC, USN	01
Goins, Ronald N.	YNC, USN	367			
Gore, Frederick E.	LT, USN	MAL	Otto, Claude M.	QMSC, USCG	92

Peek, Luther W.	CAPT, USN	91	Strunk, Jasper L.	ICC, USN	MAL
Peeke, Charles L.	PH1, USN	MAL	Suprenant, Donald D.	ENC, USN	MAL
Perkins, Thomas M.	CDR, USN	46			
Pfingsten, John E.	PH1, USN	61	Tarrance, Luther W.	RD1, USN	183
Pomeroy, Robert W.	MSGT, USMC	275	Thornal, Fayette M.	RMC(SS), USN	269
			Umfleet, Douglas G.	YNCS, USN	29
Recchinti, Anthony J.	HT1, USN	57			
Rohde, Richard D.	STCM, USN	186	Warmunde, Kenneth P.	YNCS, USN	60
Roper, James D.	ICC, USN	MAL	West, Clarence E.	MS1, USN	MAL
			Williams, Nathaniel R.	FTC, USN	08
Schlechta, Joseph J.	ETC, USN	269	Wooditch, John A.	HM1, USN	182
Shaver, Curtis E.	EMC, USN	248	Wyzykowski, John P.	OSCM	23
Shimp, Michael J.	USN	216			
Smith, William	MMCM, USN	08	Yoakum, Stan	ETCM(SS)	269
Somers, George E.	TMC(SS), USN	MAL			
Spell, Thomas W.	USN	18			
Stanford, Spencer	EM3, USN	294			

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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Be sure to check with the reunion organizers to verify any changes in reunion schedules of events.

REUNIONS

USS REMORA (SS-487)

11/4/2020 - 11/8/2020
St. Marys, Ga.
Contact: Robert Sharpe
Telephone: 860-501-6161
Email: ussremora@yahoo.com

USS FRANKLIN D. ROOSEVELT (CVB/CVA/CV-42)

New Dates
11/11/2020 - 11/14/2020
Jacksonville, Fla.
Contact: Bill Solt
Telephone: 321-362-5806
Email: sisbill@aol.com

Tradevman Association

11/29/2020 - 12/3/2020
Orlando, Fla.
Contact: Michael Le Blanc
Telephone: 919-368-8793
Email: Tradevman.association@gmail.com

USS SILVERSTEIN (DE-534)/USS WALTON (DE-361)/USS ROMBACH (DE-364)/USS FOSS (DE-59)

Canceled
9/20/2020 - 9/23/2020
Contact: David Cregut
Telephone: 785-828-3446
Email: ksstick@embarqmail.com

Deep Submergence Group

Canceled
9/25/2020 - 9/27/2020
Contact: Terry Owen
Telephone: 505-301-4349
Email: Terry@DeepSubmergenceGrp.org

USS PRESTON (DD-795)

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

USS SPERRY (AS-12)

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

Patron Four Five Association

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

USS RANGER (CV/CVA-61)

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

USS DOGFISH (SS-350)

Postponed
10/21/2020 - 10/24/2020
North Little Rock, Ark.
Contact: John Cronenberg
Email: DogfishReunion2020@gmail.com

USS BEALE (DD/DDE-471)

Postponed
9/27/2020 - 9/30/2020
New Orleans, La.
Contact: Diane Sorola
Telephone: 337-298-3434
Email: sorolasorola@yahoo.com

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

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We Continue to Serve Our Communities



Throughout the past 35 years, I have had the distinct honor and privilege of serving this amazing Northeast and New England Region. The regions have been part of the LA FRA from the beginning in 1930. Since that time, a number of military bases have been shut down or drastically reduced, which has limited our recruiting ability. This lack of growth led to the two regions merging in 2016. The number of actively involved Shipmates may have dwindled, but we continue to push forward and serve our communities.

Over the past few months, life as we knew it has drastically changed. Each day we have watched the number of people infected with this insidious disease continue to rise. Even more devastating has been the ever-rising number of deaths. This virus shows no mercy — it affects the young and the old, the rich and the poor. Schools and businesses were shut down, and people lost their jobs. We were ordered to stay home and wear masks while out in public.

Yet, the members of the LA FRA and the FRA have continued to be there for each other and their communities. There are those who have provided

meals, and have delivered groceries and toilet paper. LA FRA members have volunteered when and where feasible. Many of our members are considered “essential workers,” and they have gone to work every day, risking their own health to help keep the rest of us safe. Many of us have sewn and donated masks or other protective gear to make up for the shortages. I made more than 200 masks myself. To coin a phrase, “We are LA FRA strong.”

To quote the Preamble of the Ladies Auxiliary of the Fleet Reserve Association, “We, the members of the Ladies Auxiliary of the Fleet Reserve Association, do band together to aid, assist and promote in all matters pertaining to welfare, social and patriotic work, for the benefit of the Fleet Reserve Association, its members and their families.” Our members give true meaning to our three cardinal principles: loyalty, protection and service. My thoughts and prayers are with everyone during this trying time. **FRA**

In Loyalty, Protection, and Service,
RPNE/Eng. Cindy Rodham-Tuck

Cindy is an LA FRA past national president and is currently the regional president of the Northeast/NEng. Region.



The LA FRA Installation Ceremony held in Memphis, Tennessee, during the 2019 National Convention.

Are You Prepared for a Financial Emergency?



Carl M. Trevisan, CFP®



Stephen M. Bearce

Mother Nature certainly has grabbed her fair share of headlines the past few years. From blazing wildfires in California to devastating floods in the Midwest, and from massive hurricanes along the coasts to sweeping tornadoes across the Plains — millions have been affected by the recent natural disasters in the U.S.

Less headline-worthy are the financial repercussions following natural disasters and the cash difficulties tens of thousands of families deal with as a result. These catastrophes are unavoidable — and often there's little time to prepare before disaster strikes homes, families, and communities.

With this in mind, ask yourself this question: “What’s the biggest threat to my financial stability?” Job loss likely comes to mind, perhaps followed by a serious illness or a natural disaster. But lack of cash flow and liquidity management should make the list too — and it’s an ongoing challenge rather than an isolated event.

Consider Cash Flow and Liquidity Management a Tool, Not a Goal

More than just tracking your income and spending, cash flow and liquidity management is also about planning for unexpected cash needs. Without proper planning for an emergency, you might have to round up all your available cash or liquidate a long-term investment. However, liquidating could disrupt your investment plan. For example, retirement account assets may be subject to tax penalties for taking nonqualified distributions prior to retirement. You might do better keeping those assets invested to potentially generate a long-term return — and keeping your overall wealth strategy intact.

It’s important to keep in mind that cash flow and liquidity management planning is complementary to investment planning. Not only does cash flow and liquidity management allow you the flexibility to access money in the event of an emergency, but it’s also a defensive tool to ensure your investment plan is well positioned and not disrupted.

Here are three steps you should consider as part of a cash flow and liquidity management plan to help protect your loved ones and keep a natural disaster from becoming a financial catastrophe.

1. Set up an emergency account. In addition to accounts where you currently keep cash assets (including checking and savings accounts; certificates of deposits, or CDs; money markets; or other cash alternatives), fund an emergency account as part of your cash flow and liquidity strategy to help protect all your assets. Set aside enough to cover three to six months of expenses (the right amount for you will depend on your risk tolerance). Keep cash on hand in case your area loses power and ATMs are out of commission.

2. Review your short-term and longer-term payment needs. Understanding when you will need to draw on your money is key to an effective plan. Establish a strategy to immediately access the funds you will need to cover day-to-day expenses, such as those for food, clothing, medical needs, and transportation. Your cash for short-term expenses should be very accessible, perhaps in a checking or savings account.

For longer-term expenses that reoccur on a regular basis, such as property taxes, you may wish to consider a less liquid investment, such as a CD. This type of investment typically offers a slightly higher return than a regular checking or savings account, and you can choose a payout schedule that aligns with when you will need the money. Generally, CDs may not be withdrawn prior to maturity. CDs are FDIC insured up to \$250,000 per depositor per insured depository institution for each account ownership category. There are other, more sophisticated solutions available where appropriate to help you meet your cash flow and liquidity needs, and we suggest you discuss these with your financial advisor.

3. Establish a line of credit for ready access to cash, and if used, pay the funds back with an appropriate source when the timing is right. Borrowing against nonretirement investments, such

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