

YOUR MISSION, YOUR VOICE

FRA *today*

The magazine of the Fleet Reserve Association

JOHN FITZGERALD KENNEDY

ACCIDENT ON BOARD THE USS NORFOLK

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November 2021 Volume 100 Number 11



Cover: A colored portrait of former president John F. Kennedy. He was the 35th president of the United States from January 1961 to November 1963 when he was assassinated. Above: President John F. Kennedy visited the U.S. Atlantic Fleet in April 1962. He is shown looking through the periscope aboard the *USS THOMAS EDISON*. Both photos courtesy of the National Archives.

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John Fitzgerald Kennedy

In August 1943, future president John F. Kennedy found himself stranded on an island in the Pacific, in command of 10 of his Shipmates as they searched for food, water and rescue.

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Accident on Board the *USS NORFOLK (DL-1)*

The low pressure turbine and the reduction gear destroyed themselves. This chain reaction was caused due to the turbines ceasing to have any more resistance. As they over-spiced the turbines shattered and disintegrated.



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Build Your Portfolio on a Solid Foundation

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.

Thank You for Your Service

My Great-Uncle Lou Elmore, the older brother to my grandmother, was a fireman who enjoyed taking me to the firehouse to hang out with his buddies. My favorite recollection is of the large, red trucks with all the fancy bells and other tools affixed all over the outsides, including the little bulldog logos made from chrome.

Just the idea of steering the ladder truck from the rear steering mechanism was enough for me to want to be a fireman. I also had visions of riding along on the back of the garbage truck.

My Uncle Lou was a bachelor and he always wore the same type of long-sleeved shirts year-round. One time, I noticed he had rolled up his right sleeve and there were several odd-shaped marks up and down his arm. Then I, as a silly little boy, asked in the manner that only young children can get away with, "What are all those marks on your arm, Uncle Lou?"

This was when I first heard of the Korean War. I knew about the two world wars and Vietnam. They were the wars the movies glorified to us, the next generation. You see, my uncle was tagged by a sniper while he served in the war. He was very self-conscious about his war wounds and like most veterans, he did not want to talk about his experiences. Well, I was easily redirected by Lou, and soon was off on another discussion about fire trucks, garbage trucks and just about any other vehicle there was.

To this day, so many other veterans choose not to discuss the time they served, especially during a conflict or war. Our service members who stand in harm's way so we can sleep at night without the fear of an enemy invading our peaceful and free lives in America, also deal with their various demons that come back with them.

I have a friend Joe, who served in Desert Storm with the Marines as a corpsman. His assignment in Kuwait was to accompany a team who were to make sure the buildings were clear. His description of going around every corner of each room in each house, to make sure it was clear, really drove home what some of our veterans have done for our freedom. I will never forget one of Joe's comments: "All I had was my little .45; I sure wished I had the same weapons the Marines had." That really put his perspective and experience into context.

I would like to say to all those who have served, thank you for your service! Because of the many veterans who have answered their country's call to serve, all Americans have the chance to live in peace and happiness. **FRA**

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

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Advertising Sales: GLM Communications, 212-929-1300

Sales@glmcommunications.com

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FRA Administrative Headquarters

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

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

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

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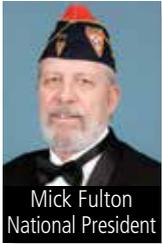


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The LA FRA & FRA Convention Will Proceed



Mick Fulton
National President

Shipmates,

As I write this column for *FRAtoday*, the FRA and LA FRA National Convention is just a few weeks away. I want to personally thank the Shipmates and auxiliary members who are devoting their time and effort as members of the planning committee. As a former member of two national convention committees, I know most of the specific details that are entailed in putting on a successful convention, and I have no doubts that this one will also be successful.

At the completion of the 2021 National Convention, my term as national president will be concluded, and I want to thank all the Shipmates and auxiliary members who hosted me and my wife, Nadine, throughout the year during our travels. It has been a truly rewarding experience to have served as your national president. Due to all of the travel restrictions during the past year and some overlapping schedules, I was not able to get to all the regions. I do apologize to those Shipmates who I did not get to interact with. As a result, I can report that I was able to save the association a large portion of my travel expenses in the process. As Nadine is a candidate for LA FRA NVP for 2021-2022, I am sure I will be getting around to all the regions in the coming years!

Special Recognition

Our country recently marked a very significant and poignant time in observing the 20th anniversary of 9/11 and ending the U.S. military participation in hostilities in Afghanistan.

Unfortunately, we could not complete the withdrawal of U.S. forces without sustaining a significant loss of life due to an Islamic State suicide bombing of our troops assisting in the evacuation. Undertaking a thorough investigation into the details of the withdrawal and the intelligence shortfalls during the accomplishment of the mission will only serve to ensure that they do not get repeated; it will do nothing to bring back the people we lost. It also does little to



Imperial Beach Branch 289 created a tribute for the 13 fallen military members from the recent Afghanistan bombing. The tribute was held on Aug. 28 and was so popular they kept it up during the branch Labor Day picnic.

console the families of the troops lost or alleviate the burden they bear.

Ending the conflict in Afghanistan was popular with a majority of Americans, regardless of which end of the political spectrum they chose to associate with. It was also probably the right thing to do, but how it was accomplished was not.

In remembering the final 13 brave souls that were lost in Afghanistan, the Shipmates of Branch 289 in Imperial Beach, California, set up a tribute table, shown in the photo above. It was just a small token of remembrance that was well received.

As I have stated in my column previously, show your support or non-support of the current administration at the ballot box!

Stay safe and keep your Shipmates in your thoughts and prayers. **FRA**

I remain always in Loyalty, Protection and Service,

Mick Fulton

Mick wrote this article as an extra assignment, so the staff wanted to recognize his extra effort and also to say thanks.

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,

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A.

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Not a Royal Navy Officer on the Cover

On the cover of the August 2021 issue of *FRAtoday*, the officer on the left is identified on page 1 as Royal Navy Adm. Sir Bertram Ramsay. However, if you look at the cap badge on his dark cover, it appears it is from a U.S. Navy uniform and not Royal Navy. The same is true of the officer with the binoculars. Was the person on the left misidentified?

FRAtoday: You are correct, and we apologize for the mix-up. Here is the correct caption: Senior U.S. officers watching operations from the bridge of USS AUGUSTA (CA-31), off Normandy, on June 8, 1944. They are (L to R): Rear Adm. Alan G. Kirk, of the U.S. Navy, commander of the Western Naval Task Force; Lt. Gen. Omar N. Bradley of the U.S. Army, commanding general, of the U.S. 1st Army; Rear Adm. Arthur D. Struble of the U.S. Navy, (with binoculars), chief of staff for Kirk; and Maj. Gen. Ralph Royce of the U.S. Army. Official U.S. Navy Photograph, now in the collections of the National Archives.

The July Issue of *FRAtoday*

I had a couple of thoughts.

Memorial Day: I understand your disappointment in not being able to host an event this year. Here in our area and across South Carolina we too have seen activities postponed and cancelled. However, in Six Mile, South Carolina we proceeded, albeit cautiously, with our 2021 event. Branch 15 has been the lead organization for this event for about 10 years. You will note in the attachment that Six Mile has 4 Medal of Honor recipients who grew up within 5 to 6 miles of the town. We have been told that this is the highest number of recipients per capita in the US. At any rate, we had a good turnout and a lot of support from other community members. It's a special thing for us.

Apolitical: Certainly glad to see you address this. As a member of the organization for about 25 years, I have been pleased that our branch has never been troubled by political issues since it was chartered. Of course, we may have some banter while eating breakfast together, just like banter about sports. But, during official business time, it is a no-no. Local elected officials are welcome to come to a meeting, but not in election years.

Again, I appreciate your article. Perhaps during your travels, you could visit our area. Would enjoy having you visit our town and perhaps take in a branch meeting.

Thanks,
Tom Smith, Director, FRA Branch 15

The FRA is an Apolitical Organization

Shipmate Fulton,

Thank you for the comments you made regarding the apolitical nature of the FRA. All veteran organizations, at the national, state and local levels should adopt your stance instead of overtly advocating for one political party (or individual) or more often, being profanely critical of those who may disagree with their political views. Indeed, I've quit attending meetings of a local veteran's group (of which I'm a life member and also the Past Commander of the largest post in Virginia) simply because members spent less time discussing organizational and post issues and more time criticizing the (then) Commander-in-Chief and Virginia politicians with whom they were opposed. Politics should not even be mentioned in gatherings of veteran groups and I trust FRA branches will take your comments to heart.

Regards, Ivian C. Smith, Life Member

FRAtoday: Shipmate Smith, Thanks for the support, I've had comments from both ends of the spectrum. My intent was to express the ideals that you expressed. Again thanks for your FRA membership and support!

In L, P & S, Mick Fulton, National President

The USS NEW JERSEY

I read with interest your article titled "The USS New Jersey" on page 27 of the July 2021 *FRAtoday* magazine. My father was on the West Virginia on Dec. 7, 1941 in Oahu, so I have always had an interest in battleships. I even visited the New Jersey a few years ago. I have spent several nights myself as a Scout leader on the USS Massachusetts for Scout campouts.

I can tell you the caption on page 28 for the top photo should read "Webelo Scouts slept..." These are older Cub Scouts, not old enough to be Boy Scouts. I can also tell by the uniforms, the neckerchiefs and rank patches.

I know minor detail — Cub vs. Boy Scout, but I suspect you want to have things reported correctly.

Thanks for your attention to this matter,
Richard J. Owen, 25-year Scouter, father of 2 Eagle Scouts

FRA

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. To **Submit** letters to *FRAtoday* for consideration, please send them to: 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, Legislative Programs

FRA National Convention Approves 2022 Legislative Agenda

As *FRAtoday* goes to press, Congress is working on passing the National Defense Authorization Act, approving a spending bill to keep the government operating after its continuing resolution expires on Dec. 3, agreeing on infrastructure improvements, and suspending the debt ceiling. Included in this issue is the FRA's Legislative Agenda for next year. The agenda was approved by the delegates at the FRA National Convention in Spokane Valley, Washington, in October.

VA Report: Veteran Suicide Declining

The Department of Veterans Affairs recently released its 2021 National Veteran Suicide Prevention Annual Report. The report shows a 6% decrease from 2018 to 2019 in the total number of veteran suicide deaths, although veterans still died by suicide at a rate 52.3% higher than the non-veteran population. Specifically, the VA reported that there were 6,261 veteran suicide deaths in 2019 — 399 fewer than in 2018. Of the 17 veterans who died by suicide per day on average in 2019, approximately 10 of them had no recent interaction with the VA health care system. The data also revealed that the female veteran suicide rate decreased by almost 13%, which is the largest rate decrease for female veterans in 17 years.

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

House Approves National Defense Authorization Act

The House passed the FY2022 National Defense Authorization Act (H.R.4350). FRA-supported floor amendments pertaining to concurrent receipt and survivor benefits were not called for a vote. Key provisions in the House NDAA include:

- No new TRICARE fee increases.
- Prohibiting any reduction or realignment of military medical staff at military treatment facilities until a review of medical manpower requirements can be conducted by the Government Accountability Office.
- Providing an annual active-duty pay increase that keeps pace with civilian pay increases (2.7%).
- Establishing the Naval Community College as a degree-granting institution for enlisted sailors.
- Requiring the Defense Department to pay a basic needs allowance to qualified service members.
- Expanding the pilot program providing financial assistance for in-home child care.
- Requiring all Americans ages 18 to 26,

regardless of gender, to register with the Selective Service System beginning one year after the enactment of the NDAA.

- Directing the DOD to notify survivors of sexual assault about the outcomes of any administrative actions taken against their perpetrators.
- Removing commanders from decisions related to the prosecution of sexual assault and harassment crimes.
- Criminalizing sexual harassment under the Uniform Code of Military Justice.

As *FRA* today goes to press, the Senate Armed Services Committee has approved its version of the FY2022 NDAA and the full Senate is expected to debate floor amendments and approve its version. Once both chambers approve their bills, a conference committee will be appointed to resolve the differences between the two bills and then submit a final bill to be voted on in the House and Senate. If the bill is approved, it will be sent to the president to be signed into law or vetoed.

FRA Co-hosts Capitol Hill Forum on Gulf War Illness

The FRA co-hosted the Capitol Hill Forum on Gulf War Illness, organized by the Veterans for Common Sense and the Institute for Neuro-Immune Medicine at Nova Southeastern University in Florida. The forum explained new treatments and diagnostic assessments being tested for GWI. Much research has focused on neurological and neuropsychiatric disorders, including GWI.

Veterans of the 1991 Gulf War continue to experience chronic symptoms including fatigue, memory loss, loss of focus, muscle and joint pain, respiratory problems, headaches, and gastrointestinal problems. When these symptoms cannot be explained by other established medical diagnoses or standard laboratory tests, they are known as Gulf War Illness. It is believed that GWI stems from exposure to nerve chemicals. GWI is chronic in nature with very low recovery rates. Scientists are close to developing objective testing that would allow the Department

of Veterans Affairs to quickly and efficiently process GWI claims.



The FRA signed onto a letter to the chairs and ranking members of the House and Senate Appropriations committees' subcommittees on Defense, urging them to provide funding for the treatment-focused Gulf War Illness Research Program. A 2016 literature review by Roberta White and her colleagues found that peer-reviewed studies have consistently concluded that Gulf War Illness affects approximately 25-32% of the veterans of the Gulf War. Members can use the FRA Action Center to ask their legislators to support the inclusion of this provision in the FY2022 funding bill for the DOD.

The 2022 FRA Legislative Agenda has been reproduced here exactly as it appeared when approved by the delegates of the FRA National Convention. To preserve the integrity of the document, *FRAtoday* editors have not altered the agenda in any way.

THE 2022 FRA LEGISLATIVE AGENDA

FRA will fight to preserve and enhance benefits and quality-of-life programs for active, reserve, retired, and veterans of the Navy, Marine Corps, and Coast Guard plus their families and survivors. FRA's 2022 legislative agenda is as follows:

EXPAND HEALTH CARE OPTIONS

Oppose Excessive TRICARE Fee Increases – The Defense Department must sufficiently investigate and implement other options to make TRICARE more cost-efficient as alternatives to shifting costs to TRICARE beneficiaries, and the Association opposes any indexing of future TRICARE Fee increases beyond CPI indexed to COLA increases.

Repeal Scheduled Pharmacy and Therapy Co-pay Increases – The FY 2017 NDAA mandates pharmacy and therapy increases every year until 2027. FRA will work to repeal these arbitrary increases.

Support Adequate Funding for Defense Health Agency – Ensure adequate funding and staffing for the Defense Health Agency (DHA) in order to meet readiness needs, fully fund TRICARE, and improve access and awareness of benefits for all beneficiaries regardless of age, status or location, including Reservists participating in TRICARE Reserve Select, TRICARE Retired Reserve, and Individual Ready Reserve personnel.

DOD/VA Health Care Resource Sharing – Ensure adequate funding for Department of Defense (DOD) and Department of Veterans' Affairs (VA) health care resource sharing and interoperability of both departments electronic health records (EHR) in delivering seamless, cost effective, quality services to personnel wounded in combat and other veterans and their families.

Pharmaceutical Drug Benefit – Monitor the pharmacy benefit and ensure that pharmacies maintain a broad uniform formulary. FRA supports efforts to reduce prescription costs through "federal pricing" and other discount programs and will encourage increased utilization of home delivery prescriptions to limit co-pays for beneficiaries and reduce costs as alternatives to higher fees, and co-payments.

Allow Military Retirees to Pay for Healthcare with Pretax Dollars – Secure authorization for military retirees to pay health insurance premiums on a pretax basis and allow for a tax deduction for TRICARE supplemental insurance premiums.

PROTECT PERSONNEL PROGRAMS

Active Duty Pay – Secure annual active duty pay increases that are at least equal to the Employment Cost Index (ECI) to at least keep pace with the private sector pay.

Keep 12 Years of Service Bonus – Oppose efforts to eliminate a major provision of the newly created Blended Retirement System (BRS) that provides a mandatory bonus at 12 years of service (minimum 3 months' pay) if the service member signs up for 4 more years of service.

Extend and Increase Government Match for TSP – Extend the government match for the Thrift Savings Plan beyond the current 26 years of service to until retirement and increase the maximum government matching contribution.

Eliminate Sexual Assault and Sexual Harassment – Work to eliminate sexual assault and sexual harassment in the military.

Ensure Early Retirement Benefits for Involuntarily Separated Personnel – Early retirement and other benefits must be authorized for service members involuntarily separated with less than 20 years of service – including the temporary early retirement authority (TERA) program to minimize the impact of end strength reductions on career personnel.

Military Resale System – Ensure adequate funding for the Defense Commissary Agency (DeCA) and oppose privatization to preserve the value of the current benefit and access for all patrons and oppose consolidation or closure of military exchanges.

End Strengths – Track active duty and Reserve end strengths to ensure there are adequate personnel available to meet operational requirements, and work to minimize expanding deployment periods and reduced dwell times.

BAH – Oppose cuts to Basic Allowance for Housing (BAH) payments and restore BAH to 100 percent of housing costs. Reform enlisted housing standards by allowing E-7s and above to reside in separate homes, track BAH to ensure it is commensurate with actual housing costs, ensure adequate housing inventory and that housing privatization programs are

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

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beneficial to service members and their families.

Support Active-Duty Safe Housing Tenant Bill of Rights

– Work to ensure service members and their families have safe, quality homes and communities. Increase the accountability of privatized housing companies by putting more oversight authority in the hands of local military leaders.

PCS Reform – Track the PCS process; ensure adequate funding of the Transition and Relocation Assistance Programs, and authorization of increased PCS mileage rates and higher household goods weight limits for senior enlisted personnel. Also advocate for shipment of a second POV for accompanied overseas assignments.

SCRA Enforcement / Predatory Lending Protections

– Ensure that the Servicemembers Civil Relief Act (SCRA) is enforced by regulatory agencies, including the Consumer Financial Protection Bureau (CFPB), Office of Military Affairs and work to ensure that active-duty personnel are protected from predatory lenders. Make mandatory arbitration agreements in financial contracts unenforceable.

Restart Military Lending Act (MLA) Supervisory Compliance Exams – Monitoring compliance by the CFPB is necessary for the MLA to work effectively. Support legislation to restart the exams.

USERRA Enforcement – Work to eliminate discrimination against uniformed service members in employment by ensuring enforcement of the Uniformed Services Employment and Reemployment Rights Act (USERRA).

Coast Guard Parity – Ensure funding parity with DoD on pay, benefits and housing for Coast Guard personnel plus adequate resources for same within the U.S. Coast Guard budget.

Impact Aid Program – Ensure that the Department of Education has adequate funding to reimburse local school districts for educating military children and that the DoD budget includes enough supplemental funds to provide support for highly impacted school districts.

School Choice for Military Families – Allow military families the option to use public funds to send their children to a private school or pay for other education services.

Reserve Component Readiness – Ensure Congress adequately funds and supports Reserve Component requirements for an operational reserve.

Reservists' Out-of-Pocket Expenses – Allow full tax-deductibility of non-reimbursable expenses related to military training and weekend drill.

Sea Services Recruiters – Work to ensure that recruiters

have unrestricted access to secondary schools, colleges, and universities on the same basis as private sector employers.

Child Care Affordability and Accessibility – Work to ensure adequate resources for Child Development Centers on military installations.

VETERANS' ISSUES

Monitor Implementation of VA MISSION Act Program – Monitor implementation of the VA Caregiver Program (MISSION Act) and support improvements to ensure veterans have timely access to medical care.

No VA Claim Pending over 125 days – Congress should pass legislation that requires VA be held accountable for achieving the VA Secretary's stated goal that no claim is pending more than 125 days and all claims have an accuracy rate of 98 percent or higher.

The 48-Hour Review Period – The VA's decision to rescind the 48-hour review period will lead to more errors in claims, clog the appeals process, and ultimately harm veterans. Support legislation restoring the 48-hour review period.

Care for Veterans with Toxic Exposure – Ensure that no veteran who had exposure to burn pits or other environmental toxins goes without access to VA healthcare benefits.

VA Dental Care – Support and expand the Department of Veterans Affairs pilot program to increase veteran access to dental care.

Improve Department of Veterans' Affairs Funding – Support initiatives to help ensure adequate funding for the Department of Veterans Affairs (VA), with special attention for VA health care to ensure access and care for all beneficiaries.

Improve Department of Veterans' Affairs Suicide Prevention Program – Support improvements and monitor implementation of VA and DOD suicide prevention programs to reduce the rate of suicide among veterans and active-duty service members.

Oppose Access Fees – Oppose establishing a tiered enrollment fee structure for veterans in Priority Groups 7 and 8 within the VA Health Care System.

Education Enhancements – Monitor the Post 9/11 GI Bill program and work to improve other education benefit programs for veterans, and survivors of disabled or deceased veterans, and preserve the military Tuition Assistance (TA) program and oppose shifting a significant part of the cost to active-duty beneficiaries.

CHAMPVA – Extend coverage for eligible children of veterans' families until age 26 under CHAMPVA.

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Veterans Hiring Incentives – Re-enact employer tax incentives for hiring veterans and disabled veterans under the Vow to Hire Heroes Act.

Strengthen Veterans' Hiring Preference – Oppose legislation restricting veterans' preference hiring currently in law.

Women Veterans Health Care – Work to increase access to gender-specific medical and mental health care to meet the unique needs of women service members and women veterans.

Veterans Homelessness – The VA and other government agencies should enhance and invest in efforts to ensure that veteran's homelessness is rare, brief, and nonrecurring.

POW/MIA Accountability – Work to ensure that the DoD makes every effort for a complete accounting of all Prisoners of War and Missing in Action service members for past and current conflicts.

SAFEGUARD RETIREE BENEFITS

Protect Military Retired or Retainer Pay – Fight efforts to

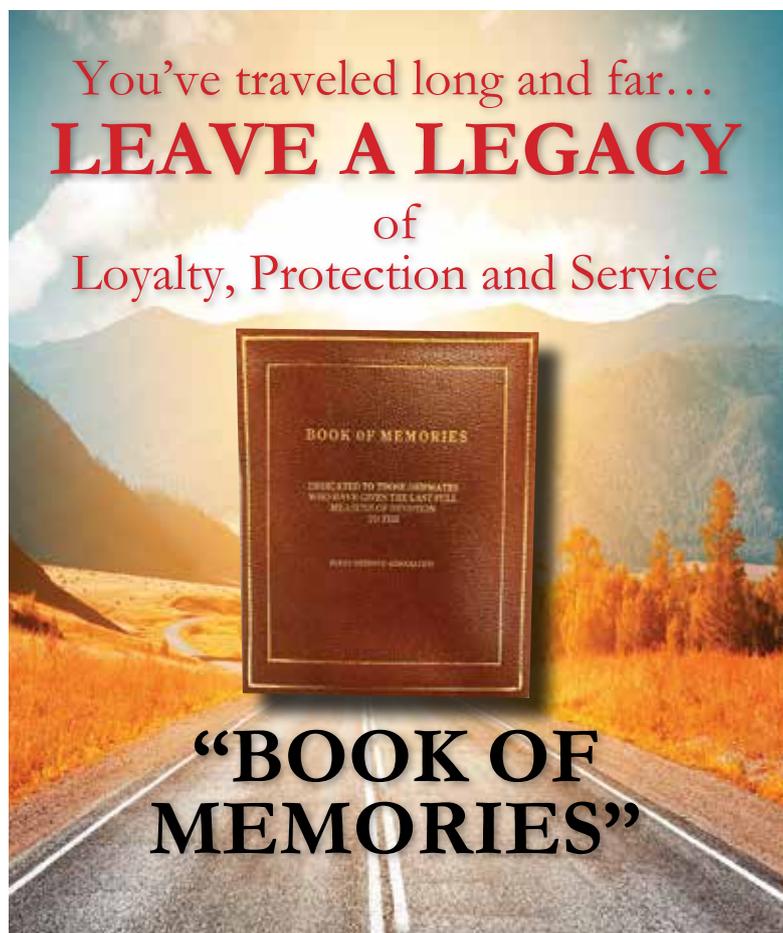
reduce military retired pay and ensure equitable cost-of-living adjustments (COLAs) for all military retirees commensurate with their service and sacrifices, and oppose efforts to civilianize the military retirement system. And advocate for rounding up to the next dollar for retired pay and other benefits.

Concurrent Receipt – Support legislation authorizing the immediate payment of concurrent receipt of full military retired pay and veterans' disability compensation for all disabled retirees.

Oppose Delay in Matching TSP Contribution – Oppose delay of the employer matching contribution for the "portable" Thrift Savings Plan (TSP) from after 3 years of service, to after 5 years of service.

Reserve Retirement Age – Support extension of authority for early retirement (90 days active duty = three months reduction) for all Reservists who have served since 9/11/01.

Require Inspection of Armed Forces Retirement Home – Require periodic inspections of Armed Forces Retirement



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Home (AFRH) facilities by a nationally recognized accrediting organization to ensure safe and healthy living conditions for AFRH residents.

Eliminate DFAS Backlog on Reserve Component Retirement Pay

– Support additional oversight of the Armed Services Committees to ensure the services and the Defense Finance and Accounting Service (DFAS) do whatever is necessary to review and improve the process for a timelier completion of retirement pay for Reserve Component retirees.

USFSPA – Encourage the introduction and enactment of legislation to eliminate inequities in the Uniformed Services Former Spouses Protection Act (USFSPA).

Retention of Final Month's Retired Pay – Support legislation authorizing the retention of the full final month's retired pay by the surviving spouse (or other designated survivor) for the month in which the member was alive for at least 24 hours.

Repeal 180-day Delay for Retirees – Support repealing the 180-day delay for retirees applying for Defense Department civilian positions GS-13 and below.

Paid-up SBP at Age 67 – Work to change the minimum age for paid-up SBP from age 70 to age 67 which will allow those who joined the military at age 17, 18 or 19 and serve 20 years to only be required to pay SBP premiums for 30 years.

Base Closures – Closely monitor the impact of base closures and realignments and support retention of military treatment and other facilities at BRAC sites that are patronized by sizeable retiree and Reserve populations.

FRA Commemorative Coin – Work to get Congress to enact legislation authorizing an FRA Commemorative Coin in recognition of the 100-year anniversary of the Association. **FRA**

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John Fitzgerald Kennedy

The 35th President and Proud U. S. Navy Veteran

By Ann Norvell Gray

In 1961, John Fitzgerald Kennedy became the second youngest man to gain the U.S. presidency, less than a year older than Teddy Roosevelt, who had entered the White House 60 years before. Kennedy was the first Roman Catholic in the White House, and the first of six presidents who have been Navy veterans, all of whom saw service in WWII. In his election year, he participated in the first nationally televised presidential campaign debate. That performance turned out to be a significant factor in his defeat of Richard Nixon, who had none of the young Ivy Leaguer's telegenic charm. To this day, Kennedy continues to capture Americans' interest as the subject of more than 40,000 books, according to a 2013 New York Times estimate.

What is most surprising about all these statistics is that this venerated man spent only 34 months as president before his life was cut short by an assassin's bullet in November of 1963.

An Eager Officer

Kennedy's father, Joseph P. Kennedy, had a keen eye for any opportunity to gain political influence and to make money, and he accomplished both in spades throughout his working life. The eldest of his nine

children, Joe Jr., was groomed to run for president. When Joe was killed during a risky air operation in WWII, his father's laser focus turned to his second son, Jack. President Franklin D. Roosevelt appointed Joseph ambassador to Great Britain in 1938, a choice that was controversial and ultimately ended badly. However, through connections formed in his father's two years in Britain, Jack obtained a commission as an ensign in the U.S. Naval Reserve, despite the severe spinal disorder which kept him in near-constant pain most of his adult life. In October of 1941, he was assigned to the Office of Naval Intelligence. In December, the Japanese attacked Pearl Harbor, and everything changed.

Meanwhile, Jack Kennedy was to suffer the first round of a series of badly managed medical interventions that did little to alleviate his pain, and may have done more harm than good. Following a two-month medical leave, which was secured with the help of his father's friend James Forrestal, then undersecretary of the Navy, he entered the Naval Reserve Officers Training School in Chicago. This assignment was followed by a posting to the Motor Torpedo Boat Squadron Training Center in Rhode Island, a promotion to lieutenant junior grade, and orders to report for duty as the commanding



A snapshot of John F. Kennedy wearing sunglasses in September of 1958. Photo taken by Toni Frissell. Photo courtesy of the Library of Congress Prints and Photographs Division in Washington, D.C.

officer of the 78-foot Higgins boat PT-101, which was destined for Panama. But the young lieutenant j.g. was eager for combat duty, and managed reassignment to a group in the Solomon Islands. In April of 1943, he took command of PT-109, an 80-foot Elco patrol torpedo boat.

One Collision, Three Stories

What followed in August of that year was what has been called the most famous collision in the history of the Navy. At about 2:30 a.m. on a moonless night, a group of PT boats, including PT-109, was meant to be lying in wait to attack Japanese ships making a resupply run. A destroyer came out of nowhere and sliced PT-109 in half, killing two of the crew and setting the aft fuel tanks afire. Kennedy was thrown forward against the bulkheads, further injuring his already questionable back. During the night, the half of the boat that was not ablaze sank. Miraculously, the surviving crew members managed to swim the 3 miles to a small, uninhabited island nearby. But the operational details of the night's misfortunes are contained in two very different versions.

The best-known version appeared in the big city newspapers at the time. The political clout and media savvy of the senior Kennedy put the spin machine into high gear, and influenced *The Boston Globe* to call it “one of the great stories of heroism in this war.” A *New York Times* headline read, “Kennedy’s Son Is Hero In Pacific As Destroyer Splits His PT Boat.” And there is little doubt that the young officer did all he could to look after his surviving crew members.

The second version, however, and the one that history seems to justify, calls the events of the engagement a series of embarrassing blunders — pretty much what these days might be called a goat rodeo. Only one of the crew had any real experience to guide them. The commanding officer of the boat leading the engagement made sequential errors in judgment. Communications failed. When the destroyer loomed up out of the darkness and Kennedy realized what was about to happen, he tried to maneuver out of the path of the destroyer, but his engines failed, and PT-109 sat helplessly adrift before it was sliced crosswise by the Japanese destroyer. After 15 hours in the water, several days on nearby islands and their rescue, the crewmen



President and Mrs. Kennedy observe the first race of the America's Cup Race on Sept. 15, 1962, aboard the *USS JOSEPH P. KENNEDY JR.* off the coast of Newport, Rhode Island. Photo by Robert Knudsen.



President John F. Kennedy sits with his daughter, Caroline (second from right); brother-in-law, Steve Smith (left); and niece, Maria Shriver (second from left), during a cruise near Hyannis Port, Massachusetts. Photo by Cecil Stoughton.

seemed ashamed of their parts in the whole business, and the publicly distributed version calling them heroes took them by surprise.

The following is an excerpt from the official report of the incident, held by the Modern Military Branch of the National Archives and Records Administration in Maryland. The report was filed in January of 1944, and declassified in September of 1959:

"PTs 162 and 109 of Division B with PT 169 of Division A were in Blackett Strait off Vanga Vanga, as was PT 157. ... PT 162 saw on a collision course, a warship headed Northward about 700 yards away. The PT 162 turned to fire its torpedoes, but they did not fire. PT 109 was seen to collide with the warship, followed by an explosion and a large flame which died down a little, but continued to burn for 10 or 15 minutes. ... The PT 169 stopped just before the warship hit PT 109, turned toward it and fired two torpedoes when abeam at 150 yards range. The destroyer straddled the PT 169 with shell fire, ... and then circled left toward Gizo Island at increased speed and disappeared. ...

"... August 6, word was received from the

Coastwatcher and by Native Messenger that eleven survivors of PT 109, sunk in a collision with an enemy destroyer on the morning of August 2, were alive. ... Several trips from shore over the reef to the PT 157 were required to remove all the men, three of whom had been badly, but not critically burned. ... The natives had fed and done everything to make the men comfortable during their stay on the island."

The Crew's Account

In July of 1944, *The New Yorker* magazine published a 5,500-word story by a young journalist named John Hersey who had met Jack Kennedy in New York and heard the story from him. He asked the ambassador's son if he might write the story down, and Kennedy agreed, but only if Hersey would talk to some of his crew first. So Hersey went to the same torpedo boat training facility in Rhode Island at which Kennedy had been trained, and sat down with three members of the PT-109 crew. The result was a gripping, virtually hour-by-hour report of the days following the disastrous collision, when the 11 survivors, bewildered by their apparent abandonment, clung to life however they were able.



John F. Kennedy (L) and Paul "Red" Fay (R) serving in World War II at Tulagi, Solomon Islands, in 1943. National Archives photo is public domain.



A photograph of Lt. John F. Kennedy in his U.S. Naval Reserve uniform, filed March 28, 1944. National Archives photo in the public domain.

In fact, when their boat was struck and crews of the remaining PT boats saw the flash of exploding fuel tanks and a sheet of burning gasoline on the water, they assumed that everyone had been killed. Instead of searching for survivors, they returned to base. A couple of days later, they organized services for their fallen comrades, unaware that most of them were still alive and in need of rescue.

The first small island the survivors were able to reach safely after the remaining half of the boat sank had nothing there to eat or drink. One crewman had suffered terrible burns in the explosion, and one had been badly bruised by being tumbled in the destroyer's wake. Several of them were not strong swimmers, and clung to a timber from the wreckage to paddle between the islands. Kennedy, who had been on the swim team at Harvard, twice towed his burned crewman several miles, clenching the strap of the injured man's life jacket in his teeth. Most of them sustained cuts from the coral reefs surrounding the islands on their feet, hands or arms, and in the first

couple of days they were parched and hungry.

There is no doubt, then, that the young officer had lived up to his responsibilities to his men, swimming repeatedly in search of friendly vessels, finding food, keeping a watchful eye out for Japanese ships or planes, never giving up hope, and finally contacting a nearby base by carving a message on a coconut and handing it to a local islander to deliver. At last, with the guidance of the helpful islanders, rescuers from the PT base arrived, to collect the happy, exhausted sailors, and returned them safely to base.

A Proud Veteran to the End

The tendency of this Navy veteran's father, Joseph, toward hyperbole in the service of his own ambitions was certainly a factor in the run-up to his chosen son's presidential election. But it was John Kennedy's own character and grace, combined with his considerable rhetorical skill, that carried him into the White House. His inaugural address may be the most quoted of any of them, with the possible exception of Abraham Lincoln's

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President John F. Kennedy (L) visits with former President Gen. Dwight D. Eisenhower (R) at Eisenhower's residence in Palm Springs, California. White House photograph courtesy of the John F. Kennedy Presidential Library and Museum.

second inaugural address, which is engraved inside the Lincoln Memorial. Kennedy's speech was a product of the inspired collaborative relationship between the attractive young senator and the brilliant speechwriter Ted Sorensen, and contributed these ringing words to posterity:

"Let the word go forth from this time and place, to friend and foe alike, that the torch has been passed to a new generation of Americans — born in this century, tempered by war, disciplined by a hard and bitter peace, proud of our ancient heritage — and unwilling to witness or permit the slow undoing of those human rights to which this nation has always been committed, and to which we are committed today at home and around the world.

"Let every nation know, whether it wishes us well or ill, that we shall pay any price, bear any burden, meet any hardship, support any friend, oppose any foe to assure the survival and the success of liberty. ...

"And so, my fellow Americans: ask not what your



Joseph P. Kennedy Sr. (standing) and John F. Kennedy (lower right) swimming at the beach. Photo courtesy of the John F. Kennedy Library Foundation.

country can do for you — ask what you can do for your country.

"My fellow citizens of the world: ask not what America will do for you, but what together we can do for the freedom of man."

Three months before the dreadful day of his assassination in Dallas, John Kennedy wrote, "Any man who may be asked in this century what he did to make his life worthwhile, I think can respond with a good deal of pride and satisfaction, 'I served in the United States Navy.'"¹ **FRA**

Footnote

1. <https://www.nps.gov/articles/kennedyww2.htm>

References

1. www.history.navy.mil/browse-by-topic/people/presidents.html
2. You can access the digital archives of *The New Yorker* to read the full story of PT-109 here: <https://www.newyorker.com/magazine/1944/06/17/survival>

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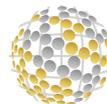
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Machinist's Mate 3rd Class James W. "Bill" McMahon (R) received his meritorious conduct medal during a ceremony recognizing his efforts following an explosion. Photo provided by Bill McMahon.





Accident on Board the USS NORFOLK (DL-1)

By James W. "Bill" McMahon, MMC

I joined the Navy in April of 1952, during the Korean War. My career in the Navy spanned 20 years and I retired in 1973 with the rank of Chief Petty Officer.

In 1955, an explosion occurred aboard the *USS NORFOLK* (DL-1). We were conducting a full power trial and we had just left port from the Boston Navy Yard. We were conducting maneuver checks for all the equipment aboard ship, which was the custom when leaving the Yard. This full power run lasted about four hours and was conducted off the coast of Cape Cod, Massachusetts.

I was on throttle watch in the engine room from four to eight o'clock in the morning. I had just relieved a First-Class Machinist Mate by the name of Robert Riggs who had the midnight to 4 a.m. watch. Riggs and I were standing in the room talking; it was about 4:30 a.m. at this time. The bridge notified us via our headphones to say, "We have just completed our full power run for four hours." We were doing about 33 knots at that instant. "We'll be starting to slow down in five minutes," and no sooner had those words echoed out of our headphones than we knew we had a problem on our hands.

As the throttleman on watch, my job was to control the speed of the ship from orders from the bridge. The RPM indicator tells me the speed of the shaft, and therefore, the speed of the ship. At 4:35 a.m., the RPM

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From: Commander Destroyer Force, U. S. Atlantic Fleet
 To: McMAHON, J. W., 436 32 49, BT3, USN
 Via: Commanding Officer, USS NORFOLK (EDL1)

Subj: Commendation

1. On 16 April 1955, USS NORFOLK (EDL1) was conducting a full power trial off Cape Cod, Massachusetts. At about 0435, the port propeller was severed from its shaft and the port engine oversped. The low pressure turbine and the reduction gear destroyed themselves. The turbine casing was ruptured by loose turbine blading and steam escaping from it filled the engine room. Condenser tubes were also ruptured by the loosed blading and sea water began flooding the engine room from them. Turbine and reduction gear parts, as well as lagging and other machinery parts, were thrown about the space, causing serious damage and grave danger to personnel.

2. You were on watch as throttlemans in the after engine room at the time of this casualty. You remained at your station and attempted to close the main throttle until the steam supply had been secured. Thereafter you assisted in securing the main circulating pumps to reduce the rate of flooding. Your outstanding performance and devotion to duty were in keeping with the highest tradition of the United States Naval Service.

3. Commander Destroyer Force, U. S. Atlantic Fleet commends you for your outstanding performance of duty. You are a credit to your ship, the Destroyer Force, and the United States Navy.

4. The Captain, USS NORFOLK is requested to deliver this commendation at meritorious mast and make appropriate entries in your service record.

Arleigh Burke

ARLEIGH BURKE

Copy to:
 COMDESFLOT 6



USS NORFOLK (DL-1), underway with crew working on the deck, circa the early or middle 1960s. Official U.S. Navy photograph from the collections of the Naval History and Heritage Command.

indicator was telling us something was very wrong. The RPM indicator began speeding up, in fact, it took off. The RPM indicator was over-speeding due to the fact that the 19-ton manganese bronze port propeller had just become severed from the shaft and the port engine was over-speeding. In other words, the port propeller had broke off and sunk. Simultaneously, the low-pressure turbine and the reduction gear destroyed themselves. This chain reaction was caused due to the turbines ceasing to have any more resistance. As they over-spiced the turbines shattered and disintegrated.

In the engine room, the blast forced the turbine blades apart, shattering and shooting shrapnel all over. It was as if a bomb had gone off! Luckily, no one was hit with the shrapnel due to centrifugal force. The shrapnel flew away from us. We later came to learn one of the pieces of turbine blading had shot up through the deck and right through the first urinal. Thankfully, none of the men had any ill-timed early morning bathrooms runs (to the

urinal at least).

When the turbine casing was ruptured by the loose turbine blading, steam immediately began escaping from it and in no time filled the engine room. First Class Riggs was standing just off the throttle board. With my positioning being in front of the throttle board, I was spared from the full blast of the steam. Riggs, standing about three feet away from me, was not shielded by the throttle board and was hit by the initial full blast of the steam and was knocked to the ground. At the same time, condenser tubes were also ruptured by the loose blading and seawater began to flood the engine room.

We happened to have a First Class by the name of McCann, who was with us in the engine room. He was standing by the bulkhead at the time of the explosion. Seeing what was happening, he immediately called for me to “close the throttle!” I started to close the main throttle as fast as I could in an effort to secure the steam supply, but the valve



A photograph of Shipmate James W. "Bill" McMahon as a machinist's mate 3rd class. Photo provided by Bill McMahon.

was so long and so far open that I could never get it closed. The explosion occurred in the same moment that McCann jumped to close the air-operated emergency stop valve. McCann, able to close it just in time, saved all of our lives in the process.

The situation in the fire room, just on the other side of the bulkhead, was just as chaotic. They had no idea what was happening. With the explosion, the boilers in the fire room continued to put out maximum steam as they are meant to do, continually injecting the engine room full of steam throughout this time. The boilers all of a sudden started blowing safeties and the men in the fire room began to shut

down their boilers as fast as they could.

As if the difficulty of breathing from the unrelenting heat and steam wasn't enough, all the lights went out. In the darkness, I could see faint lights on the opposite end of the engine room. Making my way over there, I looked down and was able to see through the deck grates that lights remained lit on the lower level. I made my way down there where I was able to breathe and see again.

I was able to get in a couple good breaths of air when I noticed that men were still on the upper level. I ran and hollered at them that the air down where I was at the lower level was breathable. From

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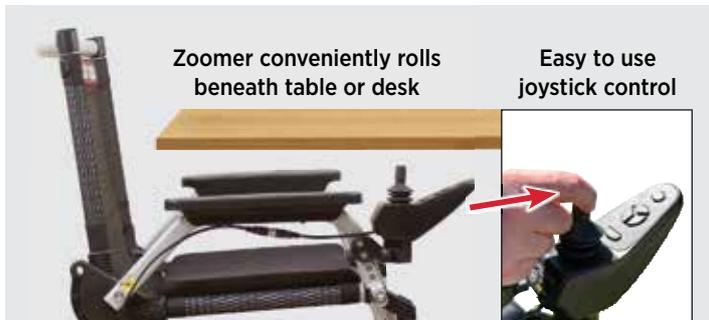


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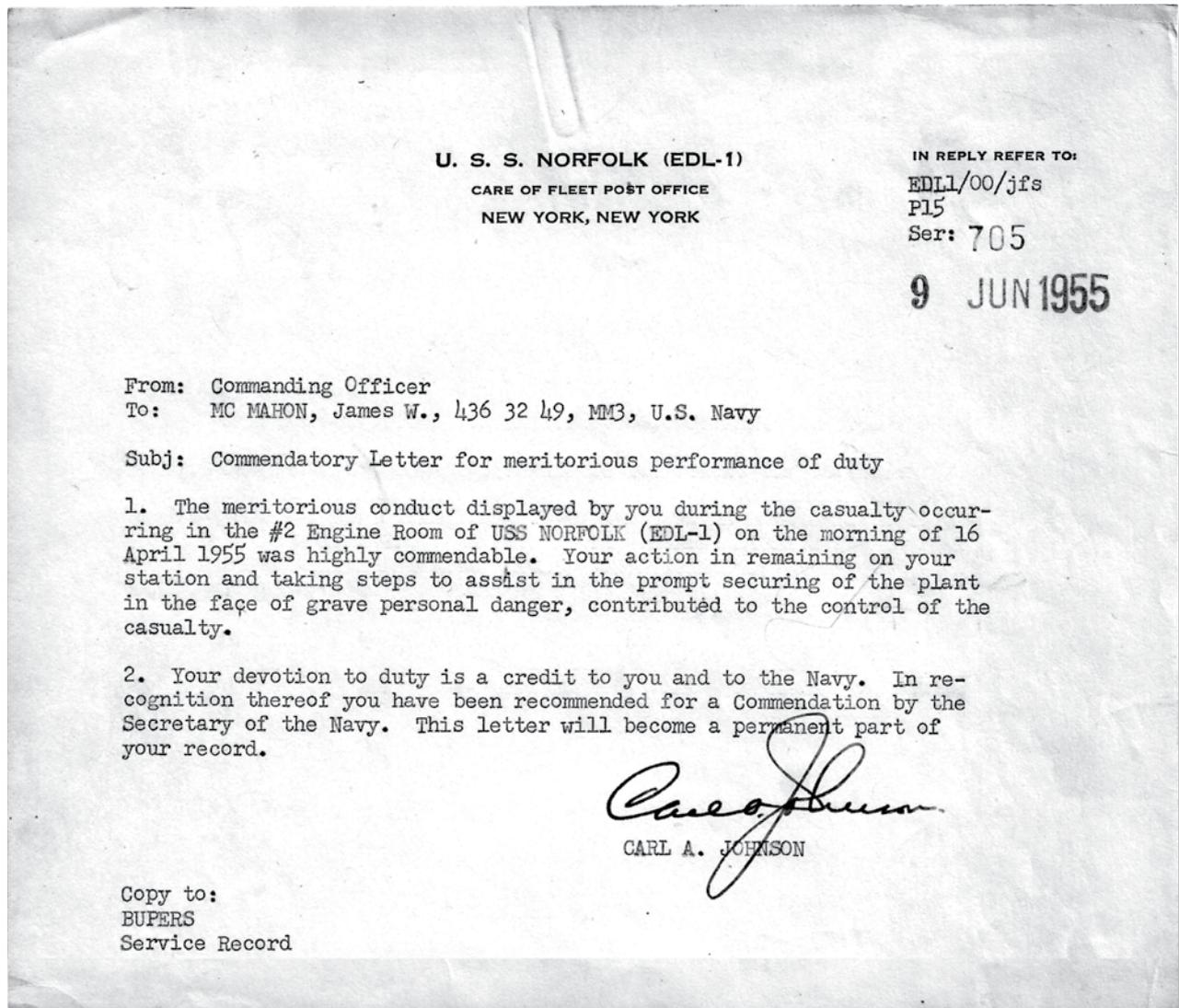


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Document provided by Bill McMahon.

there, they followed my voice down to where I was. We stayed down in that lower level for about ten minutes, breathing in new life.

After about ten minutes, the blowers were able to power on and the lights came up. After some time, the compartment began to clear of heat and steam. The Norfolk stopped after this explosion and in the immediate confusion everyone aboard tried to figure out what had happened in the early hours of that morning. The men in the engine and fire rooms, however, had a pretty good idea.

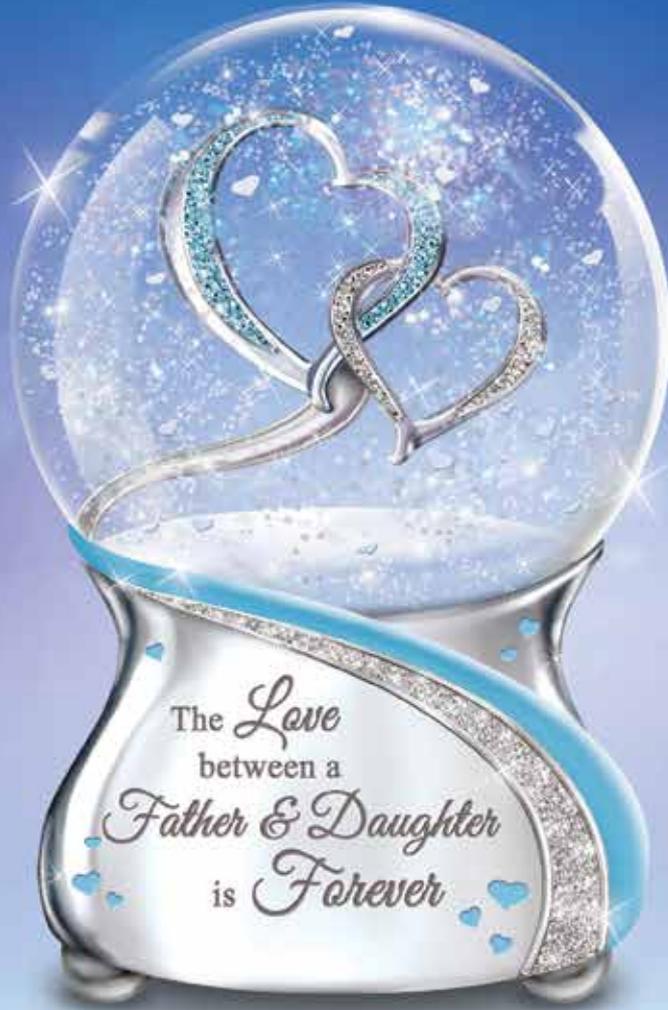
We were able to operate under one propeller and we made our way back to the Boston Navy Shipyard and tied up. The actions of MM1

McCann, having closed the emergency stop valve, stopping any more steam from coming into the engine room, saved our lives. He was a hero. Ferguson, a native of North Carolina and an MM1 onboard, was another sailor involved. He was most likely around because he was on the preceding watch, and stuck around just to talk to us. He aided us in securing the engine room. For their heroic actions they both made Chief.

The date of that event was April 16, 1955. I was just about 20 years old. These are my recollections to the best of my memory. **FRA**
This article was submitted by James W. "Bill" McMahon, retired Navy chief machinist's mate.

Celebrate a Father's Love for His Daughter

Keepsake Musical Glitter Globe



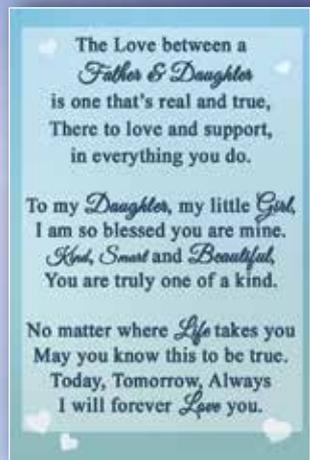
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Silver hearts and glitter swirl inside the glass globe

Shown actual size of about 6 in. H



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SEPTEMBER

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Alexander, Robert K.	174
Ayotte, Arthur M.	MAL

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We Just Had to Stand Up an FRA Branch



Recently elected North Central Regional President Maria Behm, along with her husband and FRA Life Member Robert Behm, recently moved to Gravois Mills, Missouri. It was then that they knew they had to stand up a local FRA branch, even after transferring to the Springfield, Missouri, Branch 316.

"We love Branch 316 and its Shipmates! The only problem was that it was a four-hour round trip, plus meeting time," said Behm.

Maria Behm agreed to share the details of how she and her husband established the FRA's newest branch — and their lessons learned along the way — with readers in the letter that follows: My husband Bob, did marketing research of the area's (population, veteran population, nearby military installations, etc.). By doing simple online searches, we discovered that 16% of the population living in our local area were veterans, supported by only four major veterans organizations.

After considering whether or not there were veterans in the area who would like to join our organization, we asked what impact a new branch would have on the local area, and considered meeting locations. The Veterans of Foreign Wars Post 5178 in Gravois Mills said they would be honored to have us meet at their post.

We decided to attend a Veterans Resource Fair hosted by VFW Post 5178 and were able to talk with local veterans. During the event, we received one life membership application paid in full, as well as eight very interested contacts. We knew this was a sign that we were going to make this new branch happen.

We chose the zip code areas that we needed to attract, compiled them and then contacted FRA Director of Membership Christina Hitchcock, who sent us a Member-at-Large and "termed" listing. After searching the database and removing deceased members from the list, we sent the final list back to Christina to update the FRA's records. We sent out 220 postcards and letters, then followed up with a telephone effort to reach



(L to R) Shipmate Dean Williams, RPNC-elect Maria Behm, Installing Officer (holding charter) Branch Treasurer Robert Behm and Branch Chaplain Wayne "Tom" Jacobson.

out to potential members. We learned that it was more effective to send notifications by USPS mail because these methods are more personal than email and social media. We also sent letters to our Navy ship's reunion group along with information packets, which resulted in three life membership applications, several two-year memberships and some transfers.

Our first information and recruiting meeting was promoted by using postcards, flyers and social media. The plan was to test the level of interest from the attendees — potential members. Current RPNC Jerry Lickteig, RPNC Norm Combs and Shipmate Tony Quintero, all from Mo-Kan Branch 161 (located 3 1/2 hrs. away), came to assist and meet and greet our new Shipmates. We had 14 show up, as well as many others who had signed up earlier. We also gained another three two-year memberships. We had reached our count of 20! We then asked for potential officers and they were selected — even our regional president was excited. Monies and applications were all sent to NHQ Membership. We were given the number 32 for our new home branch.

We were chartered Lake of the Ozarks Branch 32 by National President Mick Fulton, National Executive Director Chris Slawinski and North



RPNC-elect Maia Behm (L) seen with RVPNC Marcia Cunningham (R).



(L to R) NP Mick Fulton, RPNC Jerome Lickteig and FRA NED Chris Slawinski present the charter for the new Lake of the Ozarks Branch 32.

Central Regional President Jerome Lickteig on Aug. 10, during the North Central Regional Convention.

Email:
FRALOTOBR32@gmail.com

Website:
www.FRABR32.org

Facebook:
www.Facebook.com/LOTOBranch32

We are proud to say that “We did it!” The assistance we received from our FRA membership department was a must-have! Whether you are considering adding to your branch or standing up a new one, you will need to compile your list of zip codes to get started.

Sometimes there may be no potential members in your area from those lists, but the main thing is to have the drive to get out there and talk to people, hold meet-and-greets and set a table up at fairs or other events.

The FRA can thrive if we stay diligent and resourceful with our growth efforts. It really is up to us, the members, as it is our organization to grow, to protect and to nurture.

Taking the First Step

Remember an organization cannot grow in a stagnant environment. There's often room for growth and development if one is willing to put in

the effort to make it happen. The idea of starting a new branch is not as simple as it sounds, but we hope our story will inspire you and some of your Shipmates.

Other considerations after getting your first 20 members, comprised of new, transferred or reinstated members:

- Apply for an Employer Identification Number.
- Gain home state nonprofit status.
- Gain federal nonprofit status.
- Open a business bank account.
- Open a post office box.
- Create a social media presence.
- Create a website.
- Obtain a copy of Robert's Rules of Order.
- Elect branch officers.
- Have a copy of the FRA C&BL.
- Create branch bylaws and standing rules.
- Advertise in local newspapers.
- Distribute posters.
- Obtain branch flags and poles.
- Obtain branch bell.

Bob and I are here to assist if you have any questions. **FRA**

Sincerely,

Maria Behm, RPNC-elect

Maria is the FRA president-elect, North Central Region.

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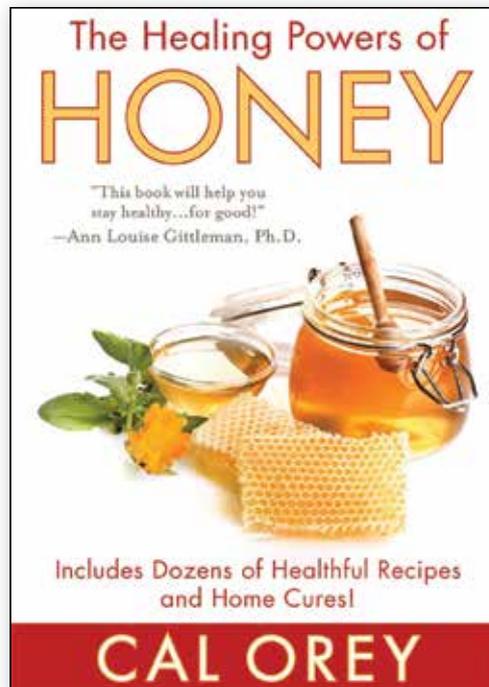
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SWEET FACT **2 MILLION**
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1. BRANCH 57, SOUTH JERSEY, N.J.

Branch Shipmates participated in the Memorial Day ceremony that was held at Red Bank Battlefield Park in National Park, New Jersey. (L to R) Bob Baltozer, Tony McDonald, Rich Edwards, Mary Rauch (seated), Don Burkhard, Mike Filinuk, Doug Heiler, Terry Williamson, Ron Hoffman and Robin Cooker.



2. BRANCH 115, LEHIGH VALLEY, PA.

Shipmate Andy Smerek paid tribute to Master Chief Folk on Saturday, June 19, during the Americanism Night celebration. Folk passed away in November 2020 during the pandemic. He served 26 years active duty in the U.S. Navy and 48 years as a member of the FRA. Folk was 94.



3. UNIT 294, CROSSVILLE, TENN.

LA FRA Unit 294 held its annual officer and staff installation ceremony. Southeast Regional Vice President Jack Fogel officiated the swearing-in ceremony. (L to R) Julie Fogel, who is serving her fifth term as Branch president; Branch Treasurer Linda Kinney; Lynn Dellarco; Branch Secretary Estilene Hunter; and Lucy Martin.



4. BRANCH 115, LEHIGH VALLEY, PA.

Shipmate Tim Gilbert (R) presented Pastor Jake Susek of Fellowship Community senior care facility (L) with certificates of appreciation for his support of Branch 115. Fellowship Community's president and CEO, Mary Kay McMahon, also received a certificate for providing access to their community rooms for our events and meetings at no charge.



5. BRANCH 316, SPRINGFIELD, MO.

The branch officer installation ceremony was held June 24. RVPNC Maria A. Behm was the installing officer (L to R) President Robert Turner, Vice President Bernie Daum, Secretary Chuck Ewy, RPNC-elect Maria Behm, Tom Newsom, Don Brunk, Bill Turpin, Wayne Jacobson, Norma Wright and Nolan Moody.



6. BRANCH 89, ATLANTA, GA.

Shipmate Howard Hayes is all smiles while being presented his 40-year Continuous Membership Certificate and pin by Shipmate Ted Rambo. Photo by Tracy Poole.



7. BRANCH 197, MODESTO, CALIF.
PRPWC Steve Matthews and Branch Vice President Leonard Churilla recruit new members to the Fleet Reserve Association while helping out at the fund raising events for the new Northern California Veterans Museum & Heritage Center in Anderson, California, from July 29 to Aug. 1.



8. BRANCH 261, LEMOORE, CA.
During the 130th anniversary celebration of Hanford, California, local veterans organizations were honored by the local Rotary Club for their commitment, sacrifice and service. Representing Branch 261 is Branch President Doug McCann (second from right). (L to R) Rick Landis, VFW; John Kuykendall, American Legion; Mike Spicer, Marine Corps League; Doug McCann, FRA; and Bruce Mackey, Rotary Club of Hanford.



9. BRANCH 15, WALHALLA, S.C.
Branch 15 conducted a Two-Bell Ceremony on July 17 in remembrance of three departed Shipmates. (L to R) Branch President Clyde Albertson, Branch Vice President Larry Jones and BOD member Harvey Spencer.

10. BRANCH 89, ATLANTA, GA.
Branch officers were sworn in for the 2021-22 year during a recent branch meeting. Shipmate Bill Chambers served as installing officer.

11. BRANCH 261, LEMOORE, CA.
Shipmate John Plourde (L) was presented his 50-year Continuous Member Certificate and pin. The presentation was conducted by Branch President Doug McCann (R) during the August meeting.



12. BRANCH 87, BEDFORD, PA.
Shipmates Polly (L) and Greg Simmons (R) presented Chanith Jayasooriya from Westmont Hilltop Middle School his first place certificate and prize for the Americanism Essay Contest. Photo by Gary Simmons, branch secretary.

Submit a photo 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						
Altenburg, Paul C.	YN1, USN	MAL	Hawkins, Richard S.	MCPO, USN	MAL	Pac, Alfred	RDCM, USN	MAL
Anagnostou, Gerald A.	MAC, USN	MAL	Haynie, Robert C.	ENCS, USN	57	Paine, Raymond D.	SCPO, USN	290
Anfinson, Ervin K.	ENC, USN	136	Hensley, Doyle W.	LCDR, USN	MAL	Pandes, Cecilio	MMMC, USN	127
Angell, Charles E.	BMC, USNR	42	Hinds, Eddie	RD1, USN	MAL	Patridge, Danny M.	STGC(SW), USN	295
Barker, Gene A.	HMCS, USN	17	Hirner, Collin J.	ICC, USN	MAL	Perno, Alfred	BMC, USN	126
Barnes, Allon F.	SH1, USN	63	Hixenbaugh, Claude F.	DKC, USN	MAL	Pommerening, Howard	YNC(SS), USN	MAL
Barrett, Leonard T.	OSCM, USN	104	Holmes, Charles E.	IMC, USN	MAL	Ramsdell, Daniel R.	ATCS, USN	91
Barringer, Raymond C.	CSC, USN	172	Hoy, Ronald	ICC(SS), USN	MAL	Rice, Richard	AGC, USN	MAL
Bechtold, James J.	AOC, USN	261	Hubbard, Bryan E.	BUC, USN	MAL	Roberts, Holly J.	ADJ1, USN	MAL
Bentham, Cindy L.	YN1, USN	MAL	Jacobsen, Vernon G.	AG3, USN	67	Schuessler, Robert L.	ET1(SS), USN	269
Bianco, John W.	CAPT, USN	24	Jagger, Everett P.	ATC, USN	MAL	Schwaab, Joseph A.	SMC, USN	136
Brantley, Harry W.	YNCM, USN	MAL	Jeffrey, Bobby Z.	GMG1, USN	MAL	Sellers, Gurley N.	EMCM(SS), USN	MAL
Brewer, Harvey D.	CTRCS, USN	49	Johnson, Lorenzo D.	DK1, USN	34	Senesky, Paul	YNC(AW), USN	22
Brosseau, Joseph G.	MSGT, USMC	MAL	Johnson, Merle R.	QMCS, USN	14	Shonkwiler, Gene M.	YNC, USN	117
Brown, Billy B.	ADC, USN	91	Kelly, Cecil H.	RMCS, USN	MAL	Shultz, Harry L.	USN	08
Brown, Doris R.	CSCS, USN	MAL	Kline, Ronald	AMEC, USN	MAL	Sloan, Eldon D.	AMC, USN	MAL
Browning, Kenneth M.	FTCS, USN	MAL	Landry, Gene R.	MMCM, USN	210	Smith, Arthur J.	1STSGT, USMC	289
Brunnhoezl, William J.	BTC, USN	70	Lavoie, James	SKSC, USN	MAL	Snodgrass, James D.	HTC, USN	310
Calton, William C.	PH1, USN	183	Leinenweber, Robert L.	ET1, USN	40	Steele, John B.	CMSGT, USAF	269
Carbonell, Daniel I.	DKC, USN	MAL	Leipfert, Richard H.	YNCM, USN	126	Stewart, Richard B.	PHC, USN	11
Casper, Harold R.	LT, USN	MAL	Little, Charles E.	CDR, USN	91	Styles, Robert R.	BTC, USN	53
Castro, Michael	BMC, USN	103	Long, Elizabeth A.	USN	MAL	Swafford, Darrell K.	FTCM (SS), USN	MAL
Chambers, James B.	PN(I)2, USNR	230	Long, Robert E.	RMCS(SW), USN	99	Symonds, Victor V.	AVCM, USN	261
Ciccione, John	ABFC, USN	MAL	Love, Eugene B.	EN1, USN	106	Thomas, Richard A.	CWO4(SW), USN	MAL
Conlon, James A.	CWO4, USN	210	Lutz, Robert C.	MLC, USN	MAL	Thomas, Samuel A.	CPL, USMC	264
Cox, James F.	HMC, USN	70	Mahoney, Harry L.	LCDR, USN	MAL	Throm, Robert B.	MAJ, USMC	01
Demmers, William	HMCS, USN	MAL	McClurg, James	MGYSGT, USMC	94	Todd, Richard F.	PO1, USN	MAL
Derouin, Noel E.	ASCS, USN	261	McCullough, Jack J.	PCC, USN	MAL	Troszak, Paul	ETCM, USN	91
Divins, Thomas E.	AMHC, USN	MAL	McFadden, Archie	MMC, USN	08	Turner, Kenneth	USN	269
Fauteux, Joseph L.	ADR1, USN	MAL	McIntosh, Gordon J.	FTCM, USN	MAL	Vane, Floyd B.	HMC, USN	MAL
Feeley, Keith E.	CMC, USN	MAL	Meacham, Donald A.	ETCM, USN	MAL	Vollmer, Daniel H.	AZC, USN	93
Ferguson, William H.	CTOCM, USNR	MAL	Melton, Frank G.	USN	339	Walczak, Richard H.	RMCM, USN	60
Fitzgerald, Robert A.	BMC, USN	248	Merz, Charles W.	ADJ1, USN	93	Walker, Tommy D.	MMCM, USN	47
Fontenot, Ronald	QMC, USN	162	Miller, Kenneth R.	BTC, USN	269	Walter, Lonnie E.	ADJC, USN	70
Freed, Cory	IC, USN	29	Mitchell, Robert J.	HMCS, USN	MAL	Walters, Richard E.	HMC, USN	MAL
Fullbright, Paul F.	FCC, USN	201	Morgan, George A.	EMCS, USN	161	Ward, Chester A.	ETC	99
Furlong, Sheldon D.	SK1, USN	MAL	Munger, Dennis N.	USN	63	Weise, Robert W.	CDR, USNR	MAL
Garner, William E.	EM1, USNR	MAL	Neal, Jack P.	SCPO, USN	MAL	Wild, Duane E.	ATC, USN	91
Garvey, Edward P.	EOH1, USN	MAL	Nevel, Kenneth M.	DMC, USN	MAL	Winston, Henry W.	BMCS, USN	40
Gentile, Ralph J.	ENC, USN	MAL	Nicklin, Howard E.	USN	70	Wofford, Raymond M.	OSC, USN	201
Green, Walter D.	YNC/TAR, USNR	89	Norman, Charles E.	GMCS, USN	MAL	Woodard, Dan	EMC, USN	101
Griebau, Guenther	SGTMAJ, USMC	24	O'Brien, Joseph A.	CEC, USN	42	Wynn, Julian G.	LCPL, USMC	40
Hansen, Sherman	AQ1, USN	70	Ogle, Leo D.	DPCS, USN	MAL	Zatarain, Henry	ADC, USN	MAL
Harper, Jack H.	ADR1, USN	MAL	Onken, Lester E.	GYSGT, USMC	216			
			Owen, William E.	CDR, USN	MAL			

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

Supersonic CBD Breaks the “Sleep Barrier”

Clinical trials confirm: deeper, longer-lasting sleep in as little as 15 minutes after it reaches the bloodstream

If you struggle to fall asleep and stay asleep, your prayers have been answered.

Thanks to the discovery of a breakthrough, all-natural compound, it is finally possible to induce a deep, restorative sleep in a relatively short amount of time.

News of this discovery is sweeping the nation as long-time sleep sufferers report finally getting the 8 hours of uninterrupted, deep sleep their bodies need to stay healthy, youthful, and energetic at any age.

Countless scientific studies have shown the crucial role sleep plays in our life.

Research suggests it can help improve heart health, reduce joint pain, boost cognitive function, decrease anxiety and mood swings, and strengthen overall health.

Yet, despite this, millions of Americans are plagued by sleepless nights. And, are often forced to choose between addictive sleeping pills that leave them groggy and fatigued the next morning or lying awake every night for hours on end.

DEEPER SLEEP IN MERE MINUTES

Fortunately, this stunning new discovery ends this problem once and for all.

It promises to deliver deep, all-natural sleep every night, without any side-effects or risk of addiction. Most exciting of all, studies confirm this compound becomes active in the system within 15 minutes of ingestion.

A study performed by the University of Colorado showed this compound helped calm a racing mind, allowing those who have difficulties falling asleep to doze off in a relaxed, comfortable, and worry-free manner — often waking in the same position they fell asleep in.

However, in addition to improving sleep quality, this compound offers a slew of other health benefits, including: soothing stress, improving blood pressure, preventing cognitive decline, and even helping ease joint pain.

SUPERSONIC CBD

It's called Supersonic CBD and it works in a remarkable new way.

By shrinking the CBD particles and making them 10,000 times smaller than normal, this new form of CBD oil can do what no other oil can — bypass the liver's rigorous filter up to 450% more effectively, which leads to greater benefits.

This explains why, unlike ordinary CBD, Supersonic CBD is able to help deliver uninterrupted, deeper sleep, along with a smorgasbord of other health benefits.

Furthermore, unlike prescription drugs, this new

compound is often well-tolerated, non-habit forming, and doesn't even require a prescription.

“In my 20-year career,” says Dr. Al Sears, “I've never seen anything quite like it. Supersonic CBD truly is remarkable.”

WHY SO MUCH EXCITEMENT

Dr. Al Sears, M.D., is considered the leading pioneer in anti-aging medicine. He's published over 500 scientific papers and is a frequent guest on ABC News, CNN, Discovery, National Geographic, and many other media outlets.

Working with his team at the Sears Institute for Anti-Aging, Dr. Sears has formulated Supersonic CBD into a new, fast-acting, feel-young formula called Canna LS.

The results have been so incredible that Dr. Sears is having a hard time keeping up with the rising demand. “We've sold out multiple times in the past and expect to sell out again soon.”

94% OF CBD GOES TO WASTE

The reason most CBD oils fail to deliver results is because of the liver's filtering system. “Think of it as a mesh strainer,” explains Dr. Sears. “It catches almost everything, and only a handful of the tiny particles are able to pass through.”

In other words, almost all CBD products promising better sleep, mood, blood pressure, cognitive function and even pain relief, all get filtered by your liver before they can even attempt to fix the problem.

The World Health Organization recently reported only 6% of CBD ingested makes it to the bloodstream, while the other 94% goes to waste. This explains why so few people get any results from CBD oils and other alternatives.

However, since Supersonic CBD is broken down into such small particles, it's able to bypass the liver's filter more effectively.

“If it's not Supersonic CBD,” says Dr. Sears, “it can't bypass your liver, it won't help, and frankly, it's only wasting your money.”

Canna LS solves this problem for anyone wanting to get better sleep, while also feeling younger.

Thanks to the unique Supersonic CBD inside Canna LS, there is finally an all-natural way for anyone to get a better night's rest, improve blood pressure, cognitive function and even soothe stiff, sore joints.

“Many of my patients report feeling more energized after only a few weeks of using Canna LS,” says Dr. Sears.

IMPRESSIVE CLINICAL RESULTS

The Supersonic CBD in Canna LS has shown remarkable clinical results.



In one placebo-controlled study, the core compound in Canna LS helped increase sleep duration, allowing participants to feel more rejuvenated and energized upon waking.

In another clinical trial, this all-natural compound was given to adults who reported suffering from both anxiety and poor sleep. After the first month, overall anxiety decreased in 79% of the adults while 66% dramatically improved sleep.

And in one of the largest studies of its kind, 2,736 men and women over the age of 65 were gathered. They all experienced joint pain that worsened their quality of life and prevented them from doing the activities they used to enjoy.

After being given this natural compound, 93.7% of the participants reported their pain was cut in half, after only six months of treatment.

Lastly, in another clinical trial, 85% of seniors given this powerful agent were able to soothe their pain significantly, in only 21 days. And a third of them were able to soothe their joint pain completely.

“Before I started Canna LS, pain from my hip replacement surgery made it hard to walk for more than a few minutes. Now, I can get out of the house and spend time with friends. I played 9 holes of golf, which I had given up after the surgery.” — Jonathan Wilson, age 73.

49-year-old Katherine H. reports, “I can whizz through my four-bedroom bungalow with the vacuum cleaner. I have so much more energy.”

“It has helped my lower back pain and overall I am just better!” says Kenneth O., a man from Troutdale, Oregon who's tried various CBD oils without success, prior to Canna LS.

HOW TO GET CANNA LS

This is the official nation-wide release of Canna LS in the United States. As a result, the company is offering a special discount to anyone who calls. An Order Hotline has been set up for local readers to call. This gives everyone an equal chance to try this powerful pain-reliever for themselves. All you have to do is call TOLL FREE 1-866-256-2857 right now. Then, provide the operator with this exclusive discount approval code: **FRA1121CAN**. The company will do the rest.

Important: Due to the recent media exposure of Canna LS, phone lines are often busy. If your call doesn't go through, please try again because this product is worth having

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Men's Virility Restored in Clinical Trial; 50% More Ready In Under An Hour

A newly improved version of our best-selling male supplement gives you the performance you enjoyed in your prime.

A top-selling sexual performance enhancer just got a lot better.

It's the latest breakthrough formula for nitric oxide – the molecule that makes pleasure possible by increasing blood flow throughout your body.

Nitric oxide won the Nobel Prize in 1998 as an important cardiovascular signaling molecule. Supporting healthy nitric oxide levels as men age is an important part to promoting sexual performance.

And this new formula is designed with key ingredients to help increase nitric oxide availability for stronger and longer-lasting pleasure as we age. In one study, men receiving one of our key ingredients reported having 168% more sex than the men who received the placebo.

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

In a clinical study of one key ingredient, 50% of the middle-aged men using the supplement experienced stronger, increased and more pleasurable satisfaction than those who did not supplement with it. An animal study suggests that a combination of our two key ingredients boosted plasma NO levels by 200%, which resulted in an increased blood flow. Combining this with our known knowledge of the benefits of these two key ingredients offers hope to middle aged men to help maintain an active life as they age."

WHY SO MUCH EXCITEMENT?

A prestigious physician explains why. He's studied nitric oxide for over 43 years. He is the physician in chief at Brigham and Woman's Hospital. He says a "deficiency of bioactive nitric oxide ... leads to impaired endothelium-dependent vasorelaxation"

Other, older products may increase levels of nitric oxide to an extent. But, that's only half the battle. If nitric oxide is not *bioactively available* then your body can't absorb it to produce better blood flow.

Experts simply call it the nitric oxide "glitch." The solution? Create a formula with key ingredients that support NO production until now.

NEXT GENERATION NITRIC OXIDE FORMULA FLYING OFF SHELVES

Upon further research, top men's health expert Dr. Al Sears discovered certain nutrients fix this "glitch" to support nitric oxide production and increase blood flow.

He's combined those nutrients with proven nitric oxide boosters in a new formula called **Primal Max Red**. On study suggests that 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 —men are reporting a big difference. One customer told us, "**I have the energy to perform 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. Although not everyone might experience what Jonathan K. has, most men have reported that it really has helped them and their partners restore their connection.

HOW IT WORKS

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

The problem results from various factors that **THICKEN** your blood vessels as you age. This blocks bioavailability causing the nitric oxide "glitch." The result is difficulty in getting and sustaining a healthy blood flow.

How bad is the problem?

According to NO researcher Nathan Bryan, PhD, nitric oxide production decreases 10-12% every decade. And by age 40, the typical man only produces 50% nitric oxide compared to his younger self.

As we age, these declining nitric oxide levels. And by ages 70-80 scientists discovered endothelium-derived nitric oxide production is down an alarming 75%.

Primal Max Red is formulated to tackle this issue by combining powerful nitric oxide boosters to promote NO production and increase blood circulation, which support stronger and longer-lasting pleasure. 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.

WHAT SATISFIED CUSTOMERS ARE SAYING

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

Men experienced more blood flow and also were able to have a lot more fun! "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."



Research on key ingredients indicate that they support an increase in blood circulation by boosting nitric oxide levels as men age.

Then he used ingredients in **Primal Max Red** and, "The results were off the charts. I first woke around 3:00 a.m. on Tuesday ready to go. 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** (retail price, \$99.95) for free, regardless if you choose to return our product.

"If you want passionate pleasure, you need nitric oxide to get your blood flow 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 a free bottle of **Primal Max Black** promotion and get the hot, new **Primal Max Red** formula, buyers should contact the Sears Health Hotline at 1-800-329-9157 within the next 48 hours. "It's not available in drug stores," said 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 we'll refund you the purchase price – just pay return shipping," he says.

Call 1-800-329-9157 today to secure your limited supply of **Primal Max Red** and free bottles of **Primal Max Black**. You don't need a prescription, and those who call in first qualify for a significant savings of up to \$150. Use Promo Code FRA1121PMAX when you call in. Lines are frequently busy, but all calls will be answered.



REUNIONS

TRADEVMAN (TD) REUNION

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Orlando, Fla.

Contact: Michael LeBlanc

Telephone: 919-368-8793

Email: tradevmanassociation@gmail.com

USS THOMAS A. EDISON (SSB-N/SSN-610)

3/8/2022 - 3/13/2022

North Charleston, S.C.

Contact: Tom Teters

Telephone: 760-580-0238

Email: ssret@icloud.com

A list of reunions is available online 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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A Message from the National President



Pat Suckow
NP LA FRA

As the incoming national president of the Ladies Auxiliary of the FRA for the 2021-2022 term, I would like to take this opportunity to thank the members for electing me and placing your trust and confidence in my ability to lead the organization. This past year has certainly been a unique one for us, but we managed to continue with business by working together. The LA FRA is strong and that is due to the support it receives from its members. We will strive to ensure that we move forward with the help and support of the past national president, national board and you, the members.

I will work closely with the national board of

Please support the National President's Project for 2021-2022, K9's for Warriors.

directors, past national presidents and members of the auxiliary. I am also looking forward to working with National President Jim Campbell and the FRA national board to carry out all future goals of the Auxiliary of the FRA.

If anyone asks what we do, tell them we provide friendship, help others during their times of need, assist Shipmates, other veterans and their families. That is what the auxiliary is all about. We play an active role in the local community by promoting youth activities, Americanism and charitable causes. It is important to continue these programs, especially Americanism, which promotes patriotic activities and events for the public and our youth. A good way to spread the word about what we do is to wear your unit attire when you're out. We need to make a statement as to who the LA FRA is and what we represent.

President's Project

The National President's Project for 2021-2022 is K9s for Warriors. K9s for Warriors is a tax-exempt 501(c)(3) nonprofit organization that provides the highest quality PTSD service dogs, at no cost to those in the program, to help restore veterans' physical and emotional independence.

The focus is on helping the veteran who is paired with a service dog build a bond that facilitates healing and recovery. As the healing takes place, the veteran's reintegration into society begins. Some service members who come back from a military conflict are unable to leave behind the memories of traumatic events they have experienced. We now understand that these intrusive memories and the emotional symptoms that come with them are a treatable condition called post-traumatic stress disorder. Some veterans are ready to seek treatment through the VA or other providers, but others are unwilling to walk through the clinic doors.

K9s for Warriors provides an alternative solution. Service dogs are such magical and special creatures. Programs like K9s for Warriors may even demonstrate to the VA that matching trained dogs with veterans can provide a solution to a very real need among their veterans. It is so unacceptable that 17 veterans a day commit suicide. That has got to stop. K9s may be the right answer for this problem. Warriors can return to their communities with a new "leash" on life. After completing the three-week training program, veterans gain the emotional means to repair their relationships with themselves, their families and their friends.

With each graduate pair, K9s for Warriors saves two lives: the dog, who has been rescued from a high-kill shelter, and the veteran.

Please support K9s for Warriors with donations for the National President's Project 2021-2022.

Contributions can be made by making a check payable to the LA FRA. Be sure to write in the "MEMO" section "NP Project 2021-2022" and mail it to: Brenda Horton NFS LA FRA, P.O. Box 3037 Carson City, NV 89702. **FRA**

Yours, In Loyalty, Protection and Service,
Pat Suckow

Pat is the LA FRA national president.

Build Your Portfolio on a Solid Foundation



Carl M. Trevisan, CFP®



Stephen M. Bearce

Asset allocation can be to investment planning what the foundation is to a house or the chassis is to a car. It's what everything else is built upon. And just as important as constructing a house on a firm foundation, having the right asset allocation can be vital to helping you work toward your financial goals.

Although the name may sound intimidating, asset allocation is just a technical term for a rather simple concept. It's merely how your portfolio is divided up among different types of investments, such as stocks, bonds, and what are called "cash alternatives."

How It Works

Using asset allocation to build a portfolio designed to help you reach your long-term goals requires taking three primary factors into consideration:

Goals. These are simply what you're investing to achieve. For many of us, a major goal is to enjoy a financially secure retirement. If you have younger children or grandchildren, helping them afford higher education without building a mountain of debt is likely another goal. Or maybe you'd also like to make a luxury purchase — such as buying a vacation home or dream car, or taking an exotic vacation — down the road.

Time horizon. One reason why it's important to know your goals is that they determine your time horizon (how long you have until you need to tap into your investments). If you're 28, for example, and want to retire at 68, your time horizon is 40 years. It is as simple as that.

Risk tolerance. Your risk tolerance is the amount of volatility in your portfolio's value you're comfortable with. If you find you can't sleep because you're worried about your investments — especially when there's market volatility — you probably need to adjust your asset allocation to suit your risk tolerance.

Putting the Pieces Together

With those factors in hand, you can begin to piece your asset allocation together. The primary building blocks, at least to begin with, are likely to include:

Stocks. Historically, stocks have offered attractive returns, but along with those returns, there's also been periods of volatility. If you're young, you generally have a long time horizon — especially when it comes to retirement. That may allow you to have a larger allocation in stocks because you have longer to ride out any short-

term market volatility that occurs.

Bonds. One reason investors like bonds in a portfolio is because their prices have historically been relatively stable. By owning bonds, an investor's aim may be to help manage his or her portfolio's overall value when there's volatility in the stock market. The larger the proportion of bonds, the more steady the portfolio's overall value should remain. Keep in mind, however, that bonds' returns have been significantly less than stocks.

Cash alternatives. These are relatively lower-risk, lower-return investments. On the upside, they can be easily converted into cash when it's needed. On the downside, their returns may not even keep up with inflation.

Of course, there are many other investments to consider, many with varying degrees of historical risk versus return. Just remember that you should intend for each type of investment to play a particular role — such as providing the potential for growth, income or stability — in, your overall allocation, and you need to understand the risks involved.

Once you've decided on the types of investments to include, you need to determine how much of each is appropriate. If you're looking to grow your investments' value, you'll likely have a larger stock allocation and a smaller one for bonds. The result would be a portfolio with more potential volatility than one with a larger proportion of bonds. You should ask yourself if that's a trade-off you're comfortable with.

Get Help If You Need It

Although asset allocation is a relatively simple concept, you can see it has lots of "moving parts." That's one reason why many investors opt to work with a professional financial advisor. If you decide to seek help, look for an advisor who will first get to know you and then help create an investment plan that's built around (what else?) an appropriate asset allocation. **FRA**

Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns.

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

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