

YOUR MISSION, YOUR VOICE

FRA *today*

The magazine of the Fleet Reserve Association

AUGUST 2023/\$3.75

THE SEAWOLVES OF VIETNAM

INSIDE:

- 8 NDAA Markup Sessions Underway
- 26 Military Spouse Unemployment
- 38 New FRA Life Members



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www.mesothelioma.pro
Michael J. Mandelbrot is licensed to practice law in California and Oregon and handles cases throughout the United States.



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LOYALTY, PROTECTION AND SERVICE

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

The Struggle for “a Real Career”

I remember being told at one point during my engagement to my husband that as a military wife, “You will never have a real career.” I’m happy to say that I do have a real career, although it is certainly not what I envisioned when I married my husband just one week after graduating with my master’s degree in counseling psychology. After several years of working as a mental health counselor and two moves, it became clear that an office-based career that required state-level licensure was going to be an uphill battle while my husband was on active duty. When you combined that struggle with the emotional challenges of working in mental health and the low compensation for unlicensed clinicians, it became a battle I was not willing to fight.



Although it was painful to pivot away from the field that I had spent years preparing for, my career in writing and editing has been an abundant blessing, affording me the flexibility in my work schedule and location that military life has demanded. More importantly, I love it! And no one throws crayons at me during my workday, which is also a plus.

But for many other active-duty military spouses, the struggle for meaningful and flexible employment continues. The impacts of chronic unemployment and underemployment on marriages, financial stability and mental health are real, and I am so grateful for Blue Star Families and the other organizations that are putting hard data behind these anecdotal experiences. The more we know about military families’ and veterans’ actual needs, the better nonprofits, government organizations and lawmakers can tailor their efforts to meet them.

I am also thankful to the FRA for providing me with meaningful remote work and for their ongoing advocacy on Capitol Hill for other military spouses, service members and veterans. It is an honor to be part of this team, and the magazine does its part by posting writing opportunities in military spouse and veterans hiring groups first when they arise. You can join the FRA’s fight to reduce military spouse unemployment by asking your legislators to support the Military Spouse Hiring Act through the FRA Action Center at www.fra.org/FRA/Web/Content/VotervoiceFullInfo.aspx.

FRA

In Loyalty, Protection and Service,
Elise M. Howard, Managing Editor

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FRAtoday Magazine

The bimonthly membership publication of the Fleet Reserve Association

Publisher Fleet Reserve Association

National Executive Director Christopher J. Slawinski

Editor-in-Chief William D. Stevenson

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FRAtoday (ISSN 1935-7192) is published bimonthly (every other month) 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 \$50. Established Nov. 1, 1923.

Title registered with the U.S. Patent Office.

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Volume 102 Number 8



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A Reflection on My Term as National President



National President
Robbie Robbins

Shipmates,
Last year, as I embarked on this new and exciting journey as the national president of the FRA for the 2022-2023 association year, I realized that I was going to have an opportunity to attend several important military-related events, such as the National Veterans Day Observance at Arlington National Cemetery in Washington, D.C.; a National Pearl Harbor Remembrance Day ceremony in Arizona; and the National Memorial Day Observance, also at Arlington National Cemetery. While at Arlington, I was honored to place a wreath at the Tomb of the Unknown Soldier for Veterans Day with LA FRA National President Nadine Fulton, and for Memorial Day with LA FRA Past National President Sandra Robbins.

I also attended breakfast at the White House on Veterans Day with Vice President Kamala Harris and first lady Jill Biden. I presented each of them with an FRA challenge coin. On Memorial Day, I attended breakfast at the White House once again. This time, President Joe Biden was in attendance. While I was in the receiving line prior to pictures being taken, I was able to present him with my FRA National President's Challenge Coin. Much to my surprise, the president summoned one of his aides and he then presented me with one of his presidential challenge coins. WOW!

While up in the Boston area for the Northeast/New England Regional Midyear Meeting, FRA Past National President Donna Jansky arranged for me to take a tour aboard the *USS CONSTITUTION*. Command Senior Chief Seth Miles was our tour guide for the afternoon. Needless to say, it was such an enlightening look into Navy life 225 years ago. Believe me when I

say that life aboard a nuclear carrier when I served in the '80s and '90s was not all that bad! We traded challenge coins as well.

In March, there was a joint hearing of the House and Senate Veterans' Affairs committees, and the FRA was one of the organizations invited to testify. National Executive Director Chris Slawinski expressed the concerns of our FRA members regarding veterans' issues. While on Capitol Hill, we were able to enlist the help of Sen. Jerry Moran's staff to find a place where we could present the Kansas senator with the 2023 Pinnacle Award from our organization. I personally thanked him and his staff for all the support they have given to the FRA and told them we looked forward to their continuing support in the future. I was able to give him one of my challenge coins.



It has truly been an honor to be able to represent the Shipmates of the FRA at various events. We are recognized for our continued loyalty, protection and service to our Shipmates and veterans. As I like to say, we are "stronger as a team, with the know-how to get things done!"

FRA

I remain in Loyalty, Protection and Service,
NP Robbie Robbins

Robbie is the national president of the Fleet Reserve Association and may be reached at: FRANP@FRA.org.

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Six Virtual Issues for the Magazine?

Dear *FRA*today staff,

While not at all surprised about your going to six printed and six digital issues per year, I have to say that I missed any notice of the change. I usually read *FRA*today cover to cover every month.

That said, I'm not at all upset by the change, I only need to know which six months will be digital, when they will be available, and if you will notify members in some way such as broadcast email when they are available?

As an aside, I trust your staff is keeping your fingers on the pulse at OSD relating to their desire to convert the commissary to either AAFES or a commercial grocery vender. This is a very important benefit and not one I want to see the bean counters at OSD messing with.

Thank you,

ATCS Rick Jones, USN (Ret.)

***FRA**today: The change to a six-issue print schedule was made rather quickly to help with mounting publishing and mailing expenses. Although we did announce the change in the From the Fantail and Communications columns in the December 2022 issue, we have received several letters from Shipmates who also missed them. For next calendar year, we will continue to publish print magazines every other month, but will drop the virtual issues, as they have not been popular.*

FRAtoday Not in Print?

Ahoy shipmates. I very much look forward to getting the *FRA*today in the mail. I am disappointed that the print version is no longer monthly. As I get older, the value of this publication increases for me. It keeps me in touch. I very much prefer a print version. Reading it online is not the same experience. While I understand the need for our organization to keep costs down, I would urge our leadership to reconsider this decision.

Thanks for listening,

Thomas Sheppard

MCPON Campa's Ribbons

A quick reply to AT1 Lessard's letter in the April issue of *FRA*today. He pointed out a uniform issue with MCPON Campa's ribbons in a picture in the February issue, on page 22. The ribbons worn by the MCPON are correct. Petty Officer Lessard forgot, or wasn't aware, that when wearing the full-dress uniform with large medals, the ribbons worn on the right side of the uniform are reversed. The center of the uniform dictates

precedence, therefore the ribbons must be in reverse order. MCPON Campa is within uniform regulations and was looking pretty darn good in his Full-Dress White uniform!

Fraternally yours,

CMDCM(SW) Daniel P. Hartman, USN (Ret.)

Thank You From LA FRA PNP Doris Fri



Back Row (L to R): Dan Fri, Jeremy Davenport, FRA PRPNC Norm Combs, Ernestene Combs, Pat Wentworth, Matthew Davenport and Mitch Barton. Front Row (L to R): Debby Davenport, LA FRA RPNC Donna Lickteig, LA FRA PNP Doris Fri, Danica Goff, FRA PRPNC Jerry Lickteig and LA FRA PRP Lisa Barton.

You may not want to put this in *FRA*today, but my kids threw me a big 80th birthday party along with the Branch and Unit 161 members who attended the wonderful event. All three of my children are members of the Unit and my granddaughter, along with all four of my grandsons, are also members of the Unit. All but my youngest grandson is in this picture.

I often tell people when I am recruiting, that my sponsor Basil Fri, who is deceased, also sponsors 8 other Unit Members. That is why I say the Auxiliary should have a lot more members than the FRA has.

***FRA**today: Hello Doris, we all have greatly appreciated all the work you have put into the magazine these many years. We love having LA FRA stories like these to share with our Shipmates. Happy birthday to you from all the FRA staff!*

I'm in a Paperless Environment

Dear *FRA*today, I just finished reading the May issue of the magazine on my iPad and it was really sharp! I could access it whenever I wanted, whether I was home, at work or traveling. It is very convenient for me personally. I noticed that some of the content has URL information, particularly On & Off Capitol Hill, that works. I also read my books this way and I think I have fully converted to a paperless work flow. Thank you!!

In Loyalty, Protection & Service,

PNP Donna Jansky, Branch 31

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 *FRA*today for consideration, please send them to: fratoday@fra.org.

Invisible Hearing Aid Uses **Advanced Technology** So Powerful That It Can Pick Up a Whisper Across the Room

Here's How You Can Get Them Today To Hear More Clearly And Stay Engaged in Conversations...

Most modern hearing aids have serious ~~flaws~~:



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Our patients are saving 90%!!

Call 800-403-1215 or visit GetSoundwise.com/FRA

ON & OFF *capitol hill*

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



FRA Action Center Gives Voice to Member Concerns

The FRA Action Center is the primary grassroots tool for the association's advocacy program on Capitol Hill and in the federal bureaucracy. The FRA's advocacy program is directly related to the association's mission and is intended to give voice to member concerns regarding concurrent receipt, pay, health care, survivor benefits, education benefits, housing, child care and other quality-of-life programs. The Action Center is located on the FRA website, www.fra.org,

where you can access this online tool for contacting your legislators by clicking the words "FRA Action Center" in the center of the page under the black heading "Take Action Now."

Your grassroots advocacy has a direct influence on the association's ability to effectively represent your concerns before Congress and appropriate federal agencies. Please take the time to send a message to your elected officials.

NDAA Markup Moves Forward in Armed Services Committees

As *FRAtoday* goes to press, the House Armed Services Committee has approved its version of the National Defense Authorization Act for 2024 (H.R.2670). The House bill would:

- Not include any new TRICARE fee increases.
- Increase active-duty pay.
- Remove Basic Allowance for Housing from the calculation of service members' income when determining eligibility for the Basic Needs Allowance.
- Abolish the 180-day waiting period to hire certain military retirees for medical positions, defense industrial base positions and shipyard positions.
- Eliminate the 5% reduction in BAH payments for service members.
- Expand the in-home child care pilot program to more military families stationed in remote areas where finding suitable child care is challenging.

- Authorize the Secretary of Defense to pay junior enlisted members a monthly bonus as economic conditions dictate.
- Waive fees and copays for the TRICARE Dental Program for the Reserve Component.
- Reduce Navy end strength by 7,000 and Marine Corps end strength by 4,700.

The subcommittees of the Senate Armed Services Committee also marked up their individual portions of the Senate's NDAA, with the full committee markup occurring later the same day. The Senate Armed Services Committee's markup is done in closed session, and as *FRAtoday* goes to press, the text of the bill is not yet available. However, the committee provided a summary of the SASC bill that indicated it would:

- Not include any new TRICARE fee increases.
- Provide a 5.2% annual pay increase for active-duty service members.

- Require a review of active-duty pay rates and the submission of corrective legislation to update the military pay table.
- Require the comptroller general to review the TRICARE pharmacy program.
- Improve the Basic Allowance for Housing calculation method for junior enlisted service members.
- Prohibit Base Realignment and Closure assessments in 2024.
- Reduce Navy end strength by 4,300 and Marine Corps end strength by 4,700.

The bill now heads to the Senate floor for further consideration. After the Senate and House approve their versions of the FY2024 NDAA, a conference committee will be appointed to resolve the differences between the two bills. The agreed-upon piece of legislation will then return to the House and Senate for approval before being sent to the president to be either signed into law or vetoed.



Aaron Munz, former U.S. Army Captain and Director of Veteran Affairs at the Mesothelioma Center

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Concurrent Receipt Bill Passes out of Committee

The House Armed Services Committee marked up and unanimously approved concurrent receipt legislation: the Major Richard Star Act (H.R.1282). This legislation provides concurrent receipt for service members unable to complete 20 years of service due to combat-related injuries. This legislation now goes to the House floor for further consideration.

According to Military.com, HASC Chairman Rep. Mike Rogers (Ala.) stated that he was “disappointed the committee is being forced to act on it before a pay-for could be found. Moving a bill

forward with mandatory spending that isn’t fully offset opens the bill up to a point of order against its consideration on the floor. Nevertheless, we will work with leadership and the VA committee to see if an offset can be found for this bill.”

Reducing retiree benefits because they are disabled is an injustice! Now is the time to contact your legislators on this issue. Members are strongly urged to weigh in on this issue through the FRA Action Center located on the website at www.fra.org.

Appropriations Subcommittee Approves Military Pay Overhaul With Big Increase for Enlisted

As *FRAtoday* goes to press, the House Appropriations Committee’s Defense Subcommittee has approved an FY2024 spending bill for the Department of Defense that would include a massive rewrite of the military’s pay tables proposed by Republicans on the subcommittee. The still-unnumbered bill would provide at least a 5.2% increase for all active-duty troops and a pay increase of more than 30% for some junior enlisted service members. The move would guarantee that even the lowest-ranking service members would make at least \$31,000 annually in base pay. Troops would still receive other financial compensation in the form of housing stipends, free health care

coverage and food stipends.

Typically, the defense appropriations bill largely pertains to financial issues and equipment costs, while broader policy debates are reserved for the annual National Defense Authorization Act. This HAC proposal — which still must survive numerous rounds of negotiations on Capitol Hill — comes in direct response to concerns that thousands of military families are living at or below the federal poverty line, struggling to keep up with rising costs resulting from inflation.

Members can weigh in on the issue through the FRA Action Center at www.fra.org.

FRA Commemorative Coin Bill Introduced

At the request of the FRA, Reps. Gus Bilirakis (Fla.) and John Garamendi (Calif.) proudly introduced legislation (H.R.2929) that would create a series of coins commemorating the Fleet Reserve Association’s 100th anniversary. This bipartisan legislation would direct the Department of the Treasury to mint a \$5 gold coin, a \$1 silver coin and a half-dollar coin to commemorate the centennial of the FRA’s founding and chartering in 1924, all at no cost to American taxpayers.

“For one century, the FRA has served as a strong voice in Washington,” Bilirakis said in a press release last year. “The organization has been instrumental in advocating for sea service members and their families, including successfully fighting back against proposed cuts to benefits and supporting enhanced eligibility and benefits for veterans. The organization has been a valued partner in my fight to rectify the injustice of concurrent receipt. Together, I am optimistic that we will be able to ensure all veterans finally receive the full benefits they’ve earned and deserve. I am honored to help commemorate this prestigious organization’s tireless work and legacy of success.”

Members are strongly urged to use the FRA Action Center, located at www.fra.org, to ask their representatives co-sponsor this legislation.

Debt Ceiling/Budget Deal Increases Defense and VA Spending

By a vote of 314 to 117, the House has approved a debt ceiling compromise bill (H.R.3746) that raises the country’s borrowing power through next year’s presidential election in exchange for a two-year budget deal that holds all discretionary spending flat for 2024 except at the Department of Veterans Affairs and the Department of Defense. The VA will receive over \$20 billion in FY2024 and over \$24 billion in FY2025 to meet the government’s obligations under the Honoring Our PACT Act, including health care and benefits for veterans exposed to toxic substances. With the debt ceiling crisis resolved until 2025, Congress has turned its attention to ensuring the federal government begins the upcoming fiscal year with the authorizations and appropriations needed to fully fund the government by Oct. 1, 2023.

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FRA Supports Military Spouse Hiring Act

The FRA supports the Military Spouse Hiring Act (H.R.1277, S.596), which has 35 co-sponsors in the Senate and 94 co-sponsors in the House as *FRAtoday* goes to press. The legislation would address the high military spouse unemployment rate by establishing a tax credit to incentivize more employers to hire military spouses. It would create a new target group for military spouses within the existing Work Opportunity Tax Credit program, which allows employers to claim a tax credit equal to a portion of the wages paid to members of target groups.

Many military families rely on two incomes to make ends meet, but it is challenging for military spouses to find jobs through moves and other transitions. While the Bureau of Labor Statistics reports that the national unemployment rate is below 4%, the unemployment rate for active-duty military spouses has remained near 20% for several years. Members can ask their legislators to support this bill through the FRA Action Center at www.fra.org.

In related news, a group of 15 lawmakers, led by Rep. Marilyn Strickland (Wash.), has asked officials at the Office of Management and Budget to start tracking military spouse-owned businesses in their contracting database. More military spouses are becoming entrepreneurs to contribute to their families' incomes and fulfill their personal goals. The lawmakers want the ability to track how many of these spouse-owned businesses bid for and win federal contracts.

BAH Restoration Bill Introduced in Senate

Sens. Raphael Warnock (Ga.) and Lisa Murkowski (Alaska) introduced the bipartisan BAH Restoration Act (S.1823), which would help service members and their families obtain sufficient and affordable housing by restoring the full BAH benefit. In FY2015, Congress changed BAH so that the Department of Defense could shift to a cost-sharing model, decreasing BAH compensation from 100% of estimated housing costs to 95% of those costs. This cost-sharing effort has hurt military families. Companion legislation (H.R.2537) was introduced earlier in the House by Rep. Marilyn Strickland (Wash.) and has garnered support from 53 co-sponsors thus far. Members can weigh in on this issue through the FRA Action Center on the website, www.fra.org.

Reservist Pay Equity Act Introduced

Reps. Jimmy Panetta (Calif.), Brad Wenstrup (Ohio), Don Beyer (Va.) and Blake Moore (Utah) have introduced the Reservist Pay Equity Act (H.R.3253) to better incentivize employers to continue to pay members of the Reserve Component while they are activated.

Employers who hire military reservists and National Guard members are not required to pay those service members while they are deployed. However, employers may receive a tax credit for paying their employed military reservists and National Guard members differential wages, the difference between what they would be paid in their civilian positions and what the military is actually paying them while they are on active duty. Differential wages help these service members offset or avoid financial challenges while activated. This legislation would increase the tax credit employers receive for those differential wage payments from 20% to 50% and would allow the maximum claimable amount to be adjusted for inflation.

Many reservists and National Guard members face a decrease in pay when they are activated that adds financial challenges to the many burdens our service members already bear. This bipartisan legislation aims to alleviate some of these financial pressures by better incentivizing employers to pay differential wages when members of the Reserve or National Guard are activated.

Members can weigh in on this issue online through the FRA Action Center at www.fra.org.

House Passes 3 Veterans Bills

The House recently passed three bills intended to improve the lives of veterans and their families. These bills include:

- The VET-TEC Authorization Act (H.R.1669), which would expand access to the educational training necessary for veterans and transitioning service members to pursue high-paying jobs in the technology industry.
- The Veterans' COLA Act of 2023 (S.777), a vitally important cost-of-living adjustment to ensure that not only are veterans' benefits keeping pace with rising inflation, but so also are the rates of dependency and indemnity compensation paid to survivors of certain veterans.
- The Korean American VALOR Act (H.R.366), which would allow certain veterans of the armed forces of the Republic of Korea who served in Vietnam and later became U.S. citizens to receive VA health care benefits. The VA's expenses in providing benefits would be reimbursed by South Korea through a reciprocity agreement.

The COLA bill was signed into law by President Joe Biden in June, and the other two bills have been sent to the Senate for further consideration.



All honorably discharged Veterans and Department of Defense civilians with CAC can shop tax free at shopmyexchange.com.

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OIG Reports Shortcomings in VA Beneficiary Travel Reimbursement Program

The Department of Veterans Affairs' Office of Inspector General recently released a report on significant shortcomings with its veterans travel reimbursement program, operated through the Beneficiary Travel Self Service System. The Veterans Transportation Program office provides mileage reimbursements to certain veterans to cover the costs of traveling to and from their health care appointments. The VA rolled out the new self-service system in 2020, hoping to streamline the service, reduce fraud and expedite reimbursement by allowing veterans to submit claims online that would be

automatically processed.

However, the report found that the VA was not meeting any of its four goals for the program. Veteran utilization of the new system fell far short of the department's 80% goal, which the Office of Inspector General cited as largely due to the VA's failure to solicit feedback from veterans and veterans service organizations prior to system implementation. Additionally, due to technological challenges, the VA is still utilizing the old system to process claims, with only 17% of travel claims being automatically processed through the new system.

SVAC Holds Hearing on VA Deputy Secretary Nominee

The Senate Veterans' Affairs Committee held a hearing on Tanya Bradsher, President Joe Biden's nominee for Deputy Secretary of the Department of Veterans Affairs. The deputy secretary is the VA's second-highest official, responsible for overseeing the department's implementation of the Electronic Health Record Modernization program and strengthening the VA's collaboration with the Department of Defense on the VA-DOD Joint Executive Committee. The deputy secretary also serves as the chief operating officer,

tasked with running the day-to-day operations of the VA. The position requires Senate approval.

Ms. Bradsher enlisted in the U.S. Army in 1993 and received her commission through the Officer Candidate School at Fort Benning, Georgia (now Fort Moore), in 1994. She served for 20 years and is a combat veteran. She currently serves as the VA chief of staff and has previously worked in Congress, at the White House, at the Defense Health Agency and at the Department of Homeland Security.



Courtesy of the Department of Veterans Affairs.

New Sergeant Major of the Marine Corps Appointed

The top enlisted Marine at Marine Corps Forces Reserve and Marine Corps Forces South, Sgt. Maj. Carlos Ruiz, will become the 20th sergeant major of the Marine Corps on Aug. 8.



Courtesy of the U.S. Marine Corps.

Ruiz enlisted in the Marine Corps in November 1993. In February 2021, he assumed the duties of sergeant major

of Marine Forces Reserve. In May 2021, the position was modified to also encompass all the authorities and responsibilities of command senior enlisted leader of U.S. Marine Corps Forces South, which is why Ruiz currently serves as senior enlisted leader of both forces.

Ruiz's personal awards include the Legion of Merit, Bronze Star Medal with combat distinguishing device, Meritorious Service Medal with gold star, Navy and Marine Corps Commendation Medal with two gold stars, Navy and Marine Corps Achievement Medal with one gold star, and the Combat Action Ribbon with one gold star.

The position of sergeant major of the Marine Corps was established in 1957 and was the first position of its kind among the branches of the United States armed forces.

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President Biden Nominates New U.S. Marine Corps Commandant

President Joe Biden has nominated Gen. Eric M. Smith to serve as commandant of the Marine Corps. Smith is currently serving as the 36th assistant commandant of the Marine Corps. Smith's promotion requires Senate confirmation; the Senate Armed Services Committee held a hearing to consider Smith's nomination in June.

Smith was born in Kansas City, Missouri, and raised in Plano, Texas. He was commissioned in 1987 after graduating from Texas A&M University. He has commanded at every level, from the Weapons Company of 2nd Battalion in the 2nd Marine Regiment during Operation Assured Response in Monrovia, Liberia, to the 1st Battalion of the 5th Marine Regiment during Operation Iraqi Freedom to the 8th Marine Regiment/Regimental Combat Team 8 during Operation Enduring Freedom. In a general officer capacity, he has commanded the Marine Corps Combat Development Command, U.S. Marine Corps Forces Southern

Command, the 3rd Marine Expeditionary Force and the 1st Marine Division.

Smith has also served in a variety of staff assignments as a general officer, including as the senior military assistant to both the deputy secretary of defense and secretary of defense; the director of Combat Development and Integration's Capability Development Directorate; and the deputy commandant for Combat Development and Integration.



Photo by Staff Sgt. John Martinez.

Navy Improving Living Conditions on Aircraft Carriers in Shipyards

Based on a quality-of-service investigation, the Navy is revamping manning requirements for aircraft carriers undergoing maintenance in shipyards, as well as improving living conditions and mental health care access for sailors assigned to these ships. These changes have come in the wake of a separate investigation into a series of suicides among sailors assigned to the carrier *USS GEORGE WASHINGTON*, which found that the challenging work environment at a Newport News, Virginia, shipyard had negatively impacted the sailors' quality of life.

The FRA submitted a statement to the House Armed Services Military Personnel Subcommittee in June 2022 expressing concern about Navy morale issues, including the suicides on the *USS GEORGE WASHINGTON*.

The new investigation provided the Navy with 48 recommendations, including additional mental health resources, increased parking options, and manning changes. Although Navy leaders vowed to take action, they did not provide a deadline for implementing the recommendations.

HVAC Subcommittees Review VA Benefit Claims Process

Two House Veterans' Affairs Committee subcommittees held a joint hearing on the future of VA benefits claims processing. The major concerns discussed were the huge increase in claims generated by the PACT Act and implementation of the Electronic Health Record Modernization program and the huge increase in claims generated by the PACT Act. It was noted at the hearing that 10 years ago, the VA underwent its first claims modernization initiative when it transitioned from a paper-based system to an electronic claims process. The VA accomplished this through the development of the Veterans Benefits Management System, or VBMS. This was an important step for the VA in digging themselves out of the

last claims backlog crisis.

Since the VBMS was implemented, the private financial sector has continued to improve the latest technology to provide the best experience for their customers and employees. Unfortunately, the VA has not kept pace with the private sector, resulting in unreliable and outdated systems. Many at the hearing stated their belief that the VA cannot handle the influx of claims arising from the PACT Act. The VA estimates that the claims backlog could peak in April 2024 at more than 730,000 claims. This would mean veterans would have to wait months or years for a decision on their claim.

FRA



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For almost three years, Paul served as the undersecretary for benefits in the Department of Veterans Affairs. As undersecretary, Paul led a team of 25,000 people with an operating budget of \$4 billion, administering \$120 billion in benefits annually. He serves on the board of directors of Vets2Industry, a nonprofit helping veterans pursue a career in the private sector.

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Vietnam's Seawolves

Born in the Waters of the Mekong Delta

By Jessica Brodtkin Webb

The backstory of the Seawolves, the only rapid-reaction helicopter attack squadron to serve in the jungles of Vietnam — or in Navy history — actually begins with the Army. The United States military had maintained a steady presence in Asia following WWII and the Korean War, but the service members deployed to Vietnam had no combat experience in anything resembling the lush, dense jungles they suddenly faced. The unfamiliar tropical foliage presented scant opportunities for successful Army air combat scenarios, while North Vietnamese and Viet Cong opposing forces were able to successfully employ guerrilla tactics in the verdant terrain.

South Vietnam's Mekong Delta, with its proximity to Saigon, was strategically integral to American naval operations, but the reality was that anti-American Vietnamese troops

were more comfortable with the area and could slip through unseen. They expanded a complicated network of tunnels and trails, some of which had been originally crafted to push back against 1950s-era French colonization, and successfully used them to foil the American troops attempting to gain ground in unfamiliar and sometimes impenetrable territory. Additionally, the flood plain areas shifted throughout the year as water levels rose and fell. During monsoon season, the area grew especially swampy, and Viet Cong soldiers were blessed with a plethora of watery hideouts that proved especially challenging to American forces as the war unfolded.

From Green to Blue

Despite the United States' efforts to control illegal trade in the South, it became obvious



Maintenance Division personnel service two gunships in Helicopter Attack Squadron (Light) 3. The repairs came amid missions supporting river patrol boats in the Mekong Delta during Operation Game Warden in October 1969. Photo by Photographer's Mate 1st Class Dan Dodd.

sometime around 1965 that opposition forces were effectively passing supplies and fresh troops through the intricate brown river waters of the Mekong Delta while the American Army maintained a defensive but not entirely successful approach. American military leaders deployed amphibious craft specifically to patrol the complicated network of waterways, but the Army's lack of night operation capabilities was a challenge for soldiers patrolling on land as well as for sailors tasked with intercepting illegal trade. Even with a stronger military force, the United States was at a disadvantage in trying to patrol, and ultimately control, an area it did not know well within the natural limits of daylight, let alone at night.

"The personnel coming into South Vietnam, off the coast, used to migrate into the delta area and from there they could attack outposts at their discretion. The Army had their mission but the

problem was they did very little flying at night. They would defend, but didn't go attack the Viet Cong," Navy veteran Gary Ely, who served with the Seawolves, explained.

However, creative solutions are often developed out of necessity; in 1966, Navy pilots who were better trained for night operations than their Army counterparts were paired with the Army's utilitarian UH-1B Iroquois "Hueys."

The Seawolves were born.

Part of the Pack

The men selected to serve as Seawolves in Helicopter Attack (Light) Squadron 3 were deliberately chosen for their diversified skill sets, as the detachments were expected to function almost independently of any extra help. They were somewhat isolated; pilots and aircrewmembers alike had maintenance skills and performed basic and



A Bell UH-1 Iroquois helicopter with Detachment 1 of Helicopter Attack (Light) Squadron 3 takes off from the tank landing ship *USS HARNETT COUNTY* (LST-821) in September 1969. National Archives photo by Journalist Seaman John W. Fletcher.

not-so-basic maintenance to ensure the Hueys could survive 100 hours of flight time before they had to return home for heavy maintenance. By most accounts, the Seawolves' ability to get things done on their own was part of the HA(L)-3 identity.

"We adjusted based on the requirements as they came up," Ely said. "Our squadron was constantly changing. We started with three to four detachments and by the time we finished, we had nine spread all across the delta. The parent squadron was back in Binh Thuy. A lot of decisions were made relative to what was wanted, but different detachments were allowed to do different things. There wasn't a lot of control along those lines. The commanding officer had to explain why one detachment was doing things one way and another doing it differently. I can't say we were able to do everything we wanted done on our own, but we had a lot of latitude."

Detachments often solved problems on-site so they could get back up and running as quickly as possible. For example, changing a tail rotor would have typically taken several days, since the helicopter would have to be transported from where a detachment was located in an isolated area to the main maintenance area and back again. But someone like Ely — a structural mechanic with prior experience as a sheet metal worker who knew how to work with flight controls and had learned how to change out a tail rotor under proper conditions — could perform a bit of magic if the parts were sent on a mail carrier. He could complete those same repairs in just a few hours without needing to relinquish the broken bird for several days' maintenance work. The Seawolves, it seemed, were at an advantage for being so newly created out of necessity. They were a flexible force, willing and expected to experiment with the unknown.



A gunship with Detachment 3 of Helicopter Attack (Light) Squadron 3 fires a 2.75-inch rocket in support of two river patrol boats during Operation Game Warden in the Mekong Delta in River Section 523 in October 1969. The action was on the Co Chien River, 50 miles southwest of Saigon. The river patrol boat and helicopter units were based at Vinh Long. Official U.S. Navy photograph by Photographer's Mate 1st Class Dan Dodd.

Learning to Get It Done

Personnel were well-armed. Among their aircraft's arsenal were small rockets, mounted machine guns and personal weapons. Still, their best ammunition against the enemy was their flexibility in being able to fly day and night, and to quickly learn what worked and what might prove deadly in the complicated terrain and networked canals of the Mekong Delta.

The Seawolves established daytime and nighttime flight tactics using paired teams who could keep watch over each other when they were in physical danger. The aircrewmembers mastered how to lean out from a Huey with the thin benefit of a gunner's belt and fire in impossible directions, as well as cover their wingmen when they were at their most vulnerable. The pilots, some fresh out of flight school, became experts at using the Huey's flight instruments and grew skilled at takeoffs in less-

than-ideal conditions; avoiding dangerous terrain and flying defensively became habitual.

Some days, they heard the order to "scramble" and were up in the air within five minutes, en route to extract a SEAL team from chancy operations. Other days, they performed medevacs. Through it all, they established new practices and developed into a quick-response squadron that relied upon a close-knit camaraderie and the distinct sense that everyone was there to move with speed and accuracy to get the job, whatever that might be in any given situation, done.

The Navy departed from the Army's preferred daytime approach to flight operations and focused on adding night operations — arguably during those hours when opposing forces were better able to sneak past American forces and when SEAL teams were often out on mission — to their repertoire. The Navy also stationed the Seawolves



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Above: This Bell UH-1 helicopter on display at the USS Midway Museum helps tell the Seawolves' story to future generations. Photo by Jessica Brodtkin Webb. Left: Bell UH-1E Hueys of Helicopter Attack (Light) Squadron 3 Seawolves operating in the Co Chien River in June 1968 aboard *USS GARRETT COUNTY* (AGP-786). National Archives photo courtesy of the Naval History and Heritage Command.

across several strategic positions rather than deploying from one central location.

A Record of Excellence

To hear a veteran like Ely tell the story, he “just so happened” to be involved with the Seawolves and like many others, simply “took care of business”

when asked to do so, but the numbers are less casual. According to former Seawolf Art Schmitt’s book “We Thought We Were Invincible,” by the time the Vietnam War ended, the Seawolves had completed over 78,000 missions with 131,000 flight hours. They had also racked up 4,000 confirmed kills with another 4,200 probable kills.

They were disestablished in 1972, no longer crucially needed in a war which America was poised to exit. But they left behind an impressive record of heroism and exceptional performance. According to the National Navy UDT-SEAL Museum, HA(L)-3 personnel gathered five Navy Crosses, 31 Silver Stars, 219 Distinguished Flying Crosses, 101 Bronze Stars, over 16,000 Air Medals, 439 Navy Commendation Medals, 228 Navy Achievement Medals, six Presidential Unit Citations and two Meritorious Unit Commendations. They were also awarded 156 Purple Hearts, including 44 for those Seawolves who died for our country.

The Seawolves remain the most decorated squadron in Vietnam-era history. **FRA**

Better than cannabis, better than CBD

New Joint-Supporting “Miracle Oil” Capsule Delivers Hip, Knee, and Shoulder Comfort in Just Days

Thousands of Americans are rediscovering normal freedom of movement thanks to a “miracle oil” capsule that’s outperforming hemp in promoting joint comfort.

According to the official figures from the CDC, more than 58 million Americans are living with joint discomfort. This epidemic has led to a search for alternative approaches – as many sufferers seek relief without the harmful side effects of conventional “solutions.”

Anti-aging specialist Dr. Al Sears is leading the way with a new formula he calls “the most significant breakthrough I’ve ever found for easing joint discomfort.”

The capsule is based on a “miracle oil” historically treasured for its joint health-supporting properties. Marco Polo prized it as he blazed the Silk Road. And to this day, Ayurvedic practitioners rely on it to promote optimal joint health.

Now, with a modern twist backed by science, Dr. Sears is making this natural solution for joint health available to the public.

Your Body’s Hidden “Soothing System”

Joint health research changed forever with the discovery of the endocannabinoid system (ECS) in 1992. Up until that point, research on cannabinoids focused on psychoactive effects. Now, scientists were looking at a new way to fight occasional aches and pains.

Your ECS serves as a central “signaling system” that tells your body how to react to things you do every day. It controls several critical bodily functions such as learning and memory, sleep, healthy immune responses – and your response to discomfort.

A recent study revealed a direct link between the ECS and creaky, sore joints. Researchers at the University of Edinburgh studied the aging of mice with endocannabinoid deficiencies versus “normal” mice.

As they aged, the deficient mice had a whopping 60% more joint degeneration than the mice with a healthy ECS.

As the name suggests, the ECS responds to cannabis. At the time it was discovered, scientists assumed that was the best way to support it. But thanks to Dr. Sears’ all-natural solution, you can power up your ECS without marijuana.

“Calling it the ‘endocannabinoid system’ was a misnomer from the very beginning,” Dr. Sears explained. “Modern research reveals that you don’t need cannabis to activate this incredible system. You don’t need to ‘get high’ to get joint relief.”

A scholarly review found that plants and herbs that don’t produce mind-altering effects can support the ECS and help it maintain its healthy functions.



The active ingredient in Mobilify soothes aching joints in as little as 5 days

This includes common foodstuffs, such as kava, chocolate, black pepper, and most significantly – the star ingredient to Dr. Sears’ own **Mobilify** formula - frankincense.

Modern scientists say this natural ingredient meets “cannabinoid tetrad” – the signs used to determine if something supports the ECS. While it doesn’t produce a “high” like cannabis does, it binds to the same receptors to support a healthy response to discomfort.

All the Benefits of CBD – Without Cannabis

Indian frankincense, the chief ingredient in **Mobilify**, has been shown to provide all the benefits of cannabis without any feelings of sluggishness or sleepiness.

And studies show that users don’t have to wait long for the comfort they’re looking for.

In a study published in the International Journal of Medical Sciences, 60 patients with stiff knees took 100 mg of Indian frankincense or a placebo daily for 30 days. Remarkably, Indian frankincense “significantly” supported healthy joint function and relieved discomfort in as little as five days.

Additional research linked regular use to lasting comfort.

In another study, 48 participants were given an extract made from frankincense for 120-days. When the results came in, researchers determined the extract strongly supported joint comfort – especially in the knees.

These results were all achieved without marijuana. Research continues to back up the idea that you can support smooth, strong, and healthy joints naturally – without tiredness or sluggishness.

Get Moving Again with Mobilify

Mobilify has already helped thousands of Americans stay on their feet and breeze through their daily activities with ease.

One user even reported getting results the same day it was used.

“**Mobilify** really helps with soreness, stiffness, and mild temporary discomfort,” Joni D. said.

Larry M, another user, compared taking **Mobilify** to living a completely new life.

“After a week and a half of taking **Mobilify**, the discomfort, stiffness, and minor aches went away...it’s almost like being reborn,” he said.

Dennis H. said it helped him get back to his favorite hobby.

“I can attest to **Mobilify** easing discomfort to enable me to pursue my golfing days. Definitely one pill that works for me out of the many I have tried,” he said.

How to Get Mobilify

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

To secure your bottle of this breakthrough natural joint discomfort reliever, buyers should call with Sears Health Hotline at **1-800-329-8454**. “The Hotline allows us to ship the product directly to customers.”

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

The Hotline will be taking orders for the next 48 hours. After that, the phone number may be shut down to allow them to restock. Call **1-800-329-8454** to secure your limited supply of **Mobilify**. If you are not able to get through due to extremely high call volume, please try again! Call NOW to qualify for a significant discount on this limited time offer. To take advantage of this exclusive offer use Promo Code: **FRAMB823** when you call.



Lynzie Moore, whose husband retired as a master sergeant after a 26-year career in the Marine Corps, is one of many military spouses who has pursued self-employment as a creative work solution. Her business, Art With Lynzie, is based in Oceanside, California. Photo courtesy of Lynzie Moore.

Military Spouse Unemployment

A Complex Problem with Evolving Solutions

By Elise M. Howard

When Marine Corps spouse Lynzie Moore moved with her husband from Jacksonville, North Carolina, to San Diego, she took a pay cut and waited out a lengthy onboarding process to begin a contractor position in cancer diagnostics at a major pharmaceutical company. When a full-time position opened up, she was told that her military spouse status would move her application “to the top of the pile,” she recalled.

But instead of hiring Moore, who came with nearly seven years of experience, the company “hired someone not qualified for the position, that they had to train, ... because my husband might move — and I had just got there,” Moore said. “I was more qualified in that position than the people that had been there for a while, as well as that person that was just coming out of college, that barely could spin the [microscope] wheel to get stuff done and would make mistakes in the labeling process.”

Sadly, Moore is not alone in her experience. In their 2022 Military Family Lifestyle Survey of over 9,000 service members, veterans and spouses, the nonprofit Blue Star Families found that 21% of active-duty military spouses were unemployed despite wanting or needing to work, compared to an unemployment rate

of 6% reported by the Bureau of Labor Statistics for women ages 18–44. The survey’s 2022 Comprehensive Report noted that “military spouse employment remains the top concern for active-duty spouse respondents for the sixth consecutive year, and one of the top five concerns for active-duty service member respondents.”

The Challenges of Child Care

To discern some of the factors driving these trends, Blue Star Families asked unemployed survey-takers last year, “Why are you not employed currently?” The top response, provided by 43% of unemployed active-duty spouses? “Child care is too expensive.” Lack of child care availability was also a major issue, with 33% reporting that as the reason they were not working. Karly Howell, associate director of research at Blue Star Families, noted that military families’ frequent moves compound the challenges all families are facing with child care waitlists that can be over a year long.

Additionally, military spouses cannot count on their partners to drop off or pick up a child from child care due to service members’ deployments, long work days and frequent changes in work schedules. Moore had to hire a second child care provider during one



After nine years of fighting to make her lab-based career in histotechnology work around military life, Marine Corps spouse Lynzie Moore decided to pursue her passion for painting. Her business, Art With Lynzie, specializes in therapeutic dream board workshops, which she conducts both virtually and in-person. Photo courtesy of Lynzie Moore.

deployment to watch her son for a few hours in the morning and then bring him to preschool. At multiple jobs, she found that accommodations she had worked out with her direct supervisors before deployments to alter work-related travel or reduce volatility in her work hours were only briefly tolerated before being met with resentment and hostility by her co-workers and other managers. In one case, her co-workers actively undermined her credibility at work, ultimately resulting in her leaving the position.

“It made them feel like I was getting special privileges,” Moore explained. “I ended up in therapy over that one, because of all the stress from it.”

A Cost Beyond Dollars

The financial burden spouse unemployment places on military families is multifaceted. There are near-term challenges like food insecurity, self-employment expenses and educational costs associated with changing careers, as well as long-term income losses due to difficulties in maintaining state-level professional licensure, vesting in employer retirement

programs, and progressing in a career.

“So many spouses end up taking what is available to them at each new duty station that their careers may never fully develop, or it may take many, many more years than maybe the average civilian career would take,” Howell said. “If they get to that point where the family just needs them to have some form of income, they may be highly educated and highly skilled, and they just have to take that job that's available.”

In their 2022 survey, Blue Star Families found that this kind of underemployment was common: Among full-time employed military spouses, about 34% reported being paid less than their level of education or work experience merited, and 24% were overqualified for their current job.

One Navy wife, who requested we not use her name to avoid identifying her as a military spouse during her current job search, remembers the frustration of having to take an on-base job at one duty station “where I sprayed bowling shoes and sold snacks and rented outdoor equipment part-time” despite having a Master of Science and experience in her field. She has moved three times in five years to be with



Lisa Slaba, an Air Force spouse and military project manager at the Fairbanks Economic Development Corporation, enjoys a day off with her husband and children. Slaba found her current position while establishing a local chapter of the Hiring Our Heroes Military Spouse Professional Network. Photo courtesy of Lisa Slaba.

her husband, most recently from bustling San Diego to rural St. Mary's County, Maryland.

"I cried when he got orders here because it meant I was going to have to change careers, and I worked very hard to go from a single mom that was a waitress to working in biomedical research, which is the direction that I've always wanted to go in," she said. "There are no opportunities for me in that field here."

The financial and emotional burdens of spouse unemployment have another, hidden cost: damage to the marital relationship. Among several factors Blue Star Families analyzed, including service members' time away from the family and the occurrence of a recent PCS, the only three factors found to be significantly correlated with active-duty spouses' satisfaction with their marriages were spouse employment status, ability to find child care and family financial strain.

Spouse unemployment may also have ripple effects on retention and recruitment, significant issues for every service branch this year. In a 2019 survey conducted by

the U.S. Chamber of Commerce Foundation and Google, 39% of military spouse respondents reported having serious conversations with their service members about leaving the military to support their careers. When Blue Star Families asked service members what factors other than retirement might prompt them to end their military service, Howell said, "My spouse had too many challenges with employment' is one of the top reasons people say they would leave."

Finding Practical Solutions

Blue Star Families found that to create the flexibility they need, 36% of employed active-duty spouses were working part time, 50% had taken up jobs with flexible work locations, 62% had a flexible work schedule, and 21% were partially or fully self-employed. The survey also found that 61% of employed spouses were working remotely at least some of the time. Remote work, however, is not a silver bullet. For tax and legal reasons, some companies are unwilling or unable to allow spouses to continue remote work when they move across state lines or overseas.

Karly Howell is the associate director of research at Blue Star Families with responsibility for the annual Military Family Lifestyle Survey and other focused research projects. Her husband recently retired from the Navy after 24 years of service. Photo courtesy of Karly Howell.



For Air Force spouse Lisa Slaba, remote work was a helpful, but not a permanent employment solution. Although her logistics coordinator position had transitioned beautifully from Texas to Wyoming, when the family was surprised with orders to Alaska, the time zone discrepancy became too great to work around.

“I’m not going to go do a job based in Central time in Alaska, because I’m not going to want drivers calling me at 3 in the morning because they can’t get their truck loaded,” Slaba recalled thinking. “And I just wanted more, like I just wanted to be more in-depth.”

More information about Blue Star Families' Military Spouse Employment Initiative can be found at bluestarfam.org/careers.

to establish a local chapter of HOH’s Military Spouse Professional Network, and in the process, landed a job at the Fairbanks Economic Development Corporation.

“I’m loving this job. I get to be their military project manager and do lots of things for the community, [and] for the military community,” she said. “For me personally, it’s been great to have that military spouse viewpoint being

After finding a second remote position less fulfilling than she’d hoped, Slaba attended a virtual session of Amplify, a two-day intensive career development workshop offered by the U.S. Chamber of Commerce Foundation’s Hiring Our Heroes initiative. Slaba stepped up

brought more to the table.”

Slaba’s success in finding meaningful work that takes full advantage of her education and experience is the holy grail of the many programs aimed at addressing military spouse unemployment. Blue Star Families is among the organizations offering a variety of employment services to military spouses through their Military Spouse Employment Initiative.

“We understand that it’s addressing a systemic issue,” said Howell, “but we can make a change by addressing one person’s issue and then one more person’s issue, and then one more person’s issue, and eventually, that’s going to snowball and hopefully have a much greater effect.”

Changing the Narrative Through Legislation

On Capitol Hill, the FRA Legislative Team has been advocating for legislative solutions to military spouse employment issues. In the current session of Congress, the FRA is supporting the Military Spouse Hiring Act (H.R.1277, S.596), which would provide a tax credit for employers who hire qualified military spouses. Advocates hope that this incentive would help offset the financial burden for businesses of rehiring when military spouses



New Libido-Powering Pill Helps Men Enjoy Long-Lasting Intimacy - At Any Age

Men across America are raving about a newly enhanced potency supplement that helps achieve healthy blood flow on demand

After age 40, it's common knowledge that performance begins to decline in many men. However, a new, performance empowering pill is showing that any relatively healthy man can now enjoy long-lasting, and frequent intimacy - at any age.

This doctor-designed formula, created by leading anti-aging expert Dr. Al Sears, has already helped men overcome low and sinking libido -- and has recently undergone a potency-enhancing update -- with remarkable new results.

When the first pill -- **Primal Max Black** -- was first released, it quickly became a top-selling men's performance helper, promoting intimacy across America.

It worked by supporting healthy testosterone levels. However, Dr. Sears soon realized that this isn't the only challenge men face with performance. That's when he turned his attention to blood flow.

And this became **Primal Max Red**.

PROBLEM IS, RESULTS ARE MORE MECHANICAL THAN HORMONAL

Truth is, once blood flow slows down for men, no matter how exciting it is, it won't be enough without the necessary amount...

So enjoying intimacy without healthy blood flow becomes difficult for most men.

Luckily, a Nobel prize-winning scientist discovered the simple answer to help support performance strength and confidence -- by boosting vital blood flow -- and enhancing this essential

performance function.

Using this landmark Nobel Prize as its basis, **Primal Max Red** enhanced healthy blood flow for untold millions of men around the world with the use of strong nitric oxide boosters.

While **Primal Max Black** helped maintain optimal testosterone, **Primal Max Red** tackles a lesser-known challenge.

Director, Al Sears MD, who has authored over 500 scientific papers and has appeared on more than 50 media outlets including ABC News, CNN, ESPN, Discovery, National Geographic, Lifetime, and many more say, *"Less than optimal blood flow can be part of a huge problem that affects a lot of men. And it needed to be addressed once and for all, so men would not dwell on it. Then, once we optimized it and had a great deal of success, we set out to see if we could do even better."*

The former formula had excellent results. However, new research showed that for even faster, anytime, anywhere results, increasing the dose of a key compound was needed.

So, one of the three nitric oxide boosters in the new **Primal Max Red**, L-Citrulline, was clinically boosted to 9000 mg, and the results were astounding. Which is no surprise considering that 5000 mg is considered a "normal amount" -- giving the new version nearly doubled the blood flow boosting power.

Men who had previously been unsure about their power and stamina were overjoyed to be back to their old selves and to get and maintain a healthy bloodflow when they needed it.



A new discovery that increases nitric oxide availability was recently proven to boost blood flow 275% - resulting in improved performance.

BETTER BLOOD FLOW, STRONGER RESULTS

The best way to promote healthy blood flow throughout the body is with the use of **Primal Max Red**. By using it, when exciting signals leave the brain, blood flows much faster like it used to.

This critical action is how men across the country are enjoying full and satisfying performance at any age. No need to bother with testosterone-boosting shots, blue pills, or shady capsules that have no effect.

Primal Max Red can effectively promote healthy blood flow that most men can use for maximum intimacy. This is leading to more greater capacity and satisfaction, coupled with long-lasting performance.

"There was a time when men had little control when it came to boosting their blood flow," Dr. Sears said. "But science has come a long way in recent years. And now, with the creation of nitric oxide-boosting **Primal Max Red**, men can perform better than ever, and enjoy intimacy at any age."

Now for men across America, it's much easier to stay at their performance peak as they get older.

HOW TO GET PRIMAL MAX RED (AND FREE PRIMAL MAX BLACK):

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 **1-800-276-7156** TODAY. "It's not available in retail 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."

Call NOW at **1-800-276-7156** to secure your supply of **Primal Max Red** and free bottles of **Primal Max Black**. Use Promo Code **FRAPMAX823** when you call. Lines are frequently busy, but all calls will be answered!



**You can join the FRA
in asking your
legislators to support
this bill at www.fra.org/FRA/Web/Content/VotervoicFullInfo.aspx.**

President Joe Biden visits Andersen Air Force Base, Guam, to meet and speak with service members before departing to his next destination. U.S. Air Force photo by Airman 1st Class Lauren Clevenger.

move. The FRA is also supporting calls by Rep. Marilyn Strickland and 14 other lawmakers for the Office of Management and Budget to allow businesses to self-identify as military spouse-owned during the government contract bidding process so that trends in military spouse participation and success can be identified.

In early June, President Joe Biden issued an executive order urging federal agencies to expand military spouses' access to federal employment by setting goals for military spouse hiring, increasing spouse eligibility for openings, and more aggressively pursuing remote work options or transfers between federal agency positions when spouses relocate. With more forceful language, the order also mandates that the service branches allow spouses to receive legal assistance navigating remote employment options overseas, that hiring managers and human resources staff at federal agencies be trained annually on military spouse employment issues, and that the DOD make flexible spending accounts that can be used to pay for child care available to service members by

Jan. 1, 2024, allowing military families to pay at least a portion of their child care costs tax-free.

"The Federal Government employs more than 16,000 military, veteran, and surviving spouses," the executive order reads. "As the Nation's largest employer, we must be a model."

Creating financial incentives and positive examples for employers could help shift the mindset about hiring military spouses from one focused on costs to one focused on benefits. Hopefully, as more and more employers successfully hire and retain military spouses, they will have the opportunity to see the advantages of these highly educated, adaptive and dedicated employees.

"It should be a, 'Oh, you're a military spouse? I want to hire you because I know you can adapt. I know you can overcome. I know you research,'" said Slaba. "How do we change that narrative? That even though they're going to be here a year, they are going to give me the absolute best year that I've ever seen in my company because they are a military spouse, and they hit the ground running as soon as they get somewhere." **FRA**

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We need your help to strengthen our organization.
Are you proud of your service? Are you proud of your affiliation with FRA?
Step up and become an FRA Ambassador and earn recruiting awards!



Membership Recruiting and Retention Awards –

Any member of the FRA can earn recruiting awards

- **Recruit 1 active duty enlisted member** of the U.S. Navy, Marine Corps, or Coast Guard and receive a corresponding Navy, Marine Corps or Coast Guard pin. If you recruit one shipmate from each branch of service, you will qualify for **The National President's Membership Club**.
- **Recruit 3 new or reinstated shipmates** between April 1st 2023 and March 31st, 2024 to earn the **Recruiting and Retention** pin award.
- **Recruit 5 new or reinstated shipmates** in one membership year to earn the **Recruit Five Moving Forward** pin and a one-year extension of your existing membership (valued at \$40). If you are a Life Member, a \$40 membership gift certificate can be given to any current or new eligible shipmate.
- **Recruit 10 new or reinstated shipmates** to qualify for a **Gold Lapel Button** emblem of the Association, a Gold Membership Card, and a Letter of Commendation signed by the National President.
- **Recruit 24 new or reinstated shipmates** in one membership year and receive a 5-year extension of your existing membership (valued at \$200). If you are a Life Member, a 5-year membership will be issued as a gift certificate which you can give to any current or new eligible shipmate.

Awards are issued quarterly and will be shipped to your affiliated branch or directly to the Shipmate if a Member-At-Large. Only one membership certificate can be applied to an individual per year.



Join FRA: Membership Application

Membership is open to all current or former enlisted members of the Navy, Marine Corps, or Coast Guard. I certify that I fulfill the eligibility requirements and want to join the FRA. Annual dues include a subscription to *FRAtoday*, NewsBytes and OnWatch.

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Applicant's Signature: _____ Date: _____

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National Committee on Membership and Retention Update



National VP
John S. Handzuk

Greetings, Shipmates! Your National Committee on Membership and Retention has been hard at work trying to come up with new ways to recruit and retain members. We've been able to come up with a few, and hopefully, via your regional vice presidents, they have filtered out to branch secretaries to be shared with all hands. We've also concluded that recruiting and retention tools that are currently available and have been successful in the past continue to be so, when used.

One of these tools has been getting on base to set up information tables at the exchange and/or the commissary. In conversations with Shipmates, I'm told it's difficult or impossible to do so, yet some branches have had success. The key is approaching the exchange or commissary officer and requesting to set up an information table in order to be able to tell the "who, what and why" of the FRA. Don't use the word "recruiting" when seeking permission, as it seems to be the turn-off button. Several branches have reported success in getting on base.

Another item relates to terminology. Yes, we are all recruiters trying our best to recruit and retain, but I like to think of recruiting as sponsoring new members. When we were on active duty and received PCS orders, so did our new command. They'd assign a sponsor to assist us in transferring and settling in. In essence, we should be doing the same thing in the FRA. After all, sponsoring and mentoring new members is vital to the continued success and future of the FRA. Who knows? You could be mentoring a future branch, regional or even national officer.

All too often, we are told the younger generations aren't joiners. I've heard it too, but I've also heard something else. While talking

with active-duty members, I have found that they are looking for family-oriented activities. Your branch could host potluck dinners, barbecues, kids holiday parties — the list goes on. Have you considered sponsoring youth activities, such as Sea Cadets, JROTC, Boy Scouts, Little League Baseball, Pop Warner football or soccer? Engaging in local civic activities is also an opportunity to get the word out about who we are and what we do. Social media, radio, local events calendars that are often online, and TV are options for spreading the word, too.

In the June issue of *FRAtoday* in the Shipmate Forum, the vice president of Branch 115 shared an idea that has brought his branch 21 new members in the past year. They pay a new member's first year's dues. This may not work for some branches, but it's something to consider.

Shipmates, I've presented some new ideas and some tried-and-true methods with some modifications. As a team, we need to dust off our M&R toolbox and turn to improving our recruiting and retention. I have confidence we can do this because we are stronger as a team.

As your national vice president, I am dedicated to serving you, your families and the FRA to the best of my ability. I am open to anyone's input and all suggestions that may improve recruiting and retention.

FRA

I remain in Loyalty, Protection and Service,
John S. Handzuk, NVP
John is the FRA's national vice president.

Don't use the word "recruiting," when seeking permission to get on base. The key is requesting to set up an information table.



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Targeted Care Pilot Aims to Match Demand for Mental Health Care

The Defense Health Agency deployed a six-month Targeted Care Pilot Program to 10 sites in April, aiming to alleviate the strained mental health system by matching service members to the care they need — wherever they are on a spectrum of mental health issues. Following the pilot, the DHA will review results for the purpose of further refinement, continuation and potential expansion.

“For years, service members have been told to seek services from a behavioral health provider if they experienced any type of distress, but the use of specialty behavioral health care services for all distress can result in both long wait times for an initial assessment and a prolonged time in treatment because of the demand,” said U.S. Air Force Lt. Col. Aaron Tritch, chief of the U.S. Air Force Mental Health Targeted Care initiative. “Both clinical and nonclinical concerns are being accepted indiscriminately into our resource- constrained mental health clinics.”

The program intends to connect service members with nonclinical and clinical resources, depending on their mental health needs.

“We’ve focused on specialty behavioral health as the only modality that can meet this demand,” said U.S. Public Health Service Capt. Meghan Corso, chief of behavioral health clinical operations at DHA. “Targeted care is a unified/standardized workflow that connects an individual to the counseling/helping resource which best addresses their presenting concern.”

Targeted care improves the integration and synchronization of all mental health counseling or prevention resources available to address a service member’s needs quickly.

“Behavioral health concerns include normal reactions to challenging life circumstances that we expect to get better, either on their own or with a little support from friends, family or even a nonmedical counselor like a chaplain or military and family life counselor,” said Tritch.

At the hospital or clinic level, this means directing patients to the right resources.

“Clinics will standardize a process to ensure we

quickly assess anyone walking in or calling in to inquire if specialty mental health care is right for them,” said Tritch. “When best for the active-duty service member, this may mean recommending a counseling resource outside of the behavioral health clinic. We call this recommendation ‘vectoring.’ The behavioral health team will explain the recommended vector and assist in connecting to the resource.”

If specialty behavioral health care is needed, the active-duty service member will be vectored into the clinic for a complete assessment.

“In many cases, this means a recommendation to engage in an evidence-based group therapy. Groups offer many benefits beyond what can be provided through other forms of therapy,” said Tritch.

This efficient care model helps ensure access to services and opens availability for those in need of more intensive, one-on-one support.

“Targeted care widens the aperture when it comes to options to address an individual’s need and improves access to care,” said Corso.

Within the U.S. Air Force portion of the pilot, the use of group therapy has noticeably increased. The number of patients increased 54% and the number of appointments increased 80%. Group therapy was readily accepted as a recommendation for care with the potential to reduce time in care by months.

Patients generally complete group therapy sessions as weekly services, compared to individual care, where follow-up appointments may take longer. This greater frequency of sessions can help avoid an increase in patient symptoms.

Research demonstrates that group therapy works as well as individual therapy and frequently has a destigmatizing and normalizing effect. Patients frequently see their own experiences reflected in others in the group. It also offers collaborative problem-solving experiences, skills practice in a social setting and chances to build empathy toward others in the group. These skills generalize beyond the treatment setting.

FRA

This content by Christopher McCoy was provided by the Defense Health Agency.

THE FRA CONGRATULATES THE FOLLOWING Shipmates who became Life Members during the second quarter of 2023. The listing below, which is arranged alphabetically and by the month joined, includes their branch number or Member-at-Large (MAL) designation. Call 1-800-FRA-1924 to learn how you can become a Life Member of the FRA.

APRIL

Agro Sr., Michael A.	24
Albano, Samson M.	302
Arnolts, James D.	126
Bauer, Frederick E.	MAL
Bell, Theodore	MAL
Bortell, Debra	269
Colt, Stephen A.	MAL
Concannon, Thantus	MAL
Donohoe, Edward G.	117
Fosgate, Larry K.	MAL
Franks, Jacqueline L.	MAL
Freeman, Kimberly D.	24
Freese Jr., Charles H.	136
Garner Jr., Charlie	299
Garrand, Donald	269
Grzych, Richard C.	183
Guntang, Rufino L.	MAL
Hardy, Tyrone E.	99
Hendrix, James S.	MAL
Herr, Michael	11
Horn, Benjamin J.	24
Jones, Martin T.	103
Labao, Edgardo M.	302
Labrecque, Michael J.	197
Latham, William E.	MAL
Litaker, Randal M.	24
Lovejoy, William A.	24
Martin, Russell	MAL
Maxwell, Ray Q.	MAL
McDevitt, Michael J.	24
McDonald, Brian	MAL
Moore, Richard	172
Nabors, Ryan B.	104
Osborn, Darrell L.	316
Rehm, Roger W.	115
Rich, Stephen	MAL
Ricks, Steven	24

Simpson II, John P.	24
Smith, Alphonso	MAL
Spath, Margaret	17
Stephens, Billy F.	22
Stricker, Jon, M.	248
Stroop, Patrick A.	24
Tedin, Winston	MAL
Torres, Gerardo	24
Virts, Lawrence W.	94
Zarins, John	MAL

MAY

Acosta, Amber P.	61
Adams, Roger A.	269
Ballester, Vincent L.	127
Burgess, David L.	50
Charles, Michael E.	20
Conaway, John P.	97
Crosby, Tholan F.	94
Dean, Carlton E.	99
DeLong, Donald	159
Delrosario, Ricardo A.	302
Dickinson, Robert M.	174
Dolata, Thomas M.	MAL
Drewiske, James N.	24
Durrett, Robert B.	274
Elegino, Paul	MAL
Esqueda, Felix	261
Essenmacher, Dennis J.	269
Fetkin, George	20
Foster, James F.	MAL
Franks, David W.	136
Frene, Martin	24
Garton, James	316
Gibson, Pat E.	MAL
Greenwald, Robert	67
Griffin, William D.	186
Hannah II, Monte J.	MAL

Jennings IV, Solomon	24	Chambers, Albert J.	MAL
Johnson, Daleya D.	MAL	Chavez, Aaron S.	70
Jordison, Ronald L.	98	Chuang, Andrew	32
Jung Jr., Joseph W.	MAL	Deaton, Jessie L.	MAL
Kelly, Frederick C.	186	Delos Reyes, Ronald A.	289
Koller, Brian J.	269	DeWeese III, Harold T.	182
Kral Jr., Dan V.	24	Dugas, Gerald G.	162
Loomis, Lyle G.	172	Emons, Ronald L.	MAL
Mallory, Milt	101	Espiritu, Henry Z.	302
Mason, Russell D.	290	Green, Wendy	24
Mattes, Martin	MAL	Howard, Paul E.	MAL
McCormack, Michael E.	MAL	Iannotta, Eugene	226
Mortrud, Mark D.	136	Inoa, Elias	24
Murray Jr., Artis	264	James, Patrick D.	MAL
Nienberg, Terry J.	40	Ketchum, Courtney	24
Okland, Howard	MAL	Knueppel, James E.	14
Parr, Michael G.	24	LaCoursiere, Paul M.	MAL
Pisman, Donald W.	24	Malmevik, John A.	MAL
Powell, David G.	MAL	Money, Benjamin	269
Privette, David S.	299	Noble, Sean M.	86
Rappe, James A.	MAL	Openshaw, David B.	24
Rausch, Dale M.	24	Peterson, John S.	307
Rice, Varlan	MAL	Ray, Paul	268
Spiers, Jon D.	24	Ray, Vonn C.	60
St. Marie, Brian	93	Reed, Gregory C.	MAL
Strobel, Michael F.	226	Reinemann, Verne E.	MAL
Tampas, Pete G.	194	Reyes, Edgar A.	302
Tenne, Timothy	24	Rohrbach, Steven	61
Tomaszek, Michael E.	20	Salamone Sr., Nick J.	MAL
Vanderberg, David W.	98	Schmidt, Raymond P.	MAL
Wester, Dalton L.	112	Scott, Kevin C.	269
Yette, Theodore W.	105	Shannon, Nadean	32
Yoskovich, Matthew L.	264	Sites, Roger L.	MAL
		Snyder, Richard G.	22
		Stanley, Johnathan M.	289
		Stevens, Merrill E.	MAL
		Viens, Michael A.	20
		Webster, Herbert O.	MAL
		Welka, James J.	258
		White, James R.	184
JUNE			
Andrews, Michael G.	269		
Bailey, Robert B.	269		
Brown, Larkin L.	86		
Bullard, Samuel C.	MAL		
Bythewood Jr., Robert D.	24		
Carreon, Francisco O.	302		

1. BRANCH 32, GRAVOIS MILLS, MO.

PRPNC Maria Behm (L) presented Lake of the Ozarks Branch Shipmate Clifford Dyer (R) with his 25-Year Continuous Membership Pin.



2. NORTH CENTRAL REGION

The FRA Americanism Essay Contest winners received their regional trophies. (L to R) PRPNC Maria Behm, NP James Robbins, RPNC Marcia Cunningham and PRPNC Jerry Lickeig awarded the trophies and congratulated the winners.

3. BRANCH 208, JACKSONVILLE, N.C.

Shipmates visited the Jacksonville Amtrak Station on April 25 to donate drinks and snacks for those veterans using the Bulldog Lounge, a special area for active-duty and retired military. Branch 208 is one of the many military and veteran organizations that sponsor the lounge. (L to R) Christina Ramirez, Shipmate Tim Manchester and Shipmate Raymond Applewhite.



4. BRANCH 264, MERIDIAN, MISS.

South Central Regional President Emmett Smith presented the Group 3 2021-22 Charles E. Lofgren Award and the Abraham M. Rosenberg Membership Award (not shown) to Branch 264. (L to R) RPSC Emmett Smith, Michelle Aust, and Membership Chair and Branch President Jimmy Harvey.



5. BRANCH 263, COCOA, FLA.

Shipmate Dean Schaaf (R) presented a certificate and award to Maritime Enforcement Specialist 2nd Class Chandler Hawkins (L) of U.S. Coast Guard Station Port Canaveral, Florida, for being selected as Sailor of the Quarter.



6. BRANCH 208, JACKSONVILLE, N.C.

Branch President Raymond Applewhite introduced some new Shipmates to the members present at the monthly meeting of Camp Lejeune Branch 208 held on May 9. (L to R) Retired Navy HMCS Almotis Austin, retired Navy CSCS (SW/AW) James E. Hill, Shipmate Raymond Applewhite, retired Navy HMCS Terry L. Scott, and former Marine Corps Cpl. Al Farrell.

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.



7. BRANCH 222, SLIDELL, LA.

Branch 222 recently honored their seventh grade Americanism Essay Contest winners at Our Lady of Lourdes Catholic School in Slidell, Louisiana. (L to R) Branch President Tommy James, branch-level first place winner and South Central regional second place winner Caiden Tullos, second place winner Tyler Lee, third place winner Travian Robertson, and Branch Secretary Mark Dernovsek.

8. BRANCH 238, PLOVER, WIS.

Branch 238 in central Wisconsin held their election of officers on May 13. (L to R) RPNC Marcia Cunningham, Branch President Allen Langteau, First Vice President Mike Pohl, Second Vice President Mike Witt, Secretary Mark Melton and Treasurer Roy Granger.

9. BRANCH 316, SPRINGFIELD, MO.

Ozark Empire Branch 316 Secretary Chuck Ewy (R) presented Shipmate Jimmie Shehi (L) with his 50-Year Continuous Membership Pin, membership card and letter. Congratulations, Shipmate Shehi!

10. BRANCH 15, WALHALLA, S.C.

Eight Shipmates assisted at the Department of Natural Resources' youth fishing rodeo on May 13 at the Piedmont Forestry Center. Chick-fil-A donated 300 sandwiches while soda, chips and ice cream were donated from other sources. Branch President-elect Larry Jones helped assemble the meals. Other participating Shipmates included Harvey Spencer, Tom Smith, Doug Olson, Clyde Albertson, Lena Jones, and Branch Secretary and Treasurer Jim Jones.

11. BRANCH 298, GRAND RAPIDS, MICH.

Wolverine Branch Shipmate Richard Priest (L) received his 40-Year Continuous Membership Pin and Certificate from Branch Secretary and Treasurer PRPNC Marty Posekany (R).

12. BRANCH 166, VIRGINIA BEACH, VA.

Virginia Assistant Secretary of Veterans and Defense Affairs Jordan Stewart was instrumental in working with the FRA and other members of the Joint Leadership Council of Veterans Service Organizations to remove the spousal burial fee for veterans buried in Virginia. This is the third item the FRA and JLC have gotten approved by the Virginia General Assembly. The first was a waiver of state college tuition for family members of 100% disabled veterans, and the second was a reduction of the portion of retirement pay considered taxable income. (L to R) PRPEC S.D. Martin and Assistant Secretary Jordan Stewart. **FRA**

In Memoriam

Name	Rating	Branch			
Aasland, Maurice A.	EOC, USN,	97	Kellerman, Glen	EQCM, USN	MAL
Abad, Lolito	MMC, USN	MAL	Larsen, Ronald P.	CS3, USN	238
Abernathy, Kent S.	ETCS(SS), USN	276	Loupe, Alvin P.	EMC, USN	162
Alles, Richard	AMS2, USN	170	Marquardt, Sheridan	HMC, USN	268
Blasko, Donald J.	ETCM, USN	91	McClellan, Bruce J.	ATCS, USN	136
Blizard, Edward D.	HMC, USN	208	McFarland, Michael D.	USN	MAL
Bock, Gerald A.	TM1, USN	136	Meade, Joe	ADJ1, USN	90
Bolton, Jim,	RMC, USN	105	Meadows, William E.	EM2, USN	MAL
Campbell, R.G.	YNCM, USCGR	17	Moskala, Theodore	DT1, USN	MAL
Charpentier, Joseph C.	RMC, USN	20	Newberry, Arthur A.	CWO4, USN	212
Combs, Bobbie E.	AQCS, USN	316	Nunn, James E.	AFCM, USN	MAL
Dahman, James F.	EMC, USNR	17	Paul, Richard J.	CPL, USMC	197
Davis, Kent H.	RM1, USNR	269	Phillips, Patrick	ATCS, USN	MAL
Evans, Carl C.	USN	316	Senderling, George H.	EM1, USN	01
Farley, Robert J.	HMC, USN	275	NED Slawinski, Chris	USN	181
Feeley, James W.	YNCS, USN	289	Smith, Sidney G.	GMG3, USN	316
Fladmark, Richard W.	PNC, USN	MAL	Smoot, Carlton D.	GMTC, USN	MAL
Hanlon, David P.	CUCM, USN	42	Steyne, John E.	AFCM, USN	22
Harper, Harry D.	BTC, USN	290	Wagner, Allan D.	GYSGT, USMC	MAL
Hazelwood, Larry	USN	MAL	Waldron, Lester E.	HMC, USN	275
Hilts, Barry L.	ETCS, USN	MAL	Weatherwax, John A.	TMCS(SS), USN	117
Horton, Charles E.	SM1, USN	268	Weld, Thomas E.	HMCS, USN	117
Hutcherson, John R.	MCPO, USN	86	White, Louis,	ENC, USN	MAL
Johns, Clarence E.	SHCS, USN	287	Wolfe, Robert W.	USN	17
			Woodward, William J.	CDR, USN	MAL

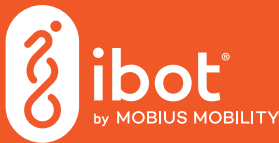
Names in **red** indicate 50-year continuous members. Any names in **bold** indicate past national officers. To report a Shipmate death, email: mserfra@fra.org or call 703-683-1400, ext. 1.

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- Representation on disability or other VA claims
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In addition to the magazine, please choose to receive any or all of the following member benefits:

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- Personal Affairs:** a booklet to assist in organizing your most important documents

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Status: Active Reserve Retired Veteran

NAME

PHONE

RATE / RANK

DATE OF BIRTH (MM/DD/YY) SSN (optional)

STREET ADDRESS

SPOUSE'S NAME

SUITE / SPACE / LOT

Closest Branch Member-at-Large

CITY

Branch # _____

STATE ZIP CODE

SPONSOR'S NAME & MEMBER ID#

EMAIL ADDRESS

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SIGNATURE (REQUIRED) DATE

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Ages 61 to 70.....	\$340
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Ages 100 and older.....	FREE

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Photo courtesy of DVIDS.

REUNIONS

USS KINKAID (DD-965)

9/7/2023 – 9/11/2023
 Branson, Mo.
 Contact: Jack Lakely
 Email: lakelyjohn965@gmail.com

USS SEA CAT (SS-399)

9/11/2023 – 9/15/2023
 Springfield, Ill.
 Contact: Edwin Hymer
 Telephone: 515-981-3006
 Email: ednmeg@mchsi.com

USS BAUSELL (DD-845)

9/20/2023 – 9/25/2023
 Miamisburg, Ohio
 Contact: Randy Holton
 Telephone: 614-332-4540
 Email: bausell2023@yahoo.com
 For the DoubleTree call 937-436-2400 DO NOT SELECT OPTION 2. Allow phone to ring through to front desk.

National Association of Naval Photography

10/5/2023 – 10/8/2023
 Washington, D.C.
 Contact: Bill Solt
 Telephone: 321-362-5806
 Email: sisbill@aol.com

Marine Squadron VMFA-115

10/11/2023 – 10/15/2023
 Portland, Maine
 Contact: Pattie Kaas
 Telephone: 717-422-6796
 Email: vmfa115reunion@gmail.com

USS HORNET & USS CONSTELLATION Joint Reunion

10/11/2023 – 10/16/2023
 Dallas/Fort Worth, Texas
 Contact: Sandy Burket
 Telephone: 814-224-5063
 Email: hornetcva12@aol.com
 Website: <https://usshornetassn.com/>

National Chief Petty Officers Association

10/16/2023 – 10/20/2023
 Las Vegas, Nev.
 Contact: Heath Lowell
 Telephone: 601-463-0073
 Email: senorchief43@yahoo.com

USS FORRESTAL (CVA-59)

10/17/2023 – 10/21/2023
 Tempe, Ariz.
 Contact: Bill Solt
 Telephone: 321-362-5806
 Email: sisbill@aol.com

Patrol Squadron VP-56

10/20/2023 – 10/23/2023
 Jacksonville, Fla.
 Contact: Marianne Bustin
 Telephone: 215-421-0618
 Email: marianne_bustin@comcast.net

USS NIMITZ (CVN-68)

10/22/2023 – 10/25/2023
 Tempe, Ariz.
 Contact: Myrl Wallace
 Telephone: 805-453-0173
 Email: bigwallace@comcast.net

USS AYLWIN (DE/FF-1081)

10/25/2023 – 10/29/2023
 Virginia Beach, Va.
 Contact: Kevin Johnson
 Telephone: 757-377-0114
 Email: reunion@ussaylwin.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.

LA FRA MEMBERSHIP APPLICATION



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

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

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

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

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

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

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

Telephone: _____ Date of Birth: _____

Email: _____

 **The following service member information validates this application:**

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

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

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

Unit Preference _____ Applicant's Signature _____ Date _____

Recruiter _____ Member # _____ Unit/Branch # _____

Verified by _____ Title _____ Unit/Branch _____ Date _____

 I am the:

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

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	\$25.00 for 1 Year
	\$50.00 for 2 Year
	\$75.00 for 3 Years
	\$100.00 for 4 Years
	\$125.00 for 5 Years

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Committed to Serving the Southwest Region



Marilyn Quesnel
LA FRA Southwest
Regional President

As the newly appointed regional president of the Southwest Region of the LA FRA, I am honored and deeply grateful to accept this position. I am fully committed to continuing the legacy of our organization by implementing benevolent initiatives that positively impact veterans, military personnel and their loved ones.

Our region has always been steadfast in its commitment to community service, and this past holiday season was no exception. We organized Christmas parties for children and participated enthusiastically in the Toys for Tots campaign. In a testament to its generosity, the region issued gift cards worth \$50 each to the Navy-Marine Corps Relief Society, contributing a total of \$1,000. Units organized several fundraising events, including craft sales, bake sales and raffles for handmade baskets, which were all huge successes. We also assisted our region's families in pursuing higher education through our scholarship program, which awards scholarships to unit members' children and grandchildren.

As an organization, we recognize the importance of recruiting new members to ensure that our mission continues to thrive. However, we must also acknowledge that this has become increasingly challenging in recent years. To address this issue, we must expand our membership base by encouraging our members to invite their family members and friends. By treating them with the utmost respect and care, we can motivate them to introduce potential members. Our primary objective is to ensure that our organization continues to grow.

In addition to recruiting new members, we must also strive to reinstate those who have become distant from the organization. Every existing member is encouraged to either recruit a new member or reinstate a former member during the upcoming year. With this effort, we can effectively increase our membership and continue to make a positive impact in our community.



Photos courtesy of Doris Fri.

Moving forward, it is important to remain dedicated to our core values of loyalty, protection and service. These values guide us in everything we do and distinguish us as a source of hope and support for those who have served, and continue to serve, our country. We must always strive to uphold these values, not just because it is our duty, but also because it is who we are. By remaining committed to our core values, we can continue to make a positive impact in the lives of those we serve and honor the sacrifices made by those who have come before us.

In conclusion, I am excited and honored to serve as your regional president. I am dedicated to ensuring that our organization continues to positively impact the lives of those we serve. With your support and dedication, we can continue to make a difference in the lives of veterans, military personnel and their loved ones. Thank you for your continued commitment to the LA FRA and our mission. **FRA**

Yours in Loyalty, Protection and Service,
Marilyn Quesnel, Regional President Southwest
Marilyn is the Southwest regional president of the LA FRA.

What is Behavioral Finance ... and Why Should You Care?



Carl M. Trevisan, CFP®



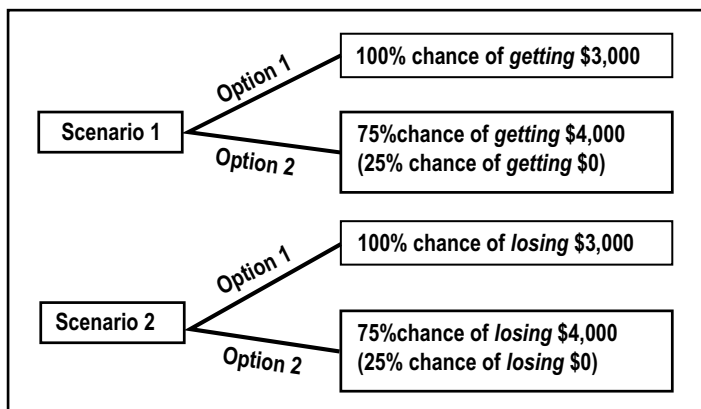
Stephen M. Bearce

Investors may like to think they're completely rational in their decision-making, but that's highly unlikely. We don't stop being human beings when it comes to investing, so psychology and emotions are apt to play roles — sometimes large ones — in the choices we make.

Behavioral finance examines investors' real-life behavior and common biases. It considers the roles that emotions and psychology play in making financial decisions and aims to identify factors that cause investors to sometimes act irrationally.

The Psychology of Risk and Reward

A key concept in behavioral finance is “prospect theory,” which describes how investors make decisions involving risk and gain. Studies have shown that people frequently consider losses far more undesirable than they find comparable gains desirable. For example, take the following scenarios:



Given the first scenario, most people will avoid the risk and take Option 1, the sure \$3,000 gain. On the other hand, when presented with the second scenario, most favor Option 2, the 75% chance of losing \$4,000, because it offers the possibility of avoiding the pain of a loss.

Keep in mind — and this is important — all four choices are mathematically equivalent. This means individuals' responses were based primarily on their emotional reactions to the fear of loss and the enjoyment of gain, not rational decision-making.

Learning From the Dot-Com Bubble

If you have ever wondered why markets sometimes act in ways that defy logic, behavioral finance helps explain it.

For example, bubbles can form when prices rise based on investors' emotional reactions rather than the fundamentals. Once their sentiments eventually change, a precipitous sell-off can follow.

Take what's come to be known as the “dot-com bubble” of the late 1990s. Soon after the internet's introduction, investors realized its potential to transform our everyday lives, which it clearly has. What they were over-optimistic about were internet-based companies' abilities to quickly create profitable businesses.

In response to investors' enthusiasm, the NASDAQ Index, where many of these companies' stocks were listed, rose 189% during the two years leading up to the bubble's peak in March 2000. Perhaps more significantly, the index's price-earnings ratio — a measure commonly used to determine how expensive stocks are (the higher the ratio, the more expensive stocks are considered to be) — was 175. By comparison, it was only approximately 27 at the end of 2022.

That suggests many investors were caught up in the furor over the “new economy” and ignored the fundamentals. When investors realized it would be a long time before many of these companies became profitable, the bubble burst and stock prices plummeted.

The lesson for investors is the importance of being diversified and investing primarily based on fundamentals — not on emotion and the fear of missing out on the next “big thing.” Of course, diversification strategies do not guarantee investment returns or eliminate the risk of loss. **FRA**

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

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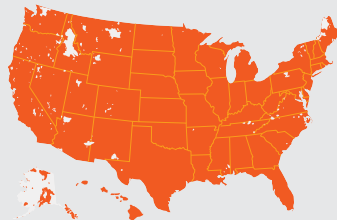
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