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FRA *today*

The magazine of the Fleet Reserve Association

OCTOBER 2023/\$3.75

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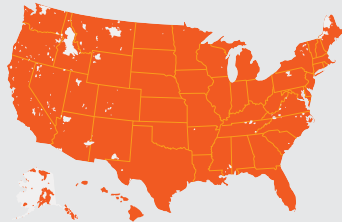
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Cover: George Hamilton salutes at the Brittany American Cemetery on June 3, 2022, during a trip to Normandy, France, with the Best Defense Foundation. Photo taken by Austin Bishop, director of media for the Best Defense Foundation. Above: U.S. veterans participate in a parade down the streets of Sainte-Mère-Église, the first French town liberated during WWII on June 3, 2023. Photos courtesy of the Best Defense Foundation.

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The Best Defense Foundation takes care of the veterans who took care of us by working to provide any WWII veteran who is interested with an opportunity to return to his battlefield for a measure of closure or well-deserved recognition.

28 Rear Admiral Bonnie B. Potter, M.D.

Rear Adm. Bonnie Burnham Potter was the first female physician in the Navy to be selected for flag rank. She served as the commanding officer of the National Naval Medical Center at Bethesda, Maryland, and as chief of the Navy Medical Corps.



LOYALTY, PROTECTION AND SERVICE

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

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A Rewarding Partnership

In the fall of 2017, when William Stevenson was looking for a feature writer to cover some of the places around the country that the FRA's Shipmates might like to visit, I was delighted to be asked to fill that role every other month for the next year. Bill's willingness to agree to my ideas and the kind responses of Shipmates turned into the beginning of a rewarding partnership.



During 2019, six features became 12, and began to include other kinds of stories. I did try to convince Bill that these stories could be so much better if he would send me to San Diego and Maine and Pensacola, and to England for the Greenwich/Royal Navy bit. He, being a responsible overseer of your funds, responded absolutely correctly and burst out laughing.

When Elise Howard appeared on the scene with her editorial talents, her journalist's experience, her intimate understanding of the sea services, and her innate kindness toward writers, she kept me from revealing the depth of my ignorance. She also worked to develop a strong team of experienced writers, and this good magazine is becoming a great one.

The profile of Rear Adm. Bonnie B. Potter in this issue is my 57th story for *FRAtoday*, and will be my last as a regular contributor. I couldn't have done any of it without your generous willingness to tell your own stories and point me in directions for research that I'd never have found on my own. Your letters to me and to the Shipmate Forum saying good things about my work have been so encouraging. I've been an editor long enough to welcome those who can set me straight, so I am also honestly grateful for your corrections when I've gotten something wrong.

So, I look back on the six years of work we have done together with profound gratitude for the support you all have given me, your patience with my affection for digging into unusual corners that appear as a story evolves, and your tolerance of my weakness for an excessively long sentence now and then. Fair winds and following seas to you all, wherever life takes you.

FRA

I am forever in your debt,
Ann Norvell Gray

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Moving Into the FRA's Next Century



National President
Robbie Robbins

It has been such an honor to serve the FRA as its national president for the 2022-2023 association year. When the upcoming national convention is held in Reno, Nevada, I will relinquish the honor to another Shipmate who will steer the FRA into its next century.

When I was elected, I made a total commitment to the Shipmates to serve them to the best of my abilities and to do my best to keep our organization viable. That is why I made the following motto: "Stronger as a team, with the know-how to get things done!" Our organization is made up of Navy, Marine Corps and Coast Guard members, and they know how to get things done. Just as they did when they served, they can see what is needed to accomplish a task and they will attack that task until it is accomplished. I believe in our Shipmates, and I believe they will work to revitalize their commitment and will work to rebuild the FRA into a powerhouse organization representing our veterans and their families. We cannot let them down!

As we are looking to the future, the FRA has made some decisions which may seem extreme to some but felt necessary to show that we are serious about continuing to serve our Shipmates, and if that means making some changes, we will make them.

Last year in Birmingham, Alabama, the delegates voted to investigate selling our headquarters in Alexandria, Virginia. This decision was made because of the cost of the upkeep of the building and the fact that we no longer used most of the office space. It was determined that it would be better for us to find a smaller space for our offices. After a six-month search, the FRA has accepted a contract with a company to purchase our building. We are still going to remain in the Washington, D.C., area so we will be able to continue our legislative efforts up on Capitol Hill.

Another area of change is that our national



Robbins (L) being sworn into office accompanied by his two sons holding the Bible. Staff photo.

standing committees are now meeting via Zoom monthly. This is proving so valuable, as committee members can meet and talk more often than before. Zoom has also proven to be a valuable resource for some branches, and even regions, that are now using it so their members may attend meetings. It has also enabled our National Board of Directors to meet and take care of business.

Shipmates, I am asking each of you to bear with us as we look within our organization to find our way forward into the next century. I believe that those Shipmates who set the foundation for the FRA would be pleased to see that we are still holding on to the principles of Loyalty, Protection and Service. Even though I will no longer be the national president, I will continue to collaborate with my fellow Shipmates to keep us going forward. I thank you, not only for your support of me this last year, but also for your continued support of the FRA.

Remember that "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.

A Time of Porpoise

A memorable beach moment: You're basking in the warm sun, toes in the sand, letting the gentle turn of the foam-capped waves lull you into a state of complete relaxation. As your eyes scan the endless horizon of blue on blue, you're rewarded with a school of dolphins making their way across the sea.

There's no denying their signature shape as they leap from the water. If you don't see anything else extraordinary the rest of day, you can take solace knowing you've witnessed one of nature's most playful and human-like creatures in their natural habitat.

Why not re-create that special moment with our **Balinese Dolphin Pendant**? We've captured two dolphins mid-jump in sterling silver crafted in the Balinese style. Tucked between these beloved sea mammals is a full carat of shimmering blue topaz. Made by some of Indonesia's finest artisans, this pendant is an absolute steal at **JUST \$29!** That's what we call our Stauer **IMPOSSIBLE PRICE!**

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My Memoir

Hello Sirs,

As a Navy SEAL of BUD/S Class 115, I admire the Fleet Reserve Association as a vital and storied organization that provides unparalleled service and support, and enlightening, engaging, and authentic news and information about our fellow servicemembers and veterans of America's sea services. Your independence and excellence are rejuvenating amid so much superficial content today that falls to the lowest common denominator about what it means to be a proud member of the seagoing armed services.

One of my early goals in life was to become a Navy SEAL, but at just 5' 3" tall and barely 110 pounds upon entering the Navy, that seemed an impossibility. Yes, I was littler than most but was determined to succeed. Just about everyone told me I could never make it and to give up my dream. But, despite an 80 percent training attrition rate, I did become a SEAL, and after my Navy career, became an investigator and senior official in the US government, and started a family. Now I'm starting to share my story with others - talking about how the choices we make in life are much more important than our DNA when it comes to how far we can go.

I have written my memoir with my good friend and New York Times bestselling author Robert Gettlin. While this is a personal story, it shows how anyone - people of all ages and backgrounds - can overcome adversity, beat the odds, and challenge themselves daily to live up to their potential. I would be honored to know you might accept a review copy of the book when it is published, a related article or blog post, or consider me as a future speaker.

My website address is: udtdave.com

With appreciation,

David Brown, BUD/S Class 115

Stavrakakis Awarded for Service

Mike Stavrakakis of FRA Branch 197 recently received an Atomic Veterans Service certificate and medallion for his service during "Operation Dominic." As an Aviation Machinist's Mate Third Class, Mike participated in the atmospheric nuclear detonation tests conducted in the South Pacific during 1961 and 1962. During that time a

joint military and civilian organization conducted nuclear tests around Christmas Island and Johnston Island.

Born on July 20, 1928 in Hanna, Wyoming, Mike graduated from Hanna High School and later attended Modesto Junior College in 1950-1951 after which he joined the Navy. He served with flight crews on P-2 aircraft and the submarine USS Neptune, and participated in the landings at Inchon, Korea during that conflict. He was released from active duty in 1962 in Alameda, Calif. Mike joined the Fleet Reserve Association in November 2007 and recently received his 15-year pin from Branch 197 President Bob Huffman.

As many as 24 airdrops took place from a B-52 bomber over the ocean about 1,200 miles south of Honolulu. The tests were conducted for the purpose of weapons development and studying the effects of nuclear detonations as defensive weapons against ballistic missiles. In addition, the Navy conducted two nuclear tests in the open ocean about 435 miles east of Christmas Island. Several Navy ships were involved including two submarines, the USS Ethan Allen, and the USS Swordfish.

In compliance with The Atomic Energy Commission, strict safety measures were taken. Film badges were issued to personnel stationed on those two islands and aboard Navy ships involved with the tests. All personnel were later examined and treated for possible exposure to radioactivity.

Leonard E. Churilla

Online Editions of FRAtoday

I noticed with interest the letter and response to/from Shipmate Bruce Bailey. I too do not like reading from a monitor. It's an easy matter to simply download the magazine and print out the portions I wish to read. It would be helpful if FRA would send out a mass email notifying shipmates when the magazine is posted. With email notification and given the option I would opt out of receiving the printed magazine. Imagine the cost savings.

RMC Richard Lewis, USN (Ret.)

FRAtoday: *Thank you, Shipmate Lewis, for your readership and your flexibility in printing out the digital issues. You can count on the magazine being available online by the first of every month. Also, during convention this year, the board will vote on changing the magazine to six printed and mailed issues.*

Letters published in Shipmate Forum reflect the opinions and views of individual FRA members. They do not reflect the position of the FRA. The FRA is not responsible for the accuracy of letter content. To **submit** letters to *FRAtoday* for consideration, please send them to: fratoday@fra.org.

The Invention of the Year

The world's most fun-to-drive and portable mobility device

Once in a lifetime, a product comes along that truly moves people. Introducing the future of battery-powered personal transportation . . . *The Zinger*.

Throughout the ages, there have been many important advances in mobility. Canes, walkers, rollators, and scooters were created to help people with mobility issues get around and retain their independence. Lately, however, there haven't been any new improvements to these existing products or developments in this field. Until now. Recently, an innovative design engineer who's developed one of the world's most popular products created a completely new breakthrough . . . a personal electric vehicle. It's called the *Zinger*, and there is nothing out there quite like it.

"What my wife especially loves is it gives her back feelings of safety and independence which has given a real boost to her confidence and happiness! Thank You!"

-Kent C., California

The first thing you'll notice about the *Zinger* is its unique look. It doesn't look like a scooter. Its sleek, lightweight yet durable frame is made with aircraft grade aluminum so it weighs only 47.2 lbs. It features one-touch folding and unfolding - when folded it can be wheeled around like a suitcase and fits easily into a backseat or trunk. Then, there are the steering levers. They enable the *Zinger* to move forward, backward, turn on a dime and even pull right up to a table or desk. With its compact yet powerful motor it can go up to 6 miles an hour and its rechargeable battery can go up to 8 miles on a single charge.



Available in Black and Blue (shown)

The Zinger folds to a mere 10 inches.



With its low center of gravity and inflatable tires it can handle rugged terrain and is virtually tip-proof. Think about it, you can take your *Zinger* almost anywhere, so you don't have to let mobility issues rule your life.

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ON & OFF *capitol hill*

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



John Davis
Director, Legislative Programs



Photo courtesy of Depositphotos.

Democracy is Not a Spectator Sport

As *FRAtoday* goes to press, both the House and Senate have passed their versions of the National Defense Authorization Act (S.2226, H.R.2670); a conference committee will be appointed to resolve the differences between the two bills and try to pass a final bill. Congress will probably have to enact a continuing resolution to keep the government operating, since

spending bills often become bogged down in various spending and policy issues. A government shutdown is a possibility. All Shipmates are reminded that democracy is not a spectator sport, and it is important to stay up to date on pocketbook issues by reading NewsBytes and checking the FRA Action Center located on the website, www.fra.org.

Legislative Update: Major Richard Star Act

Passing the Major Richard Star Act (H.R.1282, S.344), an FRA-supported bill that would provide concurrent receipt to service members unable to complete 20 years of service due to combat-related injuries, is a top priority for the association. As *FRAtoday* goes to press, the House Armed Services Committee has unanimously approved the House version of the act. The bill now goes to the House floor for further consideration. More than two-thirds of the House and Senate — 326 representatives and 70 senators — are co-sponsoring the Major Richard Star Act. Legislators are beginning to understand that reducing retirees'

retired pay because they are disabled is an injustice!

However, in accordance with the House CUTGO Rule, legislators must find offsets for the cost of the Major Richard Star Act, which is estimated to be \$7 billion over 10 years. This will be an important challenge as Congress faces a showdown on spending and a possible government shutdown. Continued pressure on your legislators is necessary to get the Major Richard Star Act passed. Members are strongly urged to continue to use the FRA Action Center at www.fra.org to urge your legislators to support this bill.

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



Actual size
is 38.1 mm

New for 2023—the Morgan Silver Dollar Is BACK!

99.9% Silver, Legal Tender, Extremely Limited Availability!

The Morgan Silver Dollar—originally minted from 1878 to 1904, then again in 1921—is the most popular vintage Silver Dollar in the world. Coin experts estimate that as few as 15% of all vintage Morgans still exist, due to the ravages of time, along with mass-meltings by the U.S. Government.

The entire market was thrilled when the U.S. Mint brought the Morgan Silver Dollar back in 2021, in honor of the popular, vintage coin's 100th anniversary.

Legal Tender, Struck in 99.9% Fine Silver

The program was a huge success, and the relatively small mintage instantly sold out at the mint. Buyers loved the fact that these new coins were the first legal-tender Morgans in 100 years, and that they were struck in 99.9% fine silver—instead of the 90% silver/10% copper alloy of the originals.

But with only 175,000 coins struck, many buyers were left empty-handed, and frustrated by the instant sell-out. If you were able to acquire a 2021 for the 100th anniversary—congratulations!

Then—An Unplanned One-Year Hiatus

Then last year, the *entire market* was left empty-handed because—although these modern Morgans were intended to be an annual release—the U.S. Mint was caught off-guard by the global shortage of the silver blanks required to strike the coins, and cancelled the 2022 release! No silver? No Morgans!

NOW for 2023—Legal-Tender Morgan Silver Dollars Are Back. But Mintages Are Low!

Now this year, 99.9% silver, legal-tender Morgan Silver Dollars are once again available to silver buyers, Morgan enthusiasts and collectors—while they last! Though somewhat larger than last year, this year's 275,000 authorized mintage is still a crazy low number—especially when you consider all the pent-up anticipation and demand caused by the quick sell-out of the 2021 Morgans, and the fact the program was cancelled last year.

Very Limited. Don't Miss Out!

Add these bright, shiny, new legal-tender 2023 Morgan Silver Dollars, struck in 99.9% Silver, to your collection now! To secure yours, call 1-888-395-3219 right now, or scan the QR code below to order online, because these—WILL NOT LAST!

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CBO Asks Congress to Enact New TRICARE Fees

David Mosher, director of national security analysis for the Congressional Budget Office, testified before the Senate Armed Services Personnel Subcommittee on reducing the Department of Defense's compensation costs. Among the cost-reduction options presented in his written testimony were new TRICARE For Life annual enrollment fees of \$575 for individual coverage and \$1,150 for family coverage. Currently, TFL beneficiaries do not pay an annual enrollment fee. The report also suggested TFL beneficiaries pay the first \$850 of their medical costs and 50% of the next \$7,650 in costs annually.

Further, the CBO presented the possibility of increasing working-age retirees' TRICARE Prime annual enrollment fees to \$650 for individual coverage and \$1,300 for family coverage, up from the current rates for most retirees of \$352 and \$704, respectively. For TRICARE Select, working-age retirees would pay an annual enrollment fee of \$485 for individual coverage and \$970 for family coverage under the CBO's proposal, more than double the 2023 rates for most retirees of \$172 and \$345, respectively.

The FRA opposes TRICARE fee increases. In earlier

testimony to the Senate Armed Services Personnel Subcommittee, the FRA noted that health care is one of the most important elements of military compensation and a key to retention and recruitment. The association noted that most TFL beneficiaries

are on a fixed income and cannot absorb substantially higher health care costs. Retiree health care coverage is an essential compensation package item that a grateful nation provides to the small fraction of its citizens who agreed to subordinate their personal and family lives to the protection of our nation for so many years.

Although no legislative proposal to increase TRICARE fees has been introduced, members are strongly urged to use the FRA Action Center located at www.fra.org to ask their legislators to oppose these CBO proposals.



David Mosher.

Photo courtesy of the Professional Services Council.

State Attorneys General Ask Congress to Pass the GUARD VA Benefits Act

The National Association of Attorneys General dispatched a letter to congressional leaders on behalf of a bipartisan group of 44 state attorneys general urging the passage of the Governing Unaccredited Representatives Defrauding VA Benefits Act (H.R.1139, S.740). The letter states that the GUARD VA Benefits Act would remove "the ability of unaccredited, unregulated, and often unscrupulous actors to target and prey upon those veterans with impunity. It holds them [those assisting with benefits claims] accountable not just to the law but also to the veterans and their families by giving them [the veterans] options for redress."

Unaccredited claims representatives are not subject to Department of Veterans Affairs standards. Federal laws and regulations prohibit anyone from assisting a veteran in the preparation, presentation or prosecution of a VA benefit claim, or charging a fee for this assistance, without accreditation from the VA's Office of General Counsel. However, the VA is limited in their ability to enforce existing law because criminal penalties were stripped from the



Photo courtesy of the National Association of Attorneys General.

statute nearly two decades ago. This has contributed to the proliferation of unaccredited claims representatives in recent years. The GUARD VA Benefits Act would reinstate the former fines to discourage companies from operating outside the bounds of federal law and to give the VA and other agencies an additional tool for protecting veteran claimants from predatory practices.

Members can ask their legislators to support the GUARD VA Benefits Act through the FRA Action Center located at www.fra.org.



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First Year of the PACT Act

In the first year following the passage of the new comprehensive veterans' toxic exposure law, the PACT Act (P.L. 117-168), the Department of Veterans Affairs screened more than 4 million veterans to find out if they thought they had been exposed to toxic substances during their military service. Of those veterans, over 1.7 million screened positive for possible exposure. The vast majority of those screened were already enrolled in VA health care. As a result, the VA is reaching out to those veterans, encouraging them to file a supplemental claim that could potentially increase their benefits.

On the anniversary of the bill's signing, the VA announced that it had delivered \$1.85 billion in PACT Act-related benefits to eligible veterans and survivors over the previous year.

"VA is delivering these benefits to Veterans at the fastest rate in our nation's history, processing 1.65 million total Veteran claims thus far in this fiscal year (including 458,659 PACT Act claims) — 16% more year-to-date than the previous all-time record," the VA press release stated. "Veterans have also submitted 1.65 million 'intents to file' during this fiscal year — 44% more than last year and also on pace to break an all-time record."

"Millions of Veterans who fought for our country are now getting health care and compensation for the conditions that followed them home from war," VA Secretary Denis McDonough said in the press release. "We're proud that so many Veterans and survivors have already benefited from the PACT Act, but this is just the beginning: we won't rest until every Veteran and every survivor gets the VA health care and benefits they deserve."



For more information on the PACT Act, scan the QR code with your mobile device or visit VA.gov/PACT.

Should You File a PACT Act Claim?

The PACT Act linked a variety of medical conditions to exposure to toxic substances common during specific circumstances or eras of military service. Rather than requiring veterans or their survivors to prove that a toxic exposure caused a given condition, the law assumes that some illnesses are service-connected if the person served in a certain place at a certain time. This means that veterans may be eligible for additional VA benefits based on past toxic exposure during their service.

Veterans who already have a partial VA disability rating could have their rating increased now that the VA covers more conditions under the PACT Act, and they do not need to be concerned that applying could possibly cause their rating to decrease. An increased rating could provide a significant increase in monthly compensation, especially for veterans with dependents.

Even those veterans who already receive the maximum monthly benefit due to a 100% disability rating should file a PACT Act claim if they think they have a condition that is newly covered under the law. Doing so could benefit not only the veterans now, but also their families later. For example, depending on their condition, a veteran may qualify for aid in completing everyday living activities or assistance in acquiring specially adapted housing. Also, establishing a service connection could ultimately help with burial, such as by providing an allowance for costs.

The VA notes that survivors of deceased veterans who already receive the VA's Dependency and Indemnity Compensation probably will not benefit from filing a toxic exposure claim now, unless it increases their veteran's disability rating. However, surviving family members who receive a VA Survivors Pension could become eligible for DIC instead if their service member died of an illness that is now presumed to be service-connected.

Veterans or survivors who need help filing a PACT Act claim can walk into a VA regional office to ask for help in person, or they can speak with VA staffers at the VA Benefits Hotline (800-827-1000) or the VA Health Benefits Hotline (877-222-8387).

PACT Act Filing Error Being Addressed

The Aug. 9 deadline for getting PACT Act claims backdated to Aug. 10, 2022, has passed. Those filing claims after Aug. 9 may receive benefits backdated only to the date on which they filed. On Aug. 9, the Department of Veterans Affairs informed the FRA that 18% of those who filed on or before Aug. 9 received an error message when submitting their "intent to file" PACT Act claims. The VA has assured us that they are working to contact these individuals to confirm that their intent to file will be honored and their effective date protected.



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SVAC Reviews Implementation of Veterans' Toxic Exposure Law

The Senate Veterans' Affairs Committee held an oversight hearing on the Department of Veterans Affairs' ability to effectively manage an increased demand for veterans' programs and services while rapidly bolstering its capacity to deliver quality care. SVAC members and witnesses from the VA discussed issues related to the VA's processing of PACT Act claims, use of automated technology to support claims processing, and communications to veterans about their benefits.

Testimony at the hearing noted that the PACT Act expanded VA health care opportunities and benefits for veterans exposed to burn pits and other toxic substances in the Vietnam War, Gulf War and post-9/11 era. This will provide generations of veterans, their families and their survivors with the care and benefits they have earned. The act also improved resources to support claims processing.

As *FRAtoday* goes to press, the VA reports that it has received 978,345 PACT Act-related claims and has been able to complete its review of 513,052 of them with a 78.2% approval rate. As a result, the VA reports that 148,316 veterans with PACT Act-related eligibility have enrolled in VA health care since Aug. 10, 2022.



Graphic courtesy of the Senate Veterans Affairs' Committee.

However, the VA also reports that the average time for completing its review of a PACT Act-related claim is 154.5 days, with only 47.2% of claims completed in its goal time frame of 125 days or less. PACT Act claims awaiting a decision have been pending for an average of 100.5 days, according to the VA. Although most veterans submitting claims on their own behalf choose to file electronically, the vast majority of PACT Act-related claims are being submitted through the mail by veterans' representatives using a power of attorney.

Legislation Would Require VA to Take a More Comprehensive Look at Veteran Suicide

Legislation has been introduced in the House (H.R.4157) and in the Senate (S.928) that would require the Department of Veterans Affairs to take a more comprehensive look at the factors that best prevent veteran suicide.

The Not Just a Number Act, sponsored in their respective chambers of Congress by Sens. Jon Tester (Mont.) and John Boozman (Ark.) and Reps. Gerald Connolly (Va.) and Nancy Mace (S.C.), would require the VA to more closely examine veterans' usage of their benefits in the VA's annual suicide prevention report in order to evaluate the relationship between VA benefits and suicide outcomes. This legislation would also have the VA analyze which VA benefits have the greatest impact on preventing suicide and make recommendations for expanding these services to help combat veteran suicide.

In its most recent veteran suicide prevention report, the VA did analyze how many veterans who died by suicide had recent interactions in the one or two years prior to their death with the Veterans Health Administration or the Veterans Benefits Administration, including the receipt of

pensions, education benefits or VA housing loans. However, the legislation would have the VA also look at additional factors, including participation in homelessness assistance programs, usage of vet centers, accrual of health care debt and reductions in VA compensation.

It would also require the VA to directly compare veterans who received benefits with those who were denied or never applied, and to look further back in time to include participation in VA programs occurring at any point in a veteran's life. Members can weigh in on this issue through the FRA Action Center at www.fra.org.

Service members and veterans having thoughts of suicide can reach out to the Veterans Crisis Line by dialing 988 and pressing 1, texting 838255, or visiting VeteransCrisisLine.net.

Popular CoQ10 Pills Leave Millions Suffering

Could this newly-discovered brain fuel solve America's worsening memory crisis?

PALM BEACH, FLORIDA — Millions of Americans take the supplement known as CoQ10. It's the coenzyme that supercharges the "energy factories" in your cells known as *mitochondria*. But there's a serious flaw that's leaving millions unsatisfied.

As you age, your mitochondria break down and fail to produce energy. In a revealing study, a team of researchers showed that 95 percent of the mitochondria in a 90-year-old man were damaged, compared to almost no damage in the mitochondria of a 5-year-old.

Taking CoQ10 alone is not enough to solve this problem. Because as powerful as CoQ10 is, there's one critical thing it fails to do: it can't create new mitochondria to replace the ones you lost.

And that's bad news for Americans all over the country. The loss of cellular energy is a problem for the memory concerns people face as they get older.

"We had no way of replacing lost mitochondria until a recent discovery changed everything," says Dr. Al Sears, founder and medical director of the Sears Institute for Anti-Aging Medicine in Palm Beach, Florida. "Researchers discovered the only nutrient known to modern science that has the power to trigger the growth of new mitochondria."

Why Taking CoQ10 is Not Enough

Dr. Sears explains, "This new discovery is so powerful, it can multiply your mitochondria by 55 percent in just a few weeks. That's the equivalent of restoring decades of lost brain power."

This exciting nutrient — called PQQ (*pyrroloquinoline quinone*) — is the driving force behind a revolution in aging. When paired with CoQ10, this dynamic duo has the power to reverse the age-related memory losses you may have thought were beyond your control.

Dr. Sears pioneered a new formula — called **Ultra Accel II** — that combines both CoQ10 and PQQ to support maximum cellular energy and the normal growth of new mitochondria. **Ultra Accel II** is the first of its kind to address both problems and is already creating huge demand.

Over 47 million doses have been shipped to men and women across the country and sales continue to climb for this much sought-after brain fuel. In fact, demand has been so overwhelming that inventories repeatedly sell out. But a closer look at **Ultra Accel II** reveals there are good reasons why sales are booming.

Science Confirms the Many Benefits of PQQ

The medical journal *Biochemical Pharmacology* reports that PQQ is up to 5,000 times more efficient in sustaining energy production than common antioxidants. With the ability to keep every cell in your body operating at full strength, **Ultra Accel II** delivers more than just added brain power and a faster memory.

People feel more energetic, more alert, and don't need naps in the afternoon. The boost in cellular energy generates more power to your heart, lungs, muscles, and more.

"With the PQQ in Ultra Accel, I have energy I never thought possible at my age," says Colleen R., one of Dr. Sears's patients. "I'm in my 70s but feel 40 again. I think clearly, move with real energy and sleep like a baby."

The response has been overwhelmingly positive, and Dr. Sears receives countless emails from his patients and readers. "My patients tell me they feel better than they have in years. This is ideal for people who are feeling old and run down, or for those who feel more forgetful. It surprises many that you can add healthy and productive years to your life simply by taking **Ultra Accel II** every day."

You may have seen Dr. Sears on television or read one of his 12 best-selling books. Or you may have seen him speak at the 2016 WPBF 25 Health and Wellness Festival in South Florida, featuring Dr. Oz and special guest Suzanne Somers. Thousands of people attended Dr. Sears's lecture on anti-aging breakthroughs and waited in line for hours during his book signing at the event.

Will Ultra Accel II Multiply Your Energy?

Ultra Accel II is turning everything we thought we knew about youthful energy on its head. Especially for people over age 50. In less than 30 seconds every morning, you can harness the power of this breakthrough discovery to restore peak energy and your "spark for life."

So, if you've noticed less energy as you've gotten older, and you want an easy way to reclaim your youthful edge, this new opportunity will feel like blessed relief.

The secret is the "energy multiplying" molecule that activates a dormant gene in your body that declines with age, which then instructs your cells to pump out fresh energy from the inside-out. This growth of new "energy factories" in your cells is



MEMORY-BUILDING SENSATION: Top doctors are now recommending new **Ultra Accel II** because it restores decades of lost brain power without a doctor's visit.

called mitochondrial biogenesis.

Instead of falling victim to that afternoon slump, you enjoy sharp-as-a-tack focus, memory, and concentration from sunup to sundown. And you get more done in a day than most do in a week. Regardless of how exhausting the world is now.

Dr. Sears reports, "The most rewarding aspect of practicing medicine is watching my patients get the joy back in their lives. **Ultra Accel II** sends a wake-up call to every cell in their bodies... And they actually feel young again."

And his patients agree. "I noticed a difference within a few days," says Jerry from Ft. Pierce, Florida. "My endurance has almost doubled, and I feel it mentally, too. There's a clarity and sense of well-being in my life that I've never experienced before."

How To Get Ultra Accel II

This is the official nationwide release of **Ultra Accel II** in the United States. And so, the company is offering a special discount supply to anyone who calls during the official launch.

An Order Hotline has been set up for local readers to call. This gives everyone an equal chance to try **Ultra Accel II**. And your order is backed up by a no-hassle, 90-day money back guarantee. No questions asked.

Starting at 7:00 AM today, the discount offer will be available for a limited time only. All you have to do is call TOLL FREE **1-800-830-5038** right now and use promo code **FRAUA1023** to secure your own supply.

Important: Due to **Ultra Accel II** recent media exposure, phone lines are often busy. If you call and do not immediately get through, please be patient and call back.

Active-Duty Suicide Rate Increases

The Department of Defense has recently reported that suicide rates among active-duty military personnel have increased 25% in the first quarter of 2023 compared to the same period last year. The suicide rate data was revealed in the recent quarterly report by the Defense Suicide Prevention Office, which found the total number of active-duty deaths suspected or confirmed to be suicides was recorded at 94, up from 75 during the first quarter of 2022.

The Army suffered the most significant surge in suicide deaths, with an increase from 37 to 49. The Marine Corps saw an increase from eight to 14. The Air Force had one more suicide compared to the first quarter of 2022, and there was no change in the suicide rates within either the Navy or the Space Force. The Pentagon's data shows a rising trend in active-duty military suicides over the past seven years, including a pronounced spike in 2020 with the onset of the coronavirus pandemic. The DOD's

comprehensive yearly study on military suicides, set to analyze the data from 2022, is due for release this month. According to the Pentagon, there is still a gradual, increasing trend in suicide rates among active-duty military personnel over a 10-year period.

Service members and veterans having thoughts of suicide can reach out to the Veterans Crisis Line by dialing 988 and pressing 1, texting 838255, or visiting [VeteransCrisisLine.net](https://www.VeteransCrisisLine.net).



Graphic courtesy of the DOD.

Hawaii Water Contamination Update

Military Times has reported that more than 1,000 military family members and civilians affected by fuel-contaminated drinking water in Hawaii have recently filed administrative claims against the government under the Federal Tort Claims Act. These claims seek monetary compensation for illnesses that claimants argue are related to their fuel exposure, as well as for possible lifelong medical monitoring. The families allege that the Navy was aware that jet fuel and other contaminants from the Red Hill Bulk Fuel Storage Facility had been released into their drinking water in both May and November of 2021, but failed to immediately notify them of the leaks.

Kristina Baehr, whose law firm Just Well Law is one of three representing nearly 3,000 of the people affected by the contaminated water, told Military Times that in total nearly 1,500 administrative claims have been filed against the Navy. She added that none of the administrative claims have been granted thus far, and if the latest batch are denied, the claimants will then be able to sue the government as part of the pending federal lawsuit in Honolulu.

As the FRA first reported in the Jan. 14, 2022, issue of NewsBytes, more than 9,000 military families in Hawaii were affected in November 2021 after jet fuel

from underground storage tanks at the Red Hill Bulk Fuel Storage Facility leaked into a well that supplied water to their on-base homes. According to reporting by Military Times, some residents say they had unexplained vomiting, rashes, abdominal pain, memory loss, eye irritation and oral problems prior to noticing unusual odors and an oily film in their water. Navy officials initially told residents that the water was safe to drink after preliminary testing on Nov. 28, 2021, indicated no contamination. However, more extensive testing on samples sent to the U.S. mainland did find fuel in the water on Dec. 3, 2021.

In response to this incident, the FY2023 NDAA required the DOD to defuel Red Hill Bulk Fuel Storage Facility by a deadline approved by the state of Hawaii.



Kristina Baehr, founder of Just Well Law.
Photo courtesy of Just Well Law.

New Biography by Chadwick Moore “*TUCKER*”

He was the most **powerful conservative voice in America.**

And then, in a moment, **he was gone.**

At least from his perch at Fox News.

Now bestselling author Chadwick Moore reveals what really happened to Tucker Carlson in his new book, ***TUCKER***.

Tucker Carlson has endorsed ***TUCKER*** — and Newsmax will be among the first to have copies.

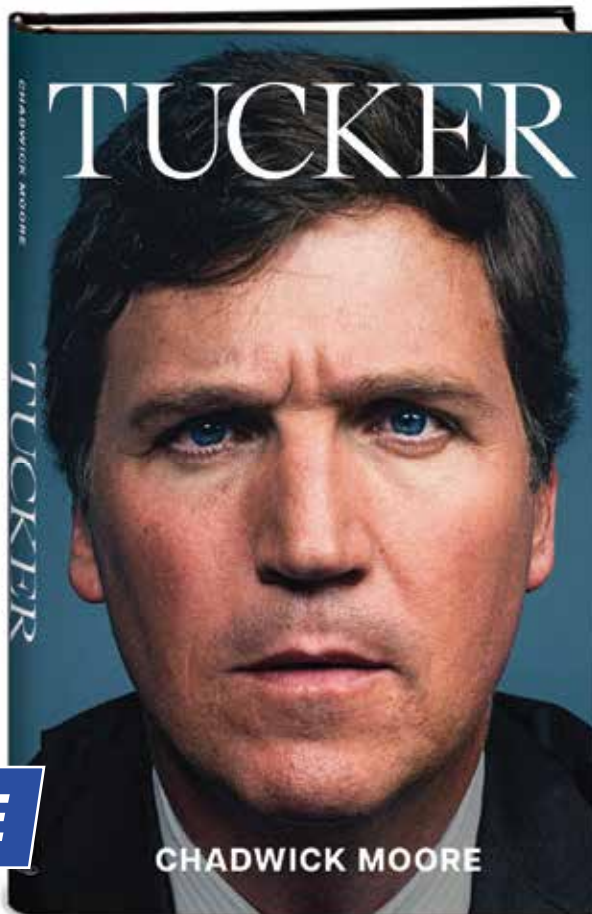
For millions of Americans, Tucker Carlson was long the only major media voice providing a strong counter-narrative to establishment Washington and the mainstream press.

He spoke out on the issues few would dare talk about: COVID-19 vaccines, Jan. 6, critical race theory, the new trans agenda, the Ukraine war, even UFOs, among many more.

EXCLUSIVE

His ratings — the highest in cable news history — spoke for themselves.

Tucker Carlson granted author Chadwick Moore unprecedented access to his professional and personal life.



Now Moore reveals the shocking details of Carlson's departure from Fox — as Fox continues to refuse to explain why their No. 1 host was sacked.

Based on hundreds of interviews with Carlson, his family, colleagues, acquaintances, and enemies, ***TUCKER*** offers an inside look into one of the most beloved — and polarizing — media figures of our time.

Who is Tucker Carlson off camera?

How did his upbringing contribute to who he is today?

What motivates the man who has been (and will surely reemerge as) the most influential and, in the establishment's eyes, the most dangerous voice in America?

And what is his next big move?

Some say he will be back on TV . . . others say his podcast on Twitter will grow into a media empire.

There has even been buzz Tucker may run for president.

This is one of the most anticipated biographies of the year. Pull back the curtain and get to know the real Tucker Carlson.

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PDBR Review of Disability Claims Continues



Graphic courtesy of the U.S. Air Force.

Applications are still being accepted by the Physical Disability Board of Review, which was created by an FRA-supported provision in the FY2008 National Defense Authorization Act. The board reassesses the accuracy and fairness of combined disability ratings of 20% or less for service members who were medically separated, rather than medically retired, because of medical conditions between Sept. 11, 2001, and Dec. 31, 2009.

Eligible veterans can request a board review by submitting a DD Form 294, which can be found at www.esd.whs.mil/Directives/forms/dd0001_0499/DD294.

Gold Star Families Talk About Troop Withdrawal From Afghanistan

Rep. Darrell Issa (Calif.) convened a public forum on Aug. 7 to receive testimony from the gold star families of the 13 U.S. service members who were killed in Afghanistan on Aug. 26, 2021.

The 13 service members included 11 Marines, one Navy corpsman and one Army

soldier. For the first time, these family members shared their stories with the public, including their searches for truth and closure after the chaotic withdrawal that cost their loved ones their lives.



Rep. Darrell Issa. Official portrait courtesy of House Creative Services.

TRICARE Billing Contact Information



Many naval hospitals include a health benefits office, such as this one at Naval Hospital Pensacola, where beneficiaries can ask questions concerning TRICARE costs and copays. Photo by Petty Officer 1st Class James Stenberg.

Who should you contact when you have a TRICARE billing question? It depends on whether the bill is for medical, dental or pharmacy services.

After you visit a doctor, dentist or pharmacy, you will get a medical, dental or prescription drug explanation of benefits, respectively. An EOB is not a bill. It's an itemized statement

that shows how TRICARE paid on your claim and what you owe your provider, if anything. If you get a bill from a provider, check your EOB to see if you owe the provider.

If you still have questions after you review your explanation of benefits or you don't have an EOB for the bill you received, you can call your TRICARE contractor at the following numbers:

- East Region Contractor (Humana Military): 800-444-5445.
- West Region Contractor (Health Net Federal Services, LLC): 844-866-9378.
- TRICARE Dental Program (United Concordia): 844-653-4061 (CONUS), 844-653-4060 (OCONUS toll-free) or 717-888-7400 (OCONUS toll).
- TRICARE For Life Contractor (Wisconsin Physicians Service): 1-866-773-0404.
- TRICARE Overseas Program Contractor (International SOS): Country-specific toll-free numbers can be found at www.tricare-overseas.com/contact-us.
- Pharmacy Contractor (Express Scripts): 877-363-1303 (CONUS) or 877-363-1303 (OCONUS toll-free). **FRA**

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FEATURE



A Return to the Battlefield

The Best Defense Foundation Provides Closure and Honor to WWII Veterans

By Dawn Klavon

At 97, Hemet, California, resident Bill Becker was being treated like a rock star. Though he'd never actually been in the French village of Sainte-Mère-Église, he had flown over it 79 years earlier during the D-Day invasion of Normandy as part of his B-24 squadron's "Carpetbagger" missions. His job had been to support the Maquis, members of the French resistance in German-occupied France during World War II. Sainte-Mère-Église was the first French town liberated by Allied forces back then, and here he was all these years later, with other American veterans, at the town's D-Day anniversary festivities.

"They are treated like absolute celebrities," said Amanda Thompson, executive director of the Best Defense Foundation, a veteran-focused nonprofit organization. "When the people see our buses roll through with these veterans, it's like the Beatles are coming — people are falling all over themselves to shake their hands and say thank you."

This past June, in honor of the 79th anniversary

of the D-Day invasions, San Diego area-based BDF took 43 veterans — 42 men and one woman — back to Normandy, France, where they were greeted by thousands of grateful people and honored for their service. The average age of these World War II veterans who returned to Normandy: 101.

"The French just adored these heroes!" said Eric Fleming, a retired Marine Corps major from Oceanside, California, who is a BDF volunteer. "I call them our Greatest Generation — they certainly are."

The veterans visited a nearby school and hundreds of children were cheering for the heroes, Fleming said. At one point, the veterans broke into groups and each visited a classroom to answer insightful questions from 15 to 20 students. Fleming recalled posing a question to the students: "How is it that you all know so much about history and the veterans?"

"One young man raised his hand, very matter of fact," Fleming said. "He just said, 'Because we live in Normandy — if it were not for these men, we would not be living free.'"

Bill Becker, who served as a sergeant with B-24 "Carpetbagger" unit in WWII, poses with retired Marine Corps Maj. Eric Fleming, during a Best Defense Foundation trip to Normandy, France, June 2023. Photo courtesy of the Best Defense Foundation.



World War II veterans returned to the deck of the *USS MISSOURI* (BB-63) with the Best Defense Foundation in December of 2021 for the 80th anniversary of the attack on Pearl Harbor. Photo courtesy of the Best Defense Foundation.

Taking Vets Back

The Best Defense Foundation aims to provide any WWII veteran who is interested an opportunity to return to his battlefield for a measure of closure or well-deserved recognition. Founded in 2018 by former NFL linebacker Donnie Edwards, the charitable organization has taken veterans to Normandy, Pearl Harbor, the Netherlands, Germany, Belgium, Iwo Jima, Guam, Saipan and Tinian — all for free.

“I first started taking veterans back to the battlefield in 2006,” Edwards said. “It was a simple conversation with some veterans about returning to Normandy — not having the means to do it. I said, ‘I will help you do it, make it happen.’ I didn’t know anything and just connected with some people out there, and the rest is history.”

Since then, Edwards has taken hundreds of veterans back to battlefields all over Europe and Asia, logging over a million miles. He said that many

World War II veterans have bottled up their military experiences for decades, and once they go back to the battlefields, it all spills out.

“You see these weights just fall off their back because it’s something they’ve held onto for a lot of years and never talked about,” Edwards said. “If they want an opportunity to go back to the battlefield, we’re doing everything we can to make it perfect for them.”

BDF also provides classroom education programs, connecting veterans with students either in person or online in order to preserve history. Additionally, the organization has recorded more than 2,000 hours of oral history, as well as produced a series of videos about the veterans affiliated with the group.

The Best Defense Foundation also offers a program to newly transitioned special forces soldiers and sailors leaving the military, pairing them up at a Utah retreat with NFL players leaving football. All the programs aim to serve veterans while honoring



Kathryn Edwards (L), co-founder of the Best Defense Foundation, gathers with several veterans during a Best Defense Foundation trip to Pearl Harbor, Hawaii, in December 2021. Photo courtesy of the Best Defense Foundation.

and preserving their sacrifices for future generations to appreciate.

Volunteers Play a Major Role

Jeff Rease is a professional photographer who volunteers with BDF and has traveled with the organization, seeing the impact on veterans firsthand.

“I have been able to share moments with some veterans who have made their first visit back to some of the battlefields where they fought,” Rease said. “Those can be very emotional times, such as when they have seen an old friend’s grave at the American Cemetery in Normandy, or the names of their Jewish family engraved on a wall honoring the Holocaust victims, or stood on a calm and quiet Omaha Beach so many years after seeing it in horrifying and chaotic circumstances.”

Rease said volunteers and veterans also share special moments on the trips late at night or at a

meal, singing and having a beer like they are 20 years old again.

A skilled medical team of doctors, nurses and EMT volunteers prepare for months in advance to make the trips possible for aging veterans, training volunteers and getting ready to travel with the group. Every need is covered for each veteran, including help with medications, wheelchairs, walkers, oxygen tanks and more.

“Thank you, Donnie. ... You’ve given me so much, this is the highlight of my life,” said Harry “Pete” Shaw, a member of the 283rd Field Artillery Battalion, after returning to Normandy in 2019. BDF’s website posts heartwarming quotes such as this, as well as videos of veterans who have gone through the program.

Connecting With the Next Generation

The Best Defense Foundation is dedicated to reaching the next generation with the stories of



In 2021, the Best Defense Foundation took a group of six World War II veterans to Berlin, by the Brandenburg Gate in Berlin, Germany, which has been completely restored since it sustained severe damage during WWII bombings. For some, this was their first trip back in more than 75 years. Photo courtesy of the Best Defense Foundation.

World War II veterans. As such, seven college-age students were selected to accompany the veterans last June to Normandy. Alicia Callahan, a graduate student from Washington, was one of the students who attended.

“Coming from a history background, I’m so blessed that I got to be there with them,” she said. “A couple of [the veterans] have adopted me as their granddaughter.”

Though she does not come from a military background, Callahan was drawn to the veterans and their bravery, and she’s committed to keeping their stories alive with her own generation.

“When I talk about those personal stories of those men, and really make war seem so much more human, then [my peers] really seem to care and get interested in what I have to say,” Callahan said. “I think it really is just about changing how we share history with this generation. We have to work fast, because the veterans of World War II are not going to be around forever;

we need to preserve those stories to make sure that we never forget what they did for generations to come.”

Building Relationships

Nicola Wales-Wong from Denver, Colorado, volunteers with BDF and says the organization’s connection with veterans doesn’t end on the battlefields. Volunteers actually reach out to veterans regularly before trips to establish relationships and follow up after the trips to maintain them.

“Especially after programs, I think there’s this high of being around everybody and being so excited to be together and once we’re done, some of these veterans live alone and so they feel very lonely afterwards,” said Wales-Wong. “There’s this sudden stop. We continue to stay in contact with them so they don’t get lonely.”

Some volunteers even use their own money to fly to visit veterans as well.

“I’m actually going to Maryland in a couple weeks to go visit some of our veterans that live in the

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.

This includes common foodstuffs, such as kava,



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

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 **1-800-304-2549**. “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 **1-800-304-2549** 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: **FRAMB1023** when you call.



Former Army Air Force 1st Lt. Robert Naum visits Berlin in 2021 as part of the Best Defense Foundation's Battlefield Return program. Photo courtesy of the Best Defense Foundation.

Maryland, D.C. [and] Virginia area, just because," Wales-Wong said.

BDF also connects veterans with each other after trips so they can keep in touch. Being with fellow veterans from the same era of service makes them feel young again, offering a unique camaraderie. This is one of a multitude of benefits experienced by veterans who participate in Best Defense Foundation events, according to BDF Executive Director Amanda Thompson. Other benefits include the extraordinary appreciation and honor exhibited to the veterans. And the fact that the entire experience is free of charge for all veterans is a bonus.

"They've already paid," Thompson said, referring to their military duty.

Looking to the Future

BDF is currently planning its next Normandy trip for the 80th anniversary of the D-Day invasion in

June of 2024. The organization is recruiting both veterans and volunteers interested in participating. Delta Air Lines and Michelin will both continue to sponsor the event. No family members are permitted to attend the trips; they are only for the veterans.

And so the work of the Best Defense Foundation continues, serving veterans and returning them to their battlefields one final time. The experience is a treasure, both to the veterans and to the volunteers accompanying them.

"Standing on the beaches of Normandy with a veteran who was there 79 years prior," said Wales-Wong, "and here I am standing next to one of them and just taking in that moment with them — it just gives me goose bumps talking about it right now. That kind of stuff is just priceless." **FRA**

For more information about the Best Defense Foundation, go to bestdefensefoundation.org, call 858-367-0079 or email info@bdf.org.

Something worth protecting



MilicarePlus® TRICARE Supplement Insurance Plans

FRA provides valuable coverages at economic rates with the MilicarePlus TRICARE Supplement Insurance Plans. These supplemental insurance plans, available to both active and retired members, can help to reduce unexpected medical costs by covering the cost-shares for doctor visits, hospital stays and prescription drugs. Excess charges up to 15% above the TRICARE-allowed amount may also be covered, once any applicable TRICARE or MilicarePlus deductibles have been met.



Learn more about FRA MilicarePlus TRICARE Supplement Insurance Plans.
Visit **www.frainsure.com** or call **1-800-424-1120**.

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Rear Adm. Bonnie Burnham Potter was the first female physician in the Navy to be selected for flag rank. She served as the commanding officer of the National Naval Medical Center at Bethesda, Maryland, as chief of the Navy Medical Corps. Photo taken by Richard Oasen in 1997, obtained from the National Archives Catalog.

Rear Admiral Bonnie B. Potter, M.D.

A Career of Care, Commitment and Leadership

By Ann Norvell Gray

If Bonnie Burnham Potter's life story had a soundtrack, it would probably be punctuated by the sound of glass ceilings shattering. She was born in the spring of 1947, and is a native of Piedmont, California. Piedmont is a little separately incorporated city tucked up against the lovely foothills east of San Francisco, and completely surrounded by the city of Oakland. Little did young Bonnie know that in 1997 her abiding commitment as she rose through the ranks of the United States Navy medical services would be rewarded by a promotion to rear admiral, and she would become the first female physician to be promoted to flag rank.

Choosing Navy Medicine

Because she loved animals, Potter began her higher education with an undergraduate degree in animal sciences, training in medical technology, and then pursued graduate work in animal physiology, all at the University of California, Davis. Her father was himself a Navy veteran of WWII and a doctor, and Potter had always been attracted to the possibility of going to sea herself. To her considerable disappointment, she learned that at the time, women could not serve on ships at sea at all. So she thought, Okay, now what can I do with this?

Because of her desire to serve, the sensible choice was to pursue medicine. Toward that end, she saw clearly that

the Navy's scholarship program would remove the need to work while handling a demanding curriculum. It would also allow her to graduate free of student debt and get right to work as she fulfilled her two-year commitment to the Navy.

In the early 1970s, the rising national feminist movement was ushering in a new day for women seeking both freedom from stereotypical restrictions and access to real paths to serious accomplishment. Potter was aware of the policy changes in the U.S. Navy that had been enacted for women and for people of color by the forward-looking Adm. Elmo Zumwalt before his retirement in 1974. Those changes gave her an educated optimism that her preparation would not be wasted.

Potter enrolled in the Saint Louis University School of Medicine and received her M.D. in 1975. Then Potter completed her internship and residency in internal medicine at Oak Knoll Naval Hospital in Oakland, where she was chief resident from 1978 to 1979. Meanwhile, the ineligibility of women to go to sea on service ships was eliminated in 1978, and the newly minted Navy lieutenant and physician was ready to go.

A Career of Leadership

Potter loves to learn, to understand new challenges thoroughly, and to devise solutions that are both effective



Sailors man the rails as Military Sealift Command hospital ship *USNS COMFORT* (T-AH-20) pulls up pierside at Naval Station Norfolk. *COMFORT* was wrapping up a four-month humanitarian deployment to Latin America and the Caribbean in which it provided medical treatment in 12 countries. Photo by Petty Officer 1st Class Lolita Lewis.

and efficient. When she is interviewed about her career, she is often quizzed about her firsts as a female naval officer. The list of her leadership achievements and positions is long and widely reported, and includes being the first female physician to become a flag officer and the first woman to serve as chief of the Medical Corps, both of which she attained in 1997. Two years later, she became the first female physician to put on a second star as a rear admiral (upper half). Throughout her 30-year career, she rose to positions of responsibility as a teacher, a physician and an executive officer, tending to the needs of Navy personnel and many others around the world.

In April of 2020, Potter was invited to the St. Francis Yacht Club in San Francisco to present a program to one of their regular Wednesday Yachting Luncheons. The topic of the day was her encyclopedic knowledge of the Navy's two massive hospital ships:

USNS COMFORT (T-AH-20), based out of Norfolk, Virginia, and *USNS MERCY* (T-AH-19), based out of San Diego. The yacht club's talks are kept as YouTube videos on their website. Because the pandemic shutdown was then in full force, Potter's presentation was given remotely, which gives the video a nice, intimate conversational tone. Shipmates may find it interesting to spend the hour watching it at www.youtube.com/watch?v=Tvgtq-vg8cw.

"In 1989," she says, "I became the chief of medicine at Bethesda Naval Hospital and ran a residency training program, and my augmentation assignment was as head of medical services on the *USNS COMFORT*, ... [for which] I became a certified life raft commander."

She then gives a vivid description of what these ships can do, supported by detailed lists and photographs illustrating the size and sophistication of



Sailors man the rails aboard the hospital ship *USNS MERCY* (T-AH-19) as they arrive at Joint Base Pearl Harbor-Hickam, Hawaii, Sept. 2, 2012. *MERCY* participated in Pacific Partnership 2012, the annual deployment of forces designed to strengthen the ability of the U.S. and its allies to provide humanitarian, medical, dental and engineering assistance to nations of the Pacific. Photo by Mass Communication Specialist 3rd Class Michael Feddersen.

these enormous floating hospitals. The focused nature of her leadership is evident in her descriptions of the kinds of additional training required for the ship's medical personnel to equip them to handle all sorts of tasks and react to things that would never happen in a land-based hospital. Listening to her mastery of this complex subject is mesmerizing.

Providing Support During the Gulf War

In the summer of 1990, *USNS COMFORT* had to be deployed in a hurry to support the actions in Desert Shield and Desert Storm, and also needed to be equipped to handle casualties in case Saddam Hussein used chemical weapons or anthrax. The task for Potter and her team, however, went far beyond simply getting the ship out to sea.

"The *COMFORT* had never been deployed, and so the hospital had not been set up," Potter explains.

"Everything was still in boxes except for the equipment that required preventative maintenance, and we had no policies and procedures of any kind written."

Mercifully, during those eight months there were far fewer casualties than expected. The *USNS COMFORT*'s crew had occasional liberty on the coast of Bahrain, as well as some fun aboard the ship. Their improvised Christmas had a Santa Claus; a Mardi Gras celebration involved silly costumes and masks. The crew played a lot of cards during their downtime. Potter doesn't play cards much, so she taught people to tie fishing flies instead.

The flight deck was sometimes turned into a "steel beach" for relaxing and sunbathing. It wasn't until after Desert Storm that women could be on combatant ships, and at one point, the carrier



The Military Sealift Command hospital ship *USNS COMFORT* (T-AH-20) provides medical relief to New York City on April 16, 2020. *COMFORT* worked with the New York State Jacob Javits Medical Station as an integrated system to reduce overcrowding at city hospitals as the number of COVID-19 cases surged. Photo by Mass Communication Specialist 1st Class Scott Bigley.

INDEPENDENCE pulled alongside *USNS COMFORT*. In a photo of the *INDEPENDENCE* during this rendezvous, Potter points out, “You can see all the sailors waving and hooting and hollering because we were having a steel beach day and we had a lot of our nurses laying out on the flight deck in their bathing suits.”

In the final 15 minutes of Potter’s presentation, the club’s host Ron Young asks her a direct question about how she broke so many layers of the glass ceiling. But clearly, what she is most interested in talking about is the increasing sophistication of the Navy medical services’ capabilities, which she witnessed in her 30 years not only in well-known hospitals like the National Naval Medical Center in Bethesda, Maryland, but also all over the sea services. She then delivers a fascinating history of the rapid improvement in opportunities for women in the Navy.

Providing Relief in the Wake of Disaster

In what Potter describes as a series of watershed moments, the *USNS MERCY* went to Southeast Asia to provide relief following the Indian Ocean tsunami of 2004 caused by a 9.1 magnitude earthquake, and *COMFORT* deployed to the U.S.’s Gulf Coast in 2005 to provide care to nearly 1,500 patients outside New Orleans after hurricanes Katrina and Rita. When COVID-19 happened, these ships took the pressure off some of the overwhelmed hospitals on the U.S.’s coasts by taking patients who were not affected by the virus, and eventually established a “red zone” on each ship to provide safe intensive care for people already aboard who had become infected. It became clear how important these ships could be in providing first-rate disaster relief all over the world and in training multinational navies in all the Navy’s techniques for effective response, while also keeping the skills of the troops sharp and the equipment shipshape.



Cmdr. Andrew Kaplan (L), a cardiac electrophysiologist from Phoenix, and Hospital Corpsman 1st Class Amelia Ibrahim (R), a surgical technologist from West Palm Beach, Florida, suture a patient aboard the hospital ship *USNS MERCY* (T-AH-8-19) on April 29, 2020. *MERCY* was deployed to Los Angeles in support of the nation's COVID-19 response efforts, and served as a referral hospital for non-COVID-19 patients being admitted to shore-based hospitals. Photo by Mass Communication Specialist 3rd Class Jake Greenberg.

As fleet surgeon of the U.S. Atlantic Fleet, Potter oversaw *COMFORT*'s deployment to New York City following 9/11 to provide medical support for those injured in the attack. When the towers came down, however, it became mostly a recovery effort, with the *COMFORT* primarily supporting ground zero relief workers who needed meals, housing and medical care.

"We took care of a lot of people who needed respiratory care," she says, "and also a lot of the dogs who got hurt working in the rubble."

Then in 2003, 30 years after she began by thinking she would spend two years in the Navy to repay her scholarship to medical school, Rear Adm. Bonnie Burnham Potter retired.

An Active Retirement

Potter and her husband went home to Auburn, California, back to the lovely foothills of her youth and to her love for animals. The couple traded their

peripatetic lives of serious international responsibility and constant change for a modest agrarian life. There, on their Fair Winds Alpacas farm, they raise Huacaya alpacas, with their long, graceful necks; their crimped, fluffy fleece; and their sweet, alert faces. Bonnie the civilian is active in the membership organization for California's alpaca farmers, and now dedicates her instincts for service to caring for these utterly adorable creatures.

Going from ship to farm was not the end of her commitment to service, and she continues to pay attention, to make herself available to teach, and to remain actively involved in support for the Navy League. She is also supportive of the U.S. Naval Sea Cadet Corps, teaching a Redwood City, California, unit in 2018 about growing continuously as a leader and seeking opportunities without a fear of failure. In a photograph of her with one of her lovely critters, she looks relaxed, at home, and very happy. **FRA**



MEMBERSHIP APPLICATION

Membership is open to all current and former enlisted sea service (USN, USMC, USCG) personnel.

Member benefits include:

- A legislative team fighting for your pay and benefits on Capitol Hill
- Use of the Action Center at www.fra.org to share your opinions directly with Congress
- Eligibility for you and your family to apply for the FRA education scholarships
- Access to expert staff to answer your legislative questions
- Representation on disability or other VA claims
- Discounts on products and services
- Camaraderie with other service members

Your dues include a subscription to the association magazine. *FRAtoday* is your most reliable source of association information. Topics covered are: military pay, health care, and benefits. Some great association information and items of interest to you and your family are included.

In addition to the magazine, please choose to receive any or all of the following member benefits:

- ☐ **NewsBytes:** the weekly email newsletter update of legislative and association activities
- ☐ **Personal Affairs:** a booklet to assist in organizing your most important documents

☐ I certify that I took the Oath of Enlistment and meet the FRA eligibility requirements of being a current or former enlisted member of the Navy, Marine Corps or Coast Guard.

Service: ☐ USN ☐ USMC ☐ USCG

Status: ☐ Active ☐ Reserve ☐ Retired ☐ Veteran

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☐ Closest Branch ☐ Member-at-Large

CITY

☐ Branch # ☐ Centennial Branch

STATE

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SPONSOR'S NAME & MEMBER ID#

Are you a previous FRA member?

EMAIL ADDRESS

☐ No ☐ Yes, previous member#

MEMBERSHIP OPTIONS

☐ 1 Year / \$40.00

☐ **2 Years / \$64.00 Centennial Special Offer**
(for New Members to FRA - \$24 first year + \$40 annual dues)

☐ 2 Years / \$75.00 (for renewing or reinstating FRA members)

☐ 5 Years / \$150.00 (\$20 Savings)

☐ Life Membership \$

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SIGNATURE (REQUIRED)

DATE

Age Amount

Active Duty.....	\$400
Ages 40 and younger...	\$450
Ages 41 to 50.....	\$425
Ages 51 to 60.....	\$390
Ages 61 to 70.....	\$340
Ages 71 to 80.....	\$260
Ages 81 to 99.....	\$200
Ages 100 and older.....	FREE

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Celebrating Our Centennial



Christina
Hitchcock

Dear Shipmates,

As we prepare to celebrate our centennial in 2024, we are planning to start the formal program of events on Nov. 11, 2023. Our centennial campaign, including fundraising and membership programs, will be the dominant theme for activities in the branches, at national HQ, and in our virtual and at-large presence around the world. The campaign will reach its formal conclusion when we host the National Veterans Day Observance at Arlington National Cemetery in November 2024. The 2024 FRA National Convention will be in Annapolis, Maryland, during that same time.

New Recruitment Campaign

We've launched a two-year membership recruitment campaign centered around the centennial. New members are eligible to join the FRA with discounted first-year dues of just \$24 and second-year dues at our current rate of \$40. Payment is required for both years upfront. (The \$24 for the first year is in recognition of our founding year of 1924.) This will give new members the opportunity to participate in national and branch events and receive information about programs from national HQ throughout the centennial celebration. Current FRA members who sign up new members are eligible for recruitment awards through our Calling All Hands program and will receive a special Centennial Pin. We will share more details about this later, but rest assured that anyone eligible to receive the award will do so automatically.

There is a revised membership application available on the FRA website. A copy of it is shown on page 34; it includes the specific option to select the new two-year membership



price. Please either point prospective members to the website to apply or print copies of the application to keep with you as you are out and about. The QR code on the form will always take people to the website for the latest version of the form in case we make any other minor changes along the way.

We are also establishing a ceremonial Centennial Branch 1924 for members and branches who want to help support the FRA's centennial activities. Stay tuned for more information.

We understand there will be a lot of activity to keep track of during the centennial. Don't hesitate to reach out to Member Services or your local branch officers if you need help. We look forward to welcoming all your new recruits to our ranks and celebrating with them as we recognize our first century and look forward to our second.

First-time members may join the FRA in several ways: by applying online at www.fra.org/join; by calling Member Services at 703-683-1400, ext. 1; or by printing the membership application off of the website and turning it in at a local branch or mailing it directly to FRA HQ. **FRA**

Yours in Loyalty, Protection and Service,
Christina Hitchcock, Director of
Membership Development

Christina is the FRA's director of membership development.



FLEET RESERVE ASSOCIATION

2023-2024 AMERICANISM ESSAY CONTEST

“What Memorial Day Means to Me”



Eligibility: Students, grades 7 through 12

Deadline: December 1, 2023

Requirements: 350 words or less about “What Memorial Day means to me.”

Website: www.fra.org/essay

For information about the contest, contact:

School Counselor: _____

FRA Essay Chairman: _____

FRA Branch: _____

Telephone: _____

**Grand Prize
\$1,500**

**18 National
Awards and
Regional /
Local Prizes**

Planning TRICARE Coverage for Your Later Years

As you plan for your future, you may be wondering what TRICARE will cover as you age and need new types of care. Here are some details about what TRICARE does and does not cover to help you make informed decisions.

Retirement and Nursing Homes, Assisted Living, and Skilled Nursing Facilities

Assisted living is a housing arrangement where people can live independently but can find help with tasks and have some services provided for them. These services may include meals, medication administration, personal care, housekeeping, medical services, recreational activities and more. TRICARE doesn't cover assisted living facility care or routine personal care associated with assisted living.

TRICARE similarly does not cover retirement homes or nursing homes.

Skilled nursing facilities, however, are covered under TRICARE for those requiring such care. These facilities provide a high level of medical care that includes nursing, rehabilitation, and other care, including medications. Skilled nursing facilities are not nursing homes or intermediate facilities.

You may qualify if you are treated in a hospital for at least three consecutive days, not including the day of discharge, and you enter the skilled nursing facility within 30 days of the hospital discharge.

There is no limit on the number of days covered as long as the care is medically necessary. Being medically necessary means the care is appropriate, reasonable and adequate for your condition.

You need a pre-authorization for this care to be covered. If you're a TRICARE For Life beneficiary, you will need a pre-authorization beginning on Day 101.

Covered skilled nursing services include:

- A semiprivate room.
- Regular nursing services.
- Meals, including special diets.
- Physical, occupational and speech therapy.
- Drugs provided by the facility.
- Medical supplies and appliances.

Skilled nursing services are covered only in the United States, District of Columbia and U.S. territories.

Long-Term Care

Long-term care is often used as an umbrella phrase to refer to all kinds of assistance to aging, elderly or disabled people, whether that care is given in a patient's home or in a nursing home. This is an understandable, and common, mistake.

Long-term care includes a wide range of support services for patients with a degenerative condition, prolonged illness or cognitive disorder. Also known as "custodial care," long-term care primarily involves assistance with daily living activities — such as walking, personal hygiene and dressing — or supervision of someone who is cognitively impaired.

TRICARE doesn't cover long-term care. You can discuss exceptions or partial exceptions to the no-coverage guidance with your regional contractor (see Page 18 of this issue) or case manager, if one has been assigned.

You may qualify to purchase long-term care insurance through commercial insurance programs or through the Federal Long Term Care Insurance Program, or FLTCIP. Eligible beneficiaries include active-duty and National Guard members activated for more than 30 days, retired uniformed service members, and members of the Selected Reserve.

Eligibility and enrollment requirements are complex, and not everyone who applies for this insurance will be approved for it. For complete details, please visit the FLTCIP website at www.opm.gov/healthcare-insurance/long-term-care.

Home Health Care

TRICARE covers:

- Part-time and intermittent skilled nursing care.
- Home health aide services.
- Physical, speech and occupational therapy.
- Medical social services.

You must get a pre-authorization for home health care, and the care must be provided by a participating home health agency. You may be charged separately for durable medical equipment, prosthetics and specific drugs.

The services covered under TRICARE are the same as those covered by Medicare. If you need medically necessary home health care beyond these services, see the

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Extended Care Health Option (ECHO) Home Health Care program at tricare.mil/Plans/SpecialPrograms/ECHO/EHHC.

Hospice Care

Hospice is a program of care and support for if you're terminally ill. The focus is on comfort, not on curing an illness. Hospice care helps manage your pain and symptoms, while helping you live as fully and comfortably as possible.

TRICARE covers hospice care in the United States, District of Columbia and U.S. territories. Hospice care isn't covered overseas. TRICARE covers hospice care when:

- Hospice care is initiated by you, your primary physician or an authorized family member.
- Your doctor orders hospice care.
- You complete and give an election statement to the hospice provider. The hospice provider then files the election statement with your regional TRICARE contractor.

The TRICARE hospice benefit covers supportive services, including pain control and counseling services, as well as home health aide services and personal comfort items.

While you are receiving hospice care, the regular TRICARE benefit continues to cover you for injuries or unrelated conditions, like a broken bone or diabetes. However, TRICARE doesn't cover curative care for your terminal illness while you receive hospice care unless you are under 21 years old and meet other criteria.

TRICARE also doesn't cover room and board unless you're getting inpatient or respite care. If you cancel hospice care, you may get other TRICARE services or benefits.

TRICARE provides hospice care in three benefit periods:

- Period One: 90 days.
- Period Two: 90 days.
- Period Three: Unlimited 60-day periods.

You need pre-authorization for each benefit period. Each 60-day period requires recertification of terminal illness. You'll give up any remaining days in that period if you cancel your hospice care.

The hospice benefit offers four levels of care: continuous home care, general hospice inpatient care, inpatient respite care and routine home care.



Graphic by Leslie Nayman.

Care within each level may include:

- Physician services.
- Nursing care.
- Counseling.
- Medical equipment and supplies.
- Medications.
- Medical social services.
- Physical and occupational services.
- Short-term inpatient care.
- Speech and language pathology services.

Peace of Mind

Although it can be difficult to have conversations about the care you may need toward the end of your life, planning ahead can bring peace of mind about what will be covered by your TRICARE benefit and can allow you to save money or obtain supplemental insurance for what will not be covered.

If you are a TRICARE sponsor who has retired from active duty, either through a regular or a medical retirement, you can also rest easy knowing that after your death, your surviving family members will remain eligible for TRICARE with the same health plan options and costs they had before you passed away. Surviving spouses remain eligible for TRICARE unless they remarry, and children remain eligible until they age out or lose eligibility for TRICARE for other reasons. **FRA**

This information from the TRICARE website was provided by the Defense Health Agency.

1. BRANCH 226, STATEN ISLAND, N.Y.

During Fleet Week at Staten Island, 100-year-old veteran Daniel Holihan was awarded the Bronze Star by Navy Secretary Carlos Del Toro on May 23 at *USS THE SULLIVANS* (DDG-68). Holihan was recognized for his actions in the Pacific during World War II. Carlos Del Toro (in black suit) was joined by (L to R) Senior Chief Electronics Technician James Brown, Gunner's Mate Daniel Holihan of UDT Team 13, Bernard Eldrege and Rep. Nicole Malliotakis (N.Y.), who requested the award be presented by Del Toro.

**2. BRANCH 268, OKLAHOMA CITY, OKLA.**

Branch Secretary Nadine Lewis and Oklahoma State Rep. Jacob Rosecrants participated in the Memorial Day Program at the Oklahoma Veteran's Memorial on May 29. Rosecrants was a guest speaker at the program, the sponsors for which included the branch and the Oklahoma Veterans Council.

**3. BRANCH 268, OKLAHOMA CITY, OKLA.**

Shipmates Jessie Whitney and Les Arnold read the names of Oklahomans who have died on active duty during a Memorial Day event at the Oklahoma Veteran's Memorial on May 29. The Marine Corps League's Department of Oklahoma was a sponsor for the event.

4. BRANCH 15, WALHALLA, S.C.

The branch installation of officers and board members was performed by Harvey Spencer. (L to R) Harvey Spencer; President Larry Jones; Vice President Clyde Albertson; Secretary/Treasurer Jim Jones; and Board Members Jim Bright, Joyce Jones, Bill Griffiths, Jimmy Hall and Tom Smith.

**5. BRANCH 115, LEHIGH VALLEY, PA.**

Local Boy and Cub Scouts held an unserviceable flag ceremony at the Veterans Rally Point located in Lopatcong Township, New Jersey. The Veterans Rally Point was planned and constructed by branch members and is fulfilling its purpose as a place for community events.

**6. BRANCH 261, LEMOORE, CALIF.**

Lilliana Flores was selected by our Branch 261 as the 2023 Lemoore High School NJROTC Scholarship recipient. Flores was recognized for her outstanding academics, professional performance and program participation.



Email a photo to FRAtoday@fra.org. Include a brief description.



7. BRANCH 1, PHILADELPHIA, PA.

Branch President Frank Dillon and Northeast/New England Regional Vice President Ray Rizzo were at the Timmermann Conference Center at Joint Base McGuire-Dix-Lakehurst, New Jersey, for the 2023 Joint Retiree Appreciation Day in April.

8. BRANCH 316, SPRINGFIELD, MO.

Branch 316 participated in the Fourth of July parade in Springfield, Missouri. (L to R) Belinda Brown, Nila Davidson, Frank Parker, Richard Seifert and Robert Turner. Photo by Chuck Ewy, who also drove the pickup.

9. BRANCH 238, PLOVER, WIS.

Central Wisconsin Branch 238 participated in the Manawa, Wisconsin, Fourth of July parade. More than 100 entries were there, and the branch's vehicle was the fifth from the front of the parade. (L to R) Larry Field, Joyce Elter, Chris Derrie, Mike Pohl, Roy Granger and Mark Melton.

10. BRANCH 115, LEHIGH VALLEY, PA.

Branch 115 celebrated their 75th anniversary on July 8 with a luncheon at the Zentz Community Center at the Fellowship Community. Shipmate Jim Turner and his team did an outstanding job organizing the event and choosing the menu. The meal was made possible by the Fellowship Community's Dale Krum and his staff — Bravo Zulu. The piano music was provided by community resident Carol Gehring. PNP Donna Jansky was the guest speaker. This event will be remembered for a long time.

11. BRANCH 124, LAKEHURST, N.J.

Branch 124 members attended the military retirement of Shipmate Douglas Hoffman. In the group picture are RVPNE/NEng. Raymond Rizzo, Chief Builder Douglas Hoffman, PRPNE David Munday, Branch Secretary June Winebrenner and chief petty officers from Joint Base McGuire-Dix-Lakehurst, New Jersey.

12. BRANCH 13, ATLANTIC CITY, N.J.

One of the Wawa stores in Galloway, New Jersey, delighted veterans at Meadowview Nursing Home in Northfield, New Jersey, with hoagies. (L to R) Meadowview Recreation Director Lyndell Harris, retired U.S. Coast Guardsman Terri Pierce, Wawa General Manager April Harrington, Branch President Kim Yoder-Notaro, retired U.S. Air Force veteran Robert Ellis, VA Liaison Laura Gould and retired U.S. Navy sailor James Keene. Photo by Estlee Keene. **FRA**



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In Memoriam

Name	Rating	Branch	Harter, Ronald D.	MT1(SS), USN	159	Steele, Philmore B.	SKCS, USN	MAL
Allen, Edward G.	SCPO, USN	MAL	Hauge, Robert E.	SFC, USN	08	Stephens, Ralph D.	AFCM, USN	166
Allen, Pearlie L.	BTC, USN	MAL	Heidbreder, N. G.	SGTMAJ, USMC	MAL	Stevenson, Dale A.	USN	38
Apte, Marvin G.	GM1, USN	MAL	Huth, Carl	CDR, USN	274	Stiles, Carolyn H.	HMC, USNR	MAL
Armstrong, Jerry L.	ADR1, USN	MAL	Ihrig, Donald W.	ADCS, USN	316	Stinson, Donald J.	ATCS, USN	146
Arnold, Howard L.	MGYSGT, USMC	230	Kellogg, Rex R.	AMS1, USNR	MAL	Tapper, John V.	MSGT, USMC	MAL
Ball, Raymond L.	PO1, USN	MAL	Krueger, Harvey A.	SSGT, USMC	208	Thomas, Richard F.	SKC, USN	MAL
Banning, Jimmy L.	HTCS, USN	MAL	Ladd, John M.	CTC, USN	08	Thompson, Edwin E.	ENC(DV), USN	159
Barker, Nathaniel P.	SK1, USN	MAL	Laird, Robert	BMCS, USCG	MAL	Tohal, Justin D.	ADCS, USN	126
Bartz, Vernon A.	YNC, USN	156	Lajoie, Herbert A.	BMCS, USN	68	Ulle, Joseph J.	USN	MAL
Bennett, Horace J.	PRC, USN	MAL	Leach, Edwin B.	ATC, USN	MAL	Van Marter, Charles C.	RM1, USN	MAL
Blank, Nathan W.	HM1, USN	MAL	Longworth, David	LTCDR, USN	MAL	Voelz, Dennis	QMC, USN	MAL
Borja, John	MSC, USN	84	Marcotte, Alan H.	SCPO, USN	99	Wall, James L.	SKCM(SS), USN	163
Boscia, Jerome C.	AD1, USN	115	Meistrell, Marvin N.	STGCS, USN	269	Walsh, Donald F.	CDR, USN	126
Bryan, John E.	GMGC, USN	91	Monahan, Thomas	CAPT, USNR	226	Wasickanin, Karl D.	AT1, USN	97
Bueing, Marvin O.	AFCM, USN	170	Newkirk, Alexander	SH1, USN	166	Watkins, John M.	HMCS, USN	14
Caldwell, Tommy J.	PO1, USN	MAL	Octavo, Antonio D.	MSC, USN	166	Welch, Frank M.	ADJ3, USN	24
Chance, Alfred B.	AMHC, USN	MAL	Padilla, Max	MSC, USN	166	Wheaton, Theodore A.	CWO4, USN	MAL
Cobis, Stephen J.	HMC(SS), USN	24	Padlan, Victoriano	SD1, USN	MAL	Whitcomb, Jerry A.	AMHC, USN	261
Curry, Jack S.	PN1, USN	162	Pettit, Harvey L.	GMCS, USN	MAL	Wilkins, Dwight T.	YNC, USN	49
Dean, Taylor J.	CPO, USN	MAL	Price, Ira S.	MMCM, USN	MAL	Williamson, Bruce D.	SN, USCG	115
Degener, George	EMCMC, USN	23	Radosevic, William M.	ET1, USN	MAL	Wilt, Arthur M.	BMCS, USN	MAL
Dorweiler, Philip J.	YN2, USN	MAL	Redondo, Edward V.	ATC, USN	MAL	Wimberly, Tom	CAPT, USN	94
Dove, Richard F.	AQCS, USN	MAL	Reeser, Neal A.	SCPO, USN	174	Wine, Elmer M.	USN	126
Downs, Allen B.	EMCM(SS), USN	269	Ridderbusch, Roy R.	EMCM, USN	170	Wood, Richard E.	LT, USN	126
Dugger, Ross H.	TMCS(SS), USN	MAL	Savage, Eugene M.	CDR, USN	60	Yoder, James E.	PNC, USN	60
Eggleston, Rollin D.	LCDR, USN	53	Schrader, Norma E.	YNCS, USNR	MAL	Zacharzuk, Sr., Joseph	AQCS, USN	MAL
Eidsmoe, Lyle E.	LCDR, USN	MAL	Sherrer, Alexander J.	CWO3, USCG	MAL			
Farrar, James W.	AMEC, USN	117	Smith, James R.	USN	MAL			
Freeburn, Carman E.	AKC, USN	166	Soukup, Warren A.	ABHC, USN	53			
Gann, Steven N.	FTCM, USN	268	Spart, Kenneth P.	ETC, USN	MAL			
Hall, Hulon G.	DTC, USN	264						
Hanks, Marvin L.	MMC, USN	53						

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.





FLEET RESERVE ASSOCIATION 2024 ORAL HISTORY PUBLICATION

To commemorate our **100th Anniversary**, our upcoming engagement campaign will compile a unique oral history archive, uniting Fleet Reserve Association members across generations, professions, geography, and life experiences.

We have partnered with Publishing Concepts (PCI) to help collect stories from as many members as possible and produce the **Fleet Reserve Association 2024 Oral History Publication**.

By sharing your memory, you'll ensure that the rich history of Fleet Reserve Association will be preserved for generations to come.

PCI will soon be contacting you via mail and email asking you to participate and updating your contact information.

Thanks for your participation!





Photo courtesy of DVIDS.

REUNIONS

USS DANIEL WEBSTER (SSBN-626)

10/31/23 – 11/5/23
St. Marys, Ga.
Contact: Ron Mosher
Telephone: 239-860-6927
Email: 2023websterreunion@gmail.com

Fist of the Fleet Association (VA/VFA-25, VA-65, VA6B, VT-17)

11/2/23 – 11/5/23
Pensacola, Fla.
Contact: Charles Webster
Telephone: 605-380-5827
Email: cwebster@nrctv.com

Strike Fighter Squadron Blacklions (VF-213)

11/3/23 – 11/5/23
Pensacola, Fla.
Contact: Jerry Carson
Telephone: 641-340-3194
Email: jcarson@iowatelecom.net

USS SHANGRI-LA (CV/CVA/CVS-38)

11/5/23 – 11/10/23
Baton Rouge, La.
Contact: Al Miller
Telephone: 610-588-0422
Email: shangair@gmail.com

USS ALTAIR (AKS-32/AK-257)

11/6/23 – 11/10/23
Myrtle Beach, S.C.
Contact: Bruce Davis
Telephone: 321-278-8068
Email: bandedavis@bellsouth.net

USS OGDEN (LPD-5)

11/6/23 – 11/8/23
Fredericksburg, Texas
Contact: Mark Stephens
Telephone: 570-640-1094
Email: ussogdenlpd5@gmail.com

USS ROBERT H. MCCARD (DD-822)

11/8/23 – 11/12/23
Jacksonville, Fla.
Contact: John Hagen
Telephone: 507-951-2710
Email: johnhcamaro@gmail.com

USS WICHITA (AOR-1)

11/10/23 – 11/12/23
Las Vegas, Nev.
Contact: Thomas Verville
Telephone: 520-240-5422
Email: tvervi@gmail.com

USS WAINWRIGHT (DLG/CG-28)

11/13/23 – 11/17/23
Charleston, S.C.
Contact: Rodney Shafer
Telephone: 269-967-3536
Email: rodney.c.shafer@gmail.com

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

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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.

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

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

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

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

Telephone: _____ Date of Birth: _____

Email: _____



The following service member information validates this application:

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

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

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

Unit Preference _____ Applicant's Signature _____ Date _____

Recruiter _____ Member # _____ Unit/Branch # _____

Verified by _____ Title _____ Unit/Branch _____ Date _____



I am the:

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

Annual Memberships Dues:

	\$25.00 for 1 Year
	\$50.00 for 2 Year
	\$75.00 for 3 Years
	\$100.00 for 4 Years
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Along with signed application and payment, mail to:
National Financial Secretary
PO Box 706
Goose Creek SC 29445

A Message From the North Central Regional President



To all the members of the North Central Region, I just want to say thank you for allowing me to serve as your regional president.

The North Central Region is large geographically, but small in membership. The units are doing outstanding work with veterans and their local communities.

Meeting and Convention Time

We had our Regional Midyear Meeting from April 20 to 23 in Rock Island, Illinois. A good time was had by all. Thank you to all who came.

The North Central Regional Convention was held from July 30 to Aug. 3 in Milwaukee, Wisconsin. The event was hosted by Branch 14. There were about 12 members and some guests in attendance. Branch 14 did a great job.

Mo-Kan Unit 161 will be having a craft fair on Oct. 14 at the Disabled American Veterans Chapter 2 home. This is the same place we have our monthly meetings.

A New Unit

Our newest group, Lake of the Ozarks Unit 32, is working hard to get the unit up and running. In March they had their first fundraiser, which was a spaghetti dinner, along with Branch 32. They had a large turnout.

I would like to encourage all the branches in the North Central Region to sponsor a unit. All the paperwork needed for this is available on the auxiliary website, la-fra.org/default.html, or you can call me and I will send it to you.

Growing Our Membership

As our membership is getting to an all-time low, I ask that all members carry applications when they



(L to R) LA FRA PNP Doris Fri, LA FRA NP Nadine Fulton and LA FRA RPNC Donna Licktieg.



George and Cathy Cavros from Branch 14.

are representing the auxiliary so you will have them available when you meet someone who is eligible to join. Be sure you read the eligibility requirements and know for sure who can join.

I look forward to working with all of our auxiliary members and Shipmates in the years ahead. I will be working on membership during the next year as the regional vice president.

Please feel free to contact me at any time.

FRA

I remain yours in Loyalty, Protection and Service,

Donna Licktieg, Regional President North Central.
Donna is the North Central regional president of the LA FRA.

How Much Cash Should I Have on Hand?



Carl M. Trevisan, CFP®



Stephen M. Bearce

“How much cash should I have now?” It seems like a simple question, but the answer can be complicated — especially in times of market volatility. Apart from an emergency fund, the amount of cash or liquid assets you need depends on many factors, including the current state of the market and major life events.

“There isn’t really a general rule in terms of a number,” says Michael Taylor, CFA, vice president and investment strategy analyst at Wells Fargo Investment Institute. “We do say it shouldn’t be more than maybe 10% of your overall portfolio or maybe three to six months’ worth of living expenses.”

Taylor notes that the number could change depending on what’s going on in the economy and markets. “You should make sure your emergency fund and cash reserves can meet your current needs,” he says.

Taylor shares five events that should prompt a conversation with your financial adviser about how much cash to have on hand.

When the Market Is in Flux

The state of the market can have an impact on how much cash you should have on hand, how long you decide to hold an asset as cash, or when you convert assets to cash. This can be especially true when you foresee a large discretionary purchase, such as a vacation home or a luxury vehicle.

“Plan for those purchases or defer them so you don’t have to liquidate assets at a loss during market uncertainty,” Taylor says.

When Your Job Status Changes

If you have a significant career change on the horizon, such as starting a business, retiring soon or facing a possible layoff, consider meeting with your financial adviser.

“If you don’t have enough cash on hand during those transition periods, you might have to dip into an investment account or sell a stock at an inopportune time,” Taylor says. “That means you could end up losing money when you can least afford it.”

When Your Marital Status Changes

Getting married or paying for a wedding? According

to “The Knot 2022 Real Weddings Study,” on average in 2022, couples spent \$30,000 total on their wedding ceremony and reception, plus an average of \$5,800 on an engagement ring. Note that doesn’t include a honeymoon or the expense of setting up a household.

A divorce can set you back as well, thanks to legal fees, asset division, and other costs. That means you need enough cash on hand to weather the transition from being single to getting married or vice versa. Talking to a financial adviser ahead of time can help you identify how much on-hand cash you need.

When Your Child Is Ready for College

According to projections by Wells Fargo Advisors based on the College Board’s “Trends in College Pricing and Student Aid,” the estimated cost of attending a private college for four years (including tuition, fees, and room and board) starting in 2023 will be more than \$228,000.

“It’s important to plan so that you have enough liquidity to pay those tuition bills when they arrive,” Taylor says.

When You Receive a Windfall

If you receive an inheritance, a large bonus or a generous financial gift, ask your financial adviser about investment options relative to the amount of cash you should have in your portfolio. If that money stays in savings or short-term certificates of deposit, it won’t decrease in value, but it also may not be able to earn to its full potential.

Your long-term goals, risk tolerance, and spending and saving habits also affect how much cash you should have on hand. A financial adviser can help you strike the right balance. **FRA**

Total yearly costs for in-state tuition, fees, books, and room and board (transportation and miscellaneous expenses not included). Base is 2022-2023 school year. Costs for future years projected by Wells Fargo Advisors in November 2022 assuming a 3.0% national average increase per year for private universities (based on a 10-year historical average).

Wells Fargo Investment Institute, Inc., is a registered investment adviser and wholly-owned subsidiary of Wells Fargo Bank, N.A., a bank affiliate of Wells Fargo & Company.

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

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