



"After suffering with extreme foot pain for months, I can finally walk again with no pain. They are truly miracle shoes!" - Carol D.

See more miracle testimonials at gdefy.com

Enjoy the **benefits** of exercise without harmful impact on your joints!

- ✓ Renewed Energy
 ✓ Improved Posture
- ✓ Maximum Protection ✓ Relieve Pain

60 DAY "TRY DEFY" MONEY-BACK GUARANTEE!

Energiya \$160 MED/WIDE/X-WIDE AVAILABLE This product is not intended to treat, cure or prevent any disease.

Women



TB9037FBL Black TB9037FGU

Gray TB9037FPU Pink



TB9037MBL Black

TB9037MGU Gray

TB9037MBB Beige

\$30 OFF orders of \$100 or more

Promo Code MM4CQS8 Expires June 30, 2023

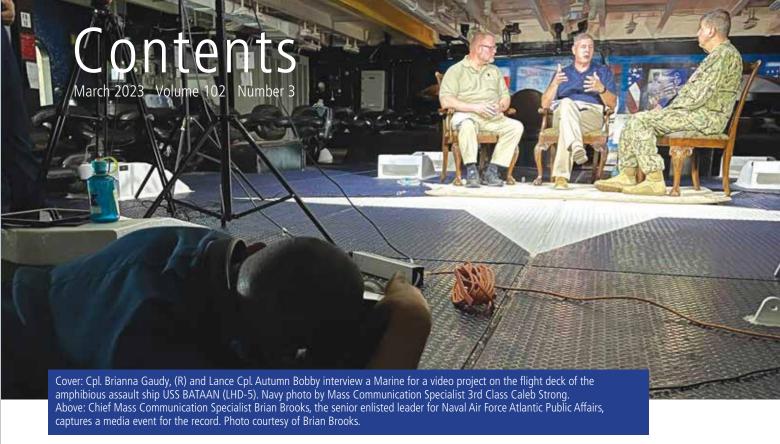
FREE EXCHANGES & RETURNS

800-429-0039 · www.gdefy.com

Plus Free Corrective Fit Orthotics for plantar fasciitis, stability & support!







Features

12

The Role of Mass Communication Specialists

Throughout history, storytellers have held a vital role. But for those in the sea services who dedicate themselves to telling their service's stories, communicationg that narrative remains a treasured responsibility, not to mention a unique career opportunity.

22

WWII Portraits of Honor: Capturing the Faces and Stories of Veterans

In April of 2019, professional photographer Jeff Rease decided to photograph as many living U.S. World War II veterans as possible — before it was too late. He called this endeavor WWII Portraits of Honor.



Departments

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.

2 Communications	
------------------	--

4 On & Off Capitol Hill

Legislative Updates

29 FRA Education Foundation

30 Shipmate News

Health Matters

Changes to TRICARE Expected in 2024

35 Taps

37 Looking For/Reunions

39 Auxiliary of the FRA News

A Message from LA FRA Northwest Regional President Rose Hall

40 Finance Matters

Fraud Prevention Tips to Help Protect You and Your Family



Telling Stories of the Sea Services

t any family event, you can find my mother-in-law behind her giant Nikon camera, intent on capturing those first moments as Mr. and Mrs., that fleeting baby smile, those raucous games of pretend among cousins or that hearty laugh between uncles. Her passion for telling our family's story in pictures is the legacy of her



days telling the Navy's story as a photographer's mate in the '80s and '90s. This month, we recognize those continuing that work today as mass communication specialists in the modernday Navy. These men and women devote their careers to creating photos, videos and written works that not only make our adversaries shake in their proverbial boots, but also make our sailors and their families proud.

As the media landscape has changed, so has the work of mass communication specialists. When my husband is deployed, I become a devout follower of his ship's Facebook page. I scroll through every post's photos, looking for a glimpse into his life at sea. I can only imagine how challenging it must be for the MCs on board to photograph daily life and update the page for eager family members like me without compromising operational security.

While our Navy's MCs wield their cameras out at sea, another photographer, Jeff Rease, is on a mission to honor the heroes of our nation's past at home. Feeling the urgency of our ever-shortening time with the country's WWII veterans, Rease is in a race against time to create portraits of as many of them as possible. As you will read, Rease's project is capturing not just their faces, but their stories as well.

World War II stories will forever be popular, but veterans of all eras have engaging tales of their time in the service. One of the most interesting parts of this job is getting to read the personal stories of our Shipmates and auxiliary members, whether in Shipmate Forum letters or as part of our feature articles. Whether you share them with us, your loved ones or the world at large, make time this year to pass on your story — before you're 102 and there is a photographer at your door.

FRA

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

National Officers/Board Of Directors

National PresidentJames "Robbie" Robbins Jr., West Jacksonville Branch 126National Vice PresidentJohn S. Handzuk, West Jacksonville Branch 126National Executive Dir.Christopher J. Slawinski, Navy Department Branch 181Finance OfficerPhillip Reid. Member-at-Large

Finance Officer
Junior PNP
Junior

Regional Presidents

Northeast/New England Neil I. Ross, Buffalo Branch 23
East Coast Gabriel Falu, Kempsville Branch 99
Southeast Jerry Anger, Birmingham Branch 112
North Central Marcia L. Cunningham, Milwaukee Branch 14
South Central Emmett H. Smith, Shreveport Bossier Branch 98
Southwest Chris Chapman, Imperial Beach Branch 289
West Coast Joe Nash, Silver Dollar Branch 192
Northwest Rex L. Faubion, Mt. Rainier Branch 104

Active Duty Advisory Council

Master Chief Petty Officer of the Navy James M. Honea Sergeant Major of the Marine Corps Troy E. Black Master Chief Petty Officer of the Coast Guard Heath Jones

Reserve Advisory Council

Force Master Chief of the Navy Reserve Tracy L. Hunt Sergeant Major of Marine Forces Reserve Carlos A. Ruiz Force Master Chief Petty Officer of the Coast Guard Reserve Timothy A. Beard

FRAtoday Magazine

The monthly membership publication of the Fleet Reserve Association

Publisher Fleet Reserve Association

National Executive Director Christopher J. Slawinski

Editor-in-Chief William D. Stevenson

Managing Editor Elise M. Howard

Contributing Writers Bethanie Hestermann, Dawn Klavon

Design and Art Direction William D. Stevenson

Advertising Sales: GLM Communications, 212-929-1300

Sales@glmcommunications.com

FRAtoday (ISSN 1935-7192) is published bimonthly (every other month) by the FRA, 125 N. West St., Alexandria, VA. 22314-2754. A member's subscription is covered by the member's annual dues. Periodicals postage paid at Alexandria, Virginia, and additional offices. Publication of nonsponsored advertising in FRAtoday does not constitute an endorsement by the FRA or its representatives. Postmaster: Send address changes to Member Services, FRA, 125 N. West St., Alexandria, VA 22314-2754. FRAtoday is published in the interests of all current and former enlisted personnel of the U.S. Navy, Marine Corps and Coast Guard. Eligible nonmembers are entitled to subscription rates of \$50. Established Nov. 1, 1923.

Title registered with the U.S. Patent Office.

FRA Administrative Headquarters

125 N. West St., Alexandria, VA 22314-2754 Telephone: 703-683-1400, 800-FRA-1924 Fax: 703-549-6610 • email: FRAtoday@fra.org • www.fra.org Volume 102 Number 3











The hummingbird is a traditional symbol of love and beauty. Suspended in mid-flight with a rainbow of iridescence in wave-like patterns, outstanding shimmering Abalone decorates her body and wing.

Each unique, one-of-a-kind piece of Abalone shell has been molded into a sterling silver pendant. Traditionally, Abalone shell is believed to induce feelings of calm, compassion and love. It has a tranquil, warm and gentle cosmic vibration.

Spiritually uplifting, Abalone is said to soothe the nerves, encourage serenity and bestow a feeling of inner peace. Originally priced at \$249, this stunning piece of jewelry can be yours today for just \$79 with promo code: FR3MHB

Original Price Without Code \$249 - With Promo Code Now Only \$79
Abalone Hummingbird Pendant \$79 plus S&H
Abalone Hummingbird Earrings \$79 plus S&H
Abalone Hummingbird Collection Now Only \$149 plus S&H

ORDER NOW TOLL FREE 24/7 ON: 1-800 733 8463

QUOTE PROMO CODE: FR3MHB

Or order online at timepiecesusa.com/fr3mhb and enter promo code: FR3MHB

ON EGOFF CADILO DILL News & Notes from the Fleet Reserve Association's Legislative Team



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.



New Session, New Challenges

As you get this issue of *FRAtoday*, the Biden administration should have released its budget for FY2023 and we hope the issue of the debt ceiling has been resolved. The FRA is scheduled to testify before a joint hearing of the House and Senate Veterans' Affairs committees. Among the items your association will address is the effective implementation of the comprehensive toxic exposure bill that passed last year, known as the Honoring Our PACT Act. The FRA is also continuing to resist efforts to shift health care costs to beneficiaries. The association has blocked medical staff reductions at military treatment facilities for four years. The FRA will continue to push for concurrent receipt expansion, arguing that reducing a retiree's retired pay because they are disabled is an injustice. Members are urged to weigh in on these and other issues by using the FRA Action Center on the website (www.fra.org).

Congress Selects Key Committee Leaders

After 15 votes, Rep. Kevin McCarthy (Calif.) was elected speaker of the House. The House approved a rules package, and both the House and Senate began selecting committee chairs and ranking members. In a reversal of roles, former ranking member Rep. Mike Rogers (Ala.) was selected as chairman of the House Armed Services Committee, and former chairman Rep. Adam Smith (Wash.) will serve as the committee's ranking member. Similarly, for the House Veterans' Affairs Committee, former ranking member Rep. Mike Bost (III.) was selected as chairman, and former chairman Rep. Mark Takano (Calif.) was chosen as ranking

member.

Leadership of the Senate Veterans'
Affairs Committee remains unchanged,
with Sen. Jon Tester (Mont.) serving again
as chairman, and Sen. Jerry Moran (Kan.)
continuing his work as ranking member.
Sen. Jack Reed (R.I.) will again serve as
chairman of the Senate Armed Services
Committee, and Sen. Roger Wicker (Miss.)
will serve as ranking member, replacing Sen.
James Inhofe (Okla.), who retired early at
the end of 2022. The FRA looks forward to
working with these legislators and all the
members of the 118th Congress to make it a
productive session.



CBO Cost-Cutting Report Includes Increased TRICARE For Life Costs

The Congressional Budget Office recently issued a report outlining two separate proposals for lowering the operating cost of TRICARE For Life to help reduce the budget deficit. The CBO's first cost-cutting option would have TFL beneficiaries pay the first \$850 in health care costs and have TFL only pay 50% of the next \$7,650 in costs annually. The Congressional Budget Office also noted that if these changes were made, military treatment facilities would have to begin charging TFL beneficiaries at the same rates as civilian health care facilities to prevent beneficiaries from switching to MTFs to avoid the new fees. The report stated that "this option would reduce spending for Medicare as well as for TFL because higher out-of-pocket costs would lead beneficiaries to use fewer medical services."

Currently, TFL beneficiaries do not pay an annual enrollment fee. The report's second cost-cutting option would have most TFL beneficiaries pay an annual enrollment fee of \$575 for individual coverage or \$1,150 for family

coverage. The enrollment fees would be indexed to grow at the same rate as average Medicare costs each year.

Although these changes have not yet been introduced as legislation, the FRA will oppose any proposal that increases costs to retirees who rely on TFL to supplement their Medicare benefits. Most of these beneficiaries are on fixed incomes and cannot absorb substantially higher health care costs. The FRA opposes these proposed fee increases because the association believes that a military retiree's health care premium is in large part paid for with 20 or more years of arduous military service. Further, the association believes that the Department of Defense should sufficiently investigate and implement other options for making TRICARE more cost-efficient as alternatives to shifting costs to TRICARE beneficiaries.

FRA members are urged to use the FRA Action Center at www.fra.org to tell their legislators to oppose these CBO proposals.

Vets in Suicidal Crisis Can Get Free Care at Any Health Care Facility

The Department of Veterans Affairs has begun allowing veterans experiencing a suicidal crisis to receive emergency care at no cost from any VA or non-VA health care facility. Enrollment in the VA system is not required.

"Veterans in suicidal crisis can now receive the free, world-class emergency health care they deserve — no matter where they need it, when they need it, or whether they're enrolled in VA care," said VA Secretary Denis McDonough. "This expansion of care will save veterans' lives, and there's nothing more important than that."

This benefit includes inpatient or crisis care for up to 30 days and outpatient care for up to 90 days. Eligible

veterans include those who were discharged under conditions other than dishonorable after serving on active duty for more than 24 months, or after serving for more than 100 days under a combat exclusion or in support of a contingency operation. Veterans who experienced sexual assault, battery or harassment during their service are eligible regardless of discharge status.

Veterans also have the option to dial 988 then press 1 to connect with the 24/7 Veterans Crisis Line. The original telephone number for the Veterans Crisis Line — 1-800-273-8255, then press 1 — remains available. Individuals can also contact the hotline via chat at VeteransCrisisLine.net, or by texting 838255.

Veterans' Toxic Exposure Screening Starts

As part of the Honoring Our PACT Act, a comprehensive veterans' toxic exposure law passed last year, all patients visiting Department of Veterans Affairs health care facilities will undergo a new toxic exposure screening. This new effort will look for signs of illness to better identify and inform veterans who may qualify for new benefits. The five-minute screening will involve a series

of simple questions regarding veterans' time in service, possible exposure to toxic substances and current health status. Veterans will undergo the screening during their first visit, regardless of the reason for the visit, but will not repeat the questions on follow-up appointments. Officials plan to conduct the screening for each patient once every five years.



FY2023 Omnibus Spending Bill Includes Veterans Provisions

The Consolidated Appropriations Act, 2023 (P.L.117-328) is a 4,415-page bill that passed within days of its release this past December. The omnibus spending bill combines the 12 annual appropriations bills and provides the federal government with \$1.7 trillion in funding for fiscal year 2023, which runs from Oct. 1, 2022, to Sept. 30, 2023. Within the legislation are several provisions for veterans, including measures to:

- Improve care for veterans in rural areas.
- Bolster services for aging veterans.
- Expand and modify programs for homeless veterans.
- Establish a pilot program to provide travel reimbursements for low-income veterans in

advance of medical appointments.

- Expand the VA's treatment and research of prostate cancer, as improve other research-related matters, and fund prosthetics research.
- Improve mental health care for veterans by strengthening the VA's mental health care workforce, expanding care options and supporting mental health research at the department.
- Improve the Veterans Crisis Line's staff training, management and response to veteran callers at risk of suicide.

The FRA will work to ensure these provisions are effectively implemented and will support additional congressional oversight.

HVAC Oversight Hearing on PACT Act Implementation

The House Veterans' Affairs Committee recently held an oversight hearing on the implementation of the Honoring Our PACT Act, the comprehensive toxic exposure law enacted last year. The veterans service organizations testifying indicated that PACT Actrelated claims are being adjudicated and some are being granted by the Department of Veterans Affairs, primarily for Vietnam War veterans with hypertension and for those who served in Thailand. The VA staff who testified reported a large increase in claims since the passage of the PACT Act, but stated that the VA claims processing department is keeping pace with the increase so far.

The significant increase in claims is due to the fact

that the PACT Act allows for the first time all veterans who were at risk of toxic exposure, including 3.5 million Iraq and Afghanistan veterans, to obtain immediate and lifelong access to health care from the Department of Veterans Affairs — one of the largest expansions of health care eligibility in the VA's history. The law provides presumptive care for numerous conditions experienced by veterans exposed to burn pits and other toxic substances. The act also created a new science-based and veteran-focused process for establishing new presumptive conditions. The law provides benefits to thousands of veterans exposed to toxic substances who have been long-ignored or forgotten, including Agent Orange-exposed veterans suffering from hypertension.

Expedited Processing of PACT Act Claims for Veterans with Terminal Illnesses

The Department of Veterans Affairs announced on Dec. 12, 2022, that it had begun processing Honoring Our PACT Act benefits claims that day for eligible terminally ill veterans. While PACT Act claims for all other veterans had to wait until Jan. 1 to be reviewed, the VA was able to expedite processing for terminally ill veterans to ensure that those veterans received their earned benefits on the earliest possible date.

"These veterans have stepped up to serve our country in the times when we needed them most — and now it's our job to step up for them," VA Secretary Denis

McDonough said in a press release. "It's the right thing to do to get these heroes the world-class health care and benefits they've earned as soon as possible, and that's exactly what we're going to do."

The VA noted in the announcement that following Jan. 1, it would continue to prioritize PACT Act claims processing for terminally ill veterans, as well as eligible veterans with cancer diagnoses, veterans experiencing homelessness or financial hardship, veterans over age 85, and recipients of a Medal of Honor or Purple Heart.

Rechargable Digital Hearing Aids

American Owned. American Operated. American Technology.



BUY one GET one FREE HearClear™ GO Rechargeable Hearing Aid With American Technology

Our **HearClear™ GO** is the most **affordable** member of our rechargeable hearing aid family. It features advanced **digital technology** at an incredibly **low price**.

How do we do this? It's simple. We sell direct to you, eliminating the middleman and expensive retail locations that can add thousands to the overall cost.

The GO is **extremely easy** to use because it's pre-programmed for most mild to moderate hearing losses and arrives with all parts assembled. **No office visits** or expensive professional adjustments are needed. Simply take them out, put them in, and GO!

Your lightweight and discreet GO hearing aids are a fraction of the cost of name brand hearing aids, and come with **everything you need**. With the GO's FREE Charging Station, you won't have to worry about those pesky little batteries. Simply charge at night and go all day.

Buy one, Get One Free makes this deal one of the **best in America.** Plus, our **U.S. based customer care team** is made up of seasoned professionals, committed to bringing you the best **service and support** available for as long as you use your hearing aids.

Plus, purchasing is completely **risk-free** with our **100% money-back guarantee**. American owned and operated, we've been in business for 27 years with an A+ BBB rating. Start hearing all that life has to offer again. Call today before prices go up.



Full-Day Charge



Small & Discreet



Free Telecare

Thousands of 5-Star Reviews

"I'm a return customer... because my first experience was outstanding." -Thomas S., Erwin, TN

As Seen on TV



GO Features!

- Digital sound processing chip provides crystal clear sound and makes speech easier to understand with less feedback than old analog technology
- Pon't worry about replacing batteries!

 Your Charge Gives a Full Day of Use!

 (Free Charging Station Included)
- Automatic Noise Reduction & Feedback Canceler
- **✓** 100% Money Back Guarantee

FOR THE LOWEST PRICE CALL

888-660-9967

Coupon Code FR33

Limited Time Only



AMERICAN



Survivor Benefit Plan Open Season

An FRA-supported provision in the FY2023 National Defense Authorization Act created a Survivor Benefit Plan Open Season in 2023. The SBP Open Season has started and will end on Jan. 1, 2024.

Throughout 2023, eligible veterans will be able to opt in or out of the Survivor Benefit Plan. Those who are not currently enrolled in the SBP or the Reserve Component Survivor Benefit Plan are eligible to enroll if they are retirees receiving retired pay, eligible members, or former members awaiting retired pay. However, those enrolling will be responsible for paying the SBP premiums that they would have paid if they had enrolled when they were first eligible, plus interest

on those payments.

Those who are currently enrolled in the Survivor Benefit Plan or the Reserve Component Survivor Benefit Plan can also choose to permanently discontinue their coverage during the open season. To unenroll from either plan, a veteran must obtain the written consent of his or her spouse and each beneficiary designated under the plan, except in extraordinary circumstances. The veteran will not receive a refund of any premiums previously paid.

For more information, go to the Defense Finance and Accounting Service's webpage on the topic at www. dfas.mil/sbpopenseason23.

FRA Participates in Subcommittee Roundtable on Reserve Component Parity

FRA Assistant Director of Legislative Programs Theo Lawson joined other military and veterans service organizations in a roundtable discussion hosted by the House Veterans' Affairs Subcommittee on Economic Opportunity concerning parity issues facing Reserve and National Guard members. The roundtable primarily focused on GI Bill parity, a recent Consumer Financial Protection Bureau report on the Servicemembers Civil Relief Act, and other parity issues.

In recent years, Reserve component activation has increased drastically and so has the demand for readiness. The FRA supports the Guard and Reserve GI Bill Parity Act, which passed the House in the previous session of Congress. The act would have ensured that every day in uniform counts for Post-9/11 GI Bill benefits for Reserve component members — just as it does for active-duty members.

In addition to GI Bill parity, the roundtable

participants also discussed a recent CFPB report that found Reserve and National Guard members called to active duty collectively paid an average of \$9 million in extra interest every year between 2007 and 2018. This was because the majority of them did not receive the reduced interest rates on outstanding loans to which the SCRA entitled them. The CFPB report made recommendations to eliminate this problem, including creditors automatically applying SCRA rights by checking the Defense Manpower Data Center's SCRA website monthly to identify borrowers eligible for the SCRA interest rate cap.

Lastly, the group discussed other parity issues, including health care benefits for retired reservists. For greater accuracy, since retired pay for reservists can begin as early as 50 depending on how many active-duty days they served. The group proposed an automatic enrollment in health care benefits at the age of 60.

New Quality of Life Special Panel

Usually the House Armed Services Military Personnel Subcommittee deals with quality-of-life issues for service members, but with the subcommittee targeting other issues like politicization in the military, the House Armed Services Committee has set up a new panel that will exclusively focus on issues directly impacting service members' quality of life. Boosting pay for junior enlisted service members and improving military housing conditions will be among the priorities of the

new panel. The chairman of this panel will be Rep. Don Bacon (Neb.), who is a retired U.S. Air Force brigadier general.

The FRA has reached out to Capitol Hill staff assigned to this panel to provide them with the FRA's 2023 Legislative Agenda and other relevant information. The association looks forward to working with Rep. Bacon, other panel members and their staffs on issues of mutual concern.

A "Tidal Wave" Of Blood Flow

To Your Most Vital Areas, Spike Your Energy & Increase Your Drive To Dominate Life!

Dave Connors, was a lieutenant colonel in the Vietnam War. He Discovered a little-known Vietnamese noodle dish served at a local brothel in the jungle that helped tremendously improve his blood flow.

HE FOUND 5 KEY HERBS IN THE DISH THAT FLOOD-ED HIS VEINS WITH BLOOD ON COMMAND...

During the war, many of the soldiers found it extremely difficult—almost impossible, to experience a rush of blood in their most "vital areas"...

Either due to trauma from the war, or environmental stress that prevented them from becoming upright down below.

However, once given the Vietnamese noodle dish containing the 5 key herbs...

It was as if the clock "turned back" and they regained full function—if not better function—than before their issues below the waist began.

Until now, Dave kept these 5 herbs top secret for himself and his brothers in arms; but recently he's decided to share them and give men everywhere a boost in the bedroom....

Because he'd seen first hand how performance issues ruined his friend's marriages...

THE 5 POTENT MANHOOD-ENHANCING, BLOOD-BOOSTING "SUPER HERBS" IN THE DISH DAVE DISCOVERED...

#1) Garlic – In a UCLA study, Garlic was found to clear out the blood vessels in areas below the waist... allowing blood to flow better to the body and your member below the waist.

#2) Ginseng – In a double-blind, placebo-controlled study in the Journal of Urology... 45 men suffering from severe performance issues re-

ported bigger, stronger power down below, and more "bedroom satisfaction" immediately after taking Ginseng.

#3) Ginkgo – An Ivy-League doctor at Columbia University discovered that Ginkgo increases the body's ability to achieve and maintain power down below during bedroom pleasure.

#4) Ginger – According to a doctor on Dr. Oz, Ginger may act as a vasodilator... expanding your blood vessels so blood can flow faster to your "member."

#5) Green Tea Extract – According to Saint James University Hospital... Green tea contains EGCG-the "principal agent responsible for the relaxation of your "members'" smooth tissue. In other words, EGCG is the main thing that gives you massive staying-power below the waist.

And Dave discovered the herbs multiply in power when combined...

THERE'S JUST ONE PROBLEM...

To benefit from these herbs, you'd need to prepare large amounts of them every day. It's expensive and time consuming, assuming you can even find the right sources of these herbs...

So Dave partnered with a well-known company to find powerful extracts of these five foods...

And after sleepless nights and hundreds of hours researching, testing, finding the perfect blend... Dave and his team created the...

THE POWERFUL "5G" SECRET FOR JAW-DROPPING BLOOD FLOW, MORE ENERGY AND RAGING DESIRE...

Introducing 5G Male... the ONLY all-natural, male-enhancing formula with ingredients shown to help FLOOD your vital vessels with blood, for powerful staying-power and performance—ON COMMAND!



Military Colonel Discovers 5 Potent Male-Enhancing Superfoods In The Jungles of Vietnam That Can FLOOD Your Veins With Blood, Give You The Energy of A Raging Bull And The Drive To Dominate Life, No Matter Your Age Or Previous Circumstances That Held You Back...

It's called 5G Male because the five herbs start with the letter "G."

The 5 G's create a "Synergistic Effect" to boost your manly power, stiffness, energy and desire... So You Can Dominate Life Like A Man.

The last batch of 5G Male sold out in 20 days and when this batch is gone, it could take anywhere from 2-3 months for a new batch to arrive.

5G Male is Non-GMO, and goes through a process called "spectroscopic testing" to help ensure all the ingredients are exactly what they should be. No fillers or fake ingredients. So you can have peace of mind...

Get a recommended 3 or 6 bottle package for longest lasting results and biggest discount...

WORDS FROM OTHER SATISFIED MEN

Paul S., Phoenix, AZ: "This really works!! I started a week ago and WOW! Super stiff whenever I get in the mood. I'd recommend this to any man."

John M., Lubbock, TX: "I made love to my wife for 45 minutes - WAY longer than normal. I woke up 4 hours later and had to wake up the wife for round two and she loved it. This stuff is crazy and it WORKS!"

Dan P., Portland, OR: "Tm 62 and I'm already getting random "stiff ones" throughout the day and they are staying up for a long time too! Ordering more today before it runs out."

HOW TO GET 5G MALE

To secure bottles of 5G male and claim your special first-time buyer discount... Simply use the code: "GAINS" on the phone or when you order online to claim your discount.

TRY 5G MALE RISK FREE FOR 90 DAYS

You get 90 FULL DAYS to try 5G Male risk Risk Free when you order today. If in the next 90 days you're not significantly harder, more frequently, for longer... then call or email us 24 hours a day, 7 days a week, just call and say "I want my money back" and we'll refund your order in full, along with tax and shipping. No questions or hassles!

Here's how to order: We have a special hotline set up in your area. The special hotline is 1-800-354-9614 and is available 24 hours a day. You can also order online at order5gmale.com

If you miss out on our current product inventory, you will have to wait until more becomes available which can take 2-3 months.



New TRICARE Contracts

The Defense Health Agency announced the granting of its TRICARE managed care support contracts, or T-5 contracts, to Humana Government Business for the East Region and TriWest Healthcare Alliance Corporation for the West Region. The contracts will go into effect in 2024, at which point the following six states will move from the East Region to the West Region: Arkansas, Illinois, Louisiana, Oklahoma, Texas and Wisconsin. You can learn more about the changes on Page 38

of this issue.

The FRA and several other organizations signed a joint letter to the House and Senate Armed Services committees to ask for significant congressional oversight of the DHA's implementation of the new contracts to ensure a minimum of transition-related disruptions, such as delayed claims processing. In addition, the FRA wants congressional oversight to ensure the new contracts maintain a robust provider network.

Poll Shows Approval of Military is Down

The results of the 2022 Reagan National Defense Survey conducted by the Ronald Reagan Institute indicate that approval for the U.S. military has declined in recent years. Only six years ago, 70% of respondents indicated they had a great deal of trust and confidence in the military. In 2022, only 48% expressed a "great deal" of trust and confidence in the military. That is a drop of more than 20 percentage points. No other public institution inquired about in the survey — including Congress, the Supreme Court, the presidency, or the media — has seen as sharp a decline in public trust in recent years.

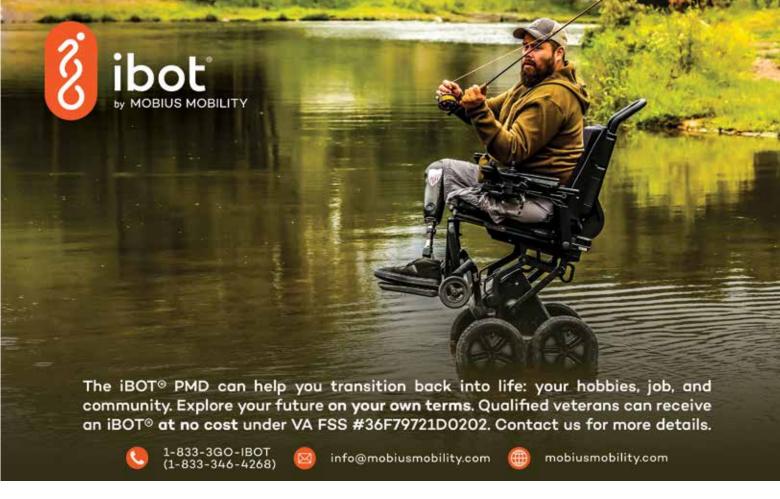
The majority of respondents believed that senior leaders at the Department of Defense were overly focused on politics rather than warfighting. Half of poll respondents said their reduced trust in the military was due to so-called "woke" practices undermining military effectiveness, while 46% said their lower opinion of the military reflected fears that too many far-right or extremist individuals were in uniform. These changes in perceptions of the military may be impacting recruitment. Only 13% of 18- to 29-year-old participants said they were "extremely willing" or "very willing" to serve in the military, with 25% saying they were "somewhat willing" to join.

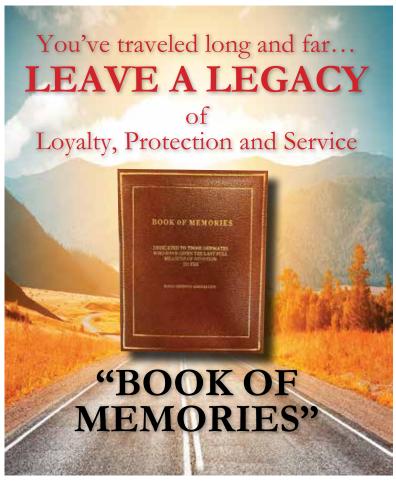
CFPB Report: Service Member Identity Theft Increasing

The Consumer Financial Protection Bureau issued a report identifying an increase in incidents of identity theft reported by service members. The report, titled "Servicemember reports about identity theft are increasing," cites data from the Federal Trade Commission that showed nearly 50,000 cases of identity theft in 2021 involving active-duty service members, veterans and military family members. According to a 2020 FTC report, active-duty service members were 76% more likely than their civilian counterparts to report that identity theft had occurred on an existing account and 22% more likely than their civilian counterparts to report that their stolen information had been used to open a new account.

The CFPB report mentions some specific attributes of service members that make them attractive targets for identity thieves, including steady incomes and frequent relocations. The report notes that moving may increase the risk of exposing service members' personal information through housing searches, spousal employment searches and other application processes. It also details the unique and heightened repercussions of identity theft on service members, who are subject to continuous evaluation of their credit history and ability to meet their financial obligations to maintain their security clearance.

According to the CFPB, military consumer complaints about identity theft have increased nearly fivefold in the past eight years, from just over 200 in 2014 to more than 1,000 in 2022. Like other consumers, many service members only learn that they have been victims of identity theft after it occurs, such as when they see a debt they do not recognize on their credit report or receive collection calls. The report concludes that financial institutions and creditors must be the first line of defense against identity theft. You can find tips for avoiding financial fraud on Page 45 of this issue.





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

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

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



To learn more, contact FRA National Headquarters at I-800-372-1924 or email at phillipr@fra.org.



The Role of Mass Communication Specialists

Sharing the Navy's Narrative With Friend and Foe

By Bethanie Hestermann

hroughout history, storytellers have held a vital role. In modern society, anyone with a device and access to the internet can be a storyteller. But for those in the sea services who dedicate themselves to telling their service's stories, this call to document and communicate remains a treasured responsibility, not to mention a unique career opportunity.

In the U.S. Navy, these individuals are called MCs, or mass communication specialists. An MC's official job description requires a diverse skill set — from photography and videography to writing, editing and

graphic design. But peek behind the veil and you'll find an MC's career is typically one that's hard to sum up in a single list of duties. MCs are sailors first and foremost, but they're also called upon to share the narrative, to tell the Navy's stories with pictures and words and videos. The impact of an MC's job well done is felt throughout the entire Navy and beyond.

MCs at Sea

Mass Communication Specialist 1st Class Jessica Pielop, the leading petty officer for U.S. Pacific Fleet Public Affairs, says typically an MC's sea/shore



Left: Pielop shown in the back of a C-130 for a Blue Angels photo shoot in 2020. Both photos courtesy of Mass Communication Specialist 1st Class Jessica Pielop.

rotation consists of three years of sea duty and four years at a shore-duty command.

"At sea, the day-to-day would be taking photos, writing stories, capturing any visual information that the commander has assigned to the public affairs job on the ship, and that's basically telling the story of what's happening out at sea," Pielop says. "The intent of that is both for internal and external publication:

internally communicating with the sailors and their families, and then externally communicating with any stakeholders, families, DOD and adversaries, just showcasing what the capabilities of the U.S. Navy are."

On sea duty, MCs are on the ship schedule along with all the other deployed units, and it can be an arduous time. At minimum, all sailors are trained to be firefighters and maintenance



Chief Mass Communication Specialist Brian Brooks discusses his ideas before he gets started. Photo courtesy of Chief Mass Communication Specialist Brian Brooks.

technicians for the spaces they own on the ship. At sea, MCs aren't outsiders watching ship operations through a camera lens; rather, they're critical cogs in a well-oiled machine.

"Without every single member of that team, we can't perform the job — the mission — which is what we are there to do," Pielop says.

Shore-Side MC Duties

On the shore side of an MC's rotation, the rating is more like a 9-to-5 job in public affairs.

"For my job specifically, I work for the commander of the U.S. Pacific Fleet, so I take photos of him doing office calls, meeting with our allies and partners, and I'm creating content that's going to go on our outward-facing social media — stories, videos, graphics," Pielop says.

Chief Mass Communication Specialist Brian Brooks, the senior enlisted leader for Naval Air Force Atlantic Public Affairs, oversees the manning, training and equipping of the MCs and public affairs officers at seven aircraft carrier media departments, as well as 10 MCs at various patrol squadrons and unit public affairs representatives at more than 80 different squadrons.

Though now a step removed from a typical MC job, Brooks still gets to do some hands-on MC work every once in a while. For instance, he describes recently collaborating with a Hollywood producer who has worked on big-budget films to set up lighting, record audio and shoot video for the pilot of a TV show that was being pitched to the History Channel. And while MCs are quick to put



Above: Chief Warrant Officer Sara Muir, a public affairs officer conducting external, international and public relations for U.S. Coast Guard Forces Micronesia/Sector Guam on board a U.S. Coast Guard ship. Right: Chief Warrant Officer Sara Muir, a public affairs officer stationed in Guam with the U.S. Coast Guard. Both photos courtesy of Chief Warrant Officer Sara Muir.

everyone they escort or work with on an equal plane of importance, working with VIPs can be a fun part of the job.

Opportunities of a Lifetime

At sea and on shore, MCs meet with and photograph distinguished visitors. These include high-ranking officials from allied partner navies, members of large news outlets and even the occasional celebrity. They also get to sample every rank in the U.S. Navy. Pielop says that during the course of their duties, MCs see every position in the service — from the lowest-ranking junior sailor all the way up to the Secretary of the Navy. For Pielop, though, nothing's more special than telling the stories of ordinary sailors doing great work.

MCs gain hands-on experience in a variety of ways, and no two MCs have the same career path. Brooks describes his deployment experiences as unforgettable.

"I was an independently deployed MC on a guided-missile cruiser, and our mission was counter-piracy," he says. "While I was deployed, I took photos of daily life/operations, recorded b-roll of various evolutions, and even created a monthly newsletter for the ship and for the families back home to learn about what it is we are doing halfway around the world."

To better understand the jobs and events he was covering, Brooks says he'd often get involved in the task at hand, helping with torpedo maintenance or going aloft on top of the ship to work with the sailors who



maintained the radars.

"I would often visit parts of the ship that most of the other sailors may not see, just to give them that perspective of the crew being one finely tuned machine and everyone having their part to play in everyday life," Brooks says.

Community Outreach

Pielop considers the four years she spent working in public affairs and community outreach with the Blue Angels to be a highlight of her career so far. Besides showcasing the teamwork and capabilities of the U.S. Navy and U.S. Marine Corps, Pielop says community outreach is the main mission of the Blue Angels, and it was one of her top directives as an MC.

"Every Friday, we would be out in the

"We use our skills to educate and inform a variety of audiences about the efforts and achievements of our people," she says. "We get to travel all over the world, document operations and events, and develop information campaigns. We apply photography, videography, journalism, marketing, crisis response and media management to our activities. ... We interact with the public every day and enjoy a great deal of public trust due to our responsiveness and proactive nature."

Muir says being a public affairs specialist with the Coast Guard is different than being a Navy MC.

"We are a small but mighty rate," she explains. "There are less than 75 PA specialists for a service of about 50,000 people, which differs greatly from our sister services. We also imbue our junior members with a great deal of responsibility early. Unlike our DOD counterparts, we often have E-4 and E-5 petty officers giving interviews and briefing leadership."

At the end of the day, though, both jobs aim to capture stories and history, and convey them to various audiences for several purposes.

"As PAs, we have a role to not only tell the U.S. Coast Guard story, but [also] give it context and make it relevant to the audience," Muir concludes.



Chief Mass Communication Specialist Brian Brooks at work documenting damage. Photo courtesy of Chief Mass Communication Specialist Brian Brooks.

community visiting hospitals or schools and being those silent recruiters," she says. "Being able to go out into the community and interact with kids of all ages and inspire them ... is one of my most favorite memories so far, because I got to showcase why I love my job, why I love my profession and why I love the big team that I am part of. I loved getting to bring a smile to their faces every day."

As someone from a small town in Maine, Pielop says she never imagined she'd have the experiences she's had so far in her career. From meaningful interactions with the public to being strapped into a C-130 and taking photos of six aircraft flying behind her with the gate open, she loves the MC life.

The MC Impact

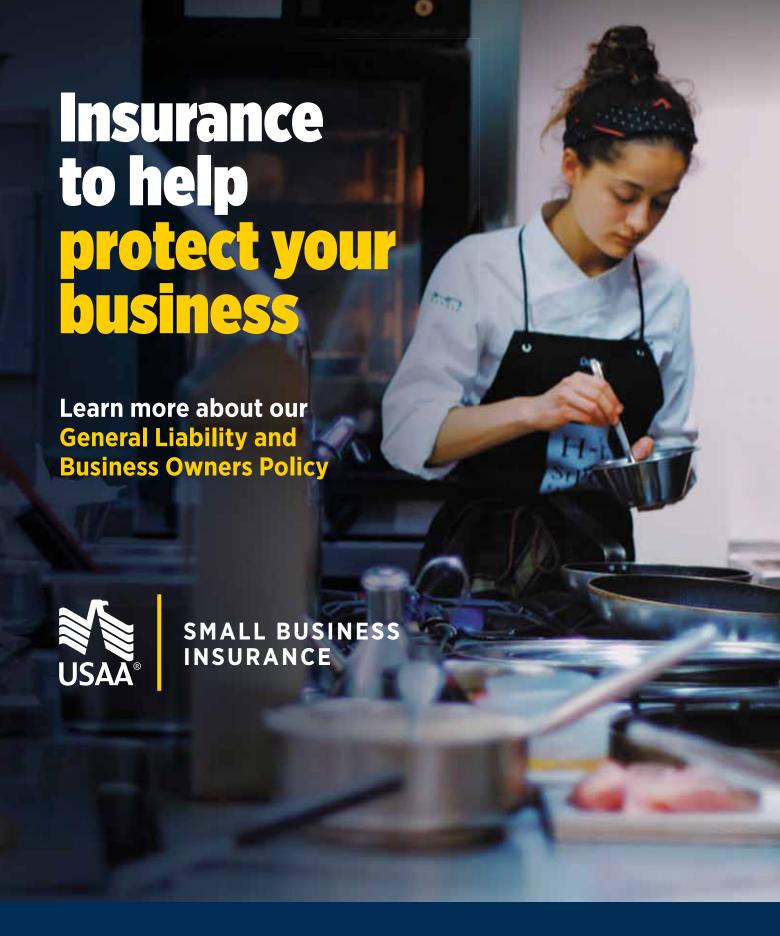
Brooks says MCs are important to the Navy because they show what's going on within the service.

"Without the work of MCs, communication of what we do, who we are and how we tell our story will be lost," he says. "We not only take photos, video, and write stories, we also help to shape messaging for internal communication as well. We will take the commander's intent and find stories or make graphics or craft fun and informative video projects to drive the message home."

Pielop also emphasizes the importance of visual information for the Navy and its sister services.

"Visual information is what you see as a stakeholder out in the civilian sector," she explains. "We tell the narrative. We speak to what the Navy is capable of, and without that visual information, it's hearsay."

For MCs of all ranks, capturing visual information for allies and stakeholders, sailors and their families, prospective recruits, adversaries, and the history books is more than a job, it's a calling. It's a chance to tell the stories of their fellow sailors, to demonstrate the Navy's muscle, and to be a part of the ancient tradition of storytelling.





WWII Portraits of Honor

The Race to Capture the Faces and Stories of as Many WWII Veterans as Possible

By Dawn Klavon

n April of 2019, professional photographer Jeff Rease had an idea. He decided to photograph as many living U.S. World War II veterans as possible — before it was too late. He called this endeavor WWII Portraits of Honor.

"What began as a way to give back something small to the heroes of the 'Greatest Generation' has become somewhat of a journey for me — a journey to not only make portraits of living World War II veterans, but to hear their stories firsthand," Rease writes on his website. "Because everyone needs to know what some of the 16 million plus Americans whom served sacrificed for their country and their families."

Making the Journey

To date, Rease has photographed 311 veterans — average age 98 — but feels an urgency to reach more. World War II veterans are dying at a rate of 180 per day, according to the U.S. Department of Veterans Affairs. Rease has been featured in the national media for his WWII Portraits of Honor project, which has drawn hundreds of veterans to reach out in hopes of being photographed. The humble, soft-spoken man uses donations from a GoFundMe campaign to help with expenses; so far, he's raised a little over \$20,000.

"I have folders full of leads, and as I have funds, I see where I can travel to," Rease says. "I can't get to

them all, obviously."

Rease maps out trips to different parts of the country based on the locations of the veterans with whom he is in contact. He tries to pack in as many sessions with veterans as he can on each journey. For instance, on a recent trip to the Midwest, Rease photographed and interviewed 12 veterans in 10 days.

"I've seen a lot of the country in my Jeep," he says.

A photo session typically lasts about two hours, and Rease encourages veterans to pose in uniform or holding a photo of themselves from during their military service. After taking a veteran's portrait, Rease sends the family an 8-by-10 -inch print of the photo, as well as the digital files. It's his way of saying, "Thank you for your service."

Women Who Served

For the WWII Portraits of Honor project, Rease has photographed men and women of varying races, ethnicities and roles in the war. In May 2021, he photographed Navy WAVE Jane Sanford Hall, now 99 years old, who served in ship-to-shore communications and code traffic, eventually working in intelligence. Hall's daughter Allison Hart had contacted Rease after reading about his project in The Washington Post because she wanted her mother to share her story as a woman who served during the war.

"We arranged for him to come to our place [in New Hampshire] and my mom told her story as he took pictures of her," Hart says. "The archiving of these stories is just so important and timely — I just think it's a great way to celebrate and honor and recognize people who served."

Another female veteran, 101-year-old Hazel Von Roeder, served in the U.S. Army Nurse Corps during the war. Rease photographed her just after her 99th birthday in Bryan, Texas.

"He was very, very professional," says Von Roeder's daughter, Dee Ann Schneider.



Above: Former Army Sgt. Cloyce Drake poses in uniform for his portrait. Below: Retired Marine Corps Col. Marine Carl Cooper sits for the first portrait in the WWII Portraits of Honor project.. Photos by Jeff Rease.





Above: Jane Sanford Hall poses with a photo of herself in her Navy WAVE uniform. Below: Rease's portrait of Army Nurse Corps veteran Hazel Von Roeder portrait. Photos by Jeff Rease.



"You could just tell he was so honored to be talking to and visiting with veterans."

Schneider encourages families of World War II veterans to contact Rease and participate in WWII Portraits of Honor.

"Let them show their pride that they had in serving their country," Schneider says. "He's in a race against time."

Sharing Veterans' Stories

In addition to photographing veterans, Rease also videotapes interviews with each man or woman, learning about their life and combat experiences. He has a WWII Portraits of Honor YouTube channel featuring veterans' segments, which can be found at www. youtube.com/@wwiiportraitsofhonor7913.

"There's some amazing stories that I've heard," Rease says. "Everyone has their own good story, but some of them, movies should be made from their lives."

Rease also displays the photos and written summaries of veterans' experiences on his website, www.portraitsofhonor.us. Eventually, he wants to create an exhibit to be shown in galleries with intriguing photos and compelling stories of the heroes he has chronicled. Many friends have suggested he publish a book as well.

"That was never my goal, but the more I thought about it, I realized that would be a good way to honor all of them and include as many as I can," Rease says.

It's Personal

Rease's uncle, Huey, died in combat during World War II, and his father, Walter, was a paratrooper during the Korean War. Their stories inspired Rease to start the WWII Portraits of Honor project.

"Even though my dad was not a WWII veteran— he was a Korean War 187th Airborne paratrooper veteran and passed away in 2011— I know he would have been proud of it," Rease wrote in a July 23, 2019, blog post on his website.

He began the project by photographing



Photographer Jeff Rease's uncle Huey Bracknell, who died in combat during World War II. Photo courtesy of Jeff Rease.

then-99-year-old retired Marine Corps Col. Carl Cooper at his home in a Birmingham, Alabama, suburb. Cooper passed away in 2021 at the age of 101.

"I believe that by being photographed and having his history recorded, Jeff Rease gave Colonel Cooper added energy to endure to the end," said nephew J. Danny Cooper. "Were it not for him, we would not have any way to remember, because most [World War II veterans] have never talked about it."

Reflecting on that first portrait session with Carl Cooper in his 2019 blog post, Rease wrote: "In the uniform he retired in and looking like a proud, decorated career Marine that he is, he captured my heart by his humbleness and kindness to me. I have a new friend. And thus this journey began."

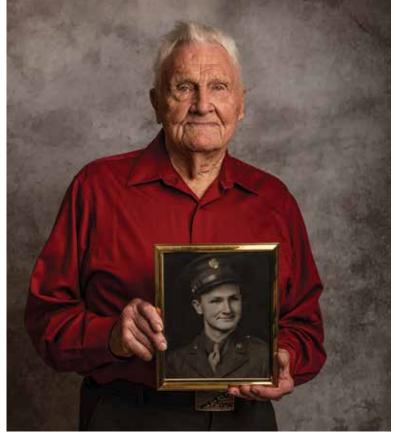
Meeting Veterans Across the Nation

Lester Schrenk was photographed by Rease last year at the age of 99. Rease met the Army Air Corps veteran in his Bloomington, Minnesota, home after Schrenk saw a story about the WWII Portraits of Honor effort on NBC's "Nightly News" in late August

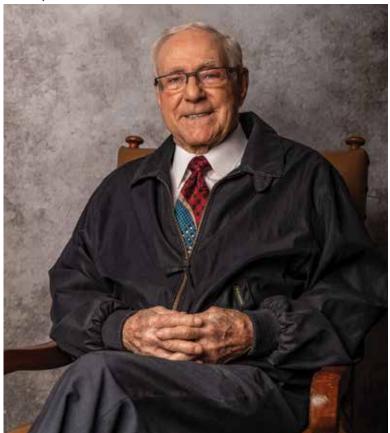


Above: A portrait of Roberta Tidmore, who worked in an aircraft parts assembly plant before joining the Marine Corps Women's Reserve. Below: Former Navy pilot Royce Williams poses in uniform for his portrait. Photos by Jeff Rease.





Above: U.S. Army Air Corps veteran Lester Schrenk's portrait. Below: Rease's portrait of former Army Air Corps Sgt. Charles Porter Phillips. Photos by Jeff Rease.



2022 and contacted him. In his email, Schrenk shared details about his service as a ball turret gunner, including getting shot down over Denmark in 1944 and being a prisoner of war held by the Germans for 15 months.

"So, really, my late October trip to the Midwest was built around me going to Minneapolis to meet him," Rease says. "Les was very much at ease to talk about his experiences in the war as I questioned him about his life growing up and then entering into the Army Air Corps."

For his part, Schrenk is glad to be a part of the WWII Portraits of Honor project.

"I think it's great to keep history alive," he says.

Chrissy Cera's father, 97-year-old fathyer, the Rev. Charles P. Phillips, also served as a ball turret gunner on a B-17 Flying Fortress bomber in the European theater during the war. Rease traveled to the Phillips family's rustic Georgia cabin in 2021 and learned firsthand about Phillips' military career while he photographed the nonagenarian. Cera said her father was extremely transparent when sharing with Rease about the war.

"Jeff really cares about these guys," she says. "He knows that this is the Greatest Generation and you feel his heart is really there — it was awesome."

Photographing Veterans Overseas

Former NFL linebacker Donnie Edwards was impressed when he read about the WWII Portraits of Honor project in The Washington Post.

"Jeff is a pretty interesting guy — I was like, 'Wow, what a great project!" says Edwards. "This aligns with what we are doing."

Edwards is the founder of a charitable organization based in the San Diego area called Best Defense Foundation, which, in part, ensures that any WWII veteran who wants a measure of closure or the recognition he so richly deserves has an opportunity to return to his battlefield. Edwards recruited Rease to travel with veterans to Normandy, France; Pearl Harbor, Hawaii; and Berlin, Germany, to photograph them on their journey.

FEATURE



Photographer Jeff Rease's father, Walter Rease, was a paratrooper in the Korean War. Photo courtesy of Jeff Rease.

"We took half a dozen veterans to Berlin and surrounding areas, then we took 63 veterans to Pearl Harbor," Rease says. "That was just amazing."

He plans to travel again with Edwards and his organization in June for the 79th anniversary of D-Day, photographing veterans who fought on the shores of Normandy.

"[Jeff] helps tremendously as a volunteer, but also he photographs all the veterans and does a nice portrait, which is awesome for the veteran," Edwards says. "It's just a wonderful concept."

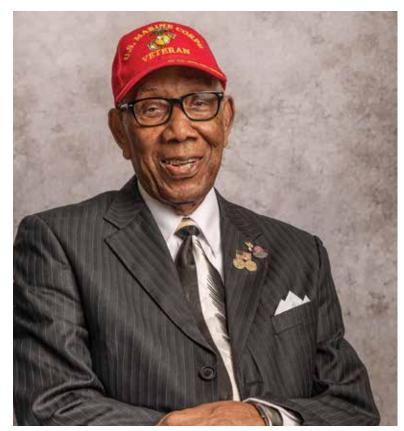
Through his contacts, Rease puts World War II veterans in touch with the Best Defense Foundation, and similarly, Edwards sends veterans to Rease to photograph.

"He has a great relationship with so many veterans," Edwards says.

Moving Forward

Rease knows the clock is ticking and World War II veterans won't be here much longer. He says photographing them is just a small way to express his gratitude to each of them for their service to America.

"It's gratifying, overall, just getting to be in the presence of heroes — of course, they'd never call themselves heroes," Rease says. "They absolutely insist that the heroes are the ones who weren't able to come back."



Above: Rease's portrait of former Marine Corps Pfc. William Greason. Below: Retired Marine Corps Chief Warrant Officer Hershel "Woody" Williams poses for his portrait of honor. Williams earned the Medal of Honor during the Battle of Iwo Jima for venturing into enemy territory alone and against heavy fire to destroy pillboxes and other well-defended positions with flamethrowers and demolition charges, clearing a path for U.S. infantry. Photos by Jeff Rease.



Something worth protecting







Group 10-Year Level Term Life Insurance Plan

As a Reservist, you understand the importance of being prepared — whether in your military role or in your civilian life. The FRA-endorsed Group 10-Year Level Term Life Insurance Plan was designed to help protect the financial future of our Shipmates, with benefits ranging from \$50,000 up to \$250,000. No military exclusions. Level Term Life means your economical group rate will not increase due to your age, and your benefit level will stay constant for the entire 10-year term. And your spouse can apply for coverage, too.



Learn more about the FRA-endorsed 10-Year Level Term Life Insurance Plan.

Visit www.frainsure.com or call 1-800-424-1120.

Underwritten by Hartford Life and Accident Insurance Company. The Hartford Financial Services Group, Inc., (NYSE: HIG) operates through its subsidiaries, including Hartford Life and Accident Insurance Company under the brand name, The Hartford, and is headquartered at One Hartford Plaza, Hartford, CT 06155.

For additional details, please read The Hartford's legal notice at www.thehartford.com.

"The appearance of U.S. Department of Defense (DoD) visual information does not imply or constitute DoD endorsement."

Program Offered by: Association Member Benefits Advisors, LLC. In CA d/b/a Association Member Benefits & Insurance Agency CA Insurance License #0196562

AR Insurance License #100114462

Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

99939 (3/23), 100534 (6/23), 100485 (9/23) Copyright 2023 AMBA. All rights reserved.



Who needs money for college or trade school?

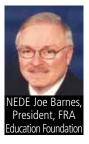
FRA's Education Foundation awards approximately \$90,000 in scholarship funds each year to recipients based on financial need, academic standing, character and leadership qualities. Our scholarship program is open to anyone who has an affiliation with the USN, USMC or USCG, through their own service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

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

Questions? E-mail us at scholars@fra.org.



Scholarship Applications Are Due Soon!



It's hard to believe that it's already March and scholarship application deadline time! Here is some important information about the foundation's scholarship program.

For those interested in our scholarships, it's not too late to apply! All applications must be postmarked by April 15. And please note the importance of submitting complete application packages, since incomplete submissions will not be forwarded to the application review committee. Specific instructions are included with the application forms.

Regarding eligibility, students may apply for foundation scholarships if they are affiliated with the U.S. Navy, Marine Corps or Coast Guard through their own service or that of a spouse, parent, grandparent or great-grandparent. FRA members in good standing and their spouses, children, grandchildren and great-grandchildren are eligible for a wider range of scholarships.

Applicants must be U.S. citizens and full-time students at accredited U.S. trade schools, community colleges, four-year colleges or universities. This is the third consecutive year that students bound for trade school or community college are eligible for foundation scholarships. Unfortunately, we did not receive any applications for these awards during last year's application and awards cycle, but we hope more of these students will take advantage of our scholarship program this year.

Some information about trade schools and community colleges may be helpful for students considering attending either of these. According to the consumer data company Statista, as of 2022, there are 935 public community colleges in the U.S. The National Center for Education Statistics reports that over 7 million students were enrolled in community colleges for the 2020-2021 academic year, nearly a third of all students at postsecondary institutions. Community colleges can be much more affordable than four-year colleges and universities, and can provide an

easy path to enrollment in four-year institutions. Both community colleges and trade schools are important options for students pursuing higher education.

Foundation scholarship awards range from \$1,000 to \$5,000, and awardee selection is based on academic standing, financial need, character and leadership qualities. The total amount of annual foundation scholarships is approximately \$90,000, and students selected for the 2023-2024 academic year will be announced in July.

The foundation's work is directly related to the FRA's mission and 1924 founding principles of loyalty, protection and service. Foundation scholarships are also a significant benefit of membership in the association and a high-

Foundation scholarship awards range from \$1,000 to \$5,000.

interest issue with potential members — which is not surprising, given the statistics discussed above — so don't miss opportunities to mention our program.

Additional information, application requirements and forms are available at www. fra.org/foundation. A list of our most recent scholarship recipients was published in last September's *FRAtoday* and is also posted on the website. Anyone wishing to make tax-deductible contributions in support of foundation awards can also do so at that address.

Questions about the program can be sent to Alicia Landis, the foundation scholarship coordinator, at scholars@fra.org.

Whether you support the FRA Education Foundation financially or by spreading the word to prospective members, donors and applicants, thank you in advance for your continuing support. We look forward to helping more students reach their educational goals this fall!

Joe Barnes is president of the FRA Education Foundation.

1. BRANCH 41, ROANOKE, VA.

Shipmate Joe Black (R) from Branch 41 presents a 50-Year Continuous Membership Pin to Shipmate John Davis (center) on Oct. 29, 2022. Davis' wife Thelma was in attendance during the presentation.

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

Senior Chief Electronics Technician James E. Brown (L) and Chief Aircrew Survival Equipmentman Christopher Tyson (R) attended the pinning ceremony of Chief Cryptologic Technician (Technical) Nadia Kosovych. All three are related and are Life Members of Branch 226. Kosovych is on active duty and assigned to the *USS THEODORE ROOSEVELT* (CVN-71) at Naval Base Kitsap, Washington.

3. BRANCH 161, KANSAS CITY, MO.

The Mo-Kan Branch's annual Christmas Wrap is held every year for six area group homes that the branch has been supporting for more than 60 years. Standing with the gifts for two of the homes are (back row, L to R) Rick Grindell, PRPNC Barry White, honorary member Debbie Palmer, PRPNC Norm Combs, and Ed DeLaFuente, (front row, L to R) LA FRA RPNC Donna Lickteig, Nicole Lickteig, LA FRA PRPNC Barbara White, LA FRA PNP Doris Fri, Pat Wentworth, Ernestene Combs, Colleen Champagne, Jennifer DeLaFuente and Ron Narron. Kneeling are Autumn (L) and Eva (R) Lickteig.

4. BRANCH 15, WALHALLA, S.C.

Branch Shipmates picked up seven bags of trash from U.S. Highway 11 on Nov. 19, 2022. (L to R) President Clyde Albertson, Board Member Jimmy Hall, Tom Jurkevich and Chaplain Doug Olson.

5. BRANCH 261, LEMOORE, CALIF.

Branch 261 proudly displays their FRA Gold Ribbon Awardfor membership. (L to R) John Heger, James Hall, Bob Craig, Ray Fratus, Kristi Hall, Branch President Doug McCann, Chet Oliver, Dennis Desjarlais and Branch Secretary/Chaplain Don Johnson.

6. BRANCH 124, LAKEHURST, N.J.

(L to R) LA FRA Unit 124 member and PRPNE/NEng. Sara Piacentino, Crystal Lake administrator Linda Regan, and LA FRA Unit 124 Chaplain Janice Engel display items being donated to the Crystal Lake Healthcare and Rehabilitation Center located in Bayville, New Jersey.































7. BRANCH 15, WALHALLA, S.C.

Branch Vice President Larry Jones placed a wreath upon a veteran's grave at Mountain View Cemetery in Seneca, South Carolina, on Dec. 17, 2022, in observance of National Wreaths Across America Day.

8. BRANCH 70, POWAY, CALIF.

Branch President and retired Marine Corps Master Gunnery Sergeant Lou Irvin presented an engraved Ka-Bar knife to a graduate of the U.S. Marine Drill Instructor School at Marine Corps Recruit Depot, San Diego, California, on Dec. 19, 2022.

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

The branch's annual awards and Christmas luncheon, which was held at the Staten Restaurant, had 19 members and 14 guests for the presentation of service pins to seven members.

Branch Vice President and Membership Chairman Anthony Giuliani proudly displayed the FRA Gold Ribbon Award presented to the branch at the national convention.

10. BRANCH 261, LEMOORE, CALIF.

Branch President Doug McCann (R) visited Shipmate William Gregory and presented him with his 40 Year Continuous Membership Certificate and Pin. Gregory's wife attended the event.

11. BRANCH 61, CHULA VISTA, CALIF.

Shipmate Patrick Grattan Sr. (R) was presented with his 70 Year Continuous Membership Certificate and Pin. The presentation was conducted by Branch President Rocky Sgro.

12. BRANCH 89, ATLANTA, GA.

Branch President Ernie Rose (center) and Branch Secretary Denise Watkins (R) welcome the American Legion Post 160 Food Pantry Chair Eustacia McCloud-Carter (L) during their annual Christmas luncheon. The members enjoyed fellowship and good will, along with great barbeque and catfish at Williamson Bros. Bar-B-Q in Marietta, Georgia.

Submit a photo by email as a highquality attachment in jpeg format to FRAtoday@fra.org. Please include a brief description and include the names of those pictured.



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!



Changes to TRICARE Expected in 2024

ew TRICARE contracts that facilitates beneficiary health care in the civilian sector, known as T-5 contracts, are expected to start in 2024. The changes will improve the delivery, quality and cost of health care services for service members, retirees and their families.

There will continue to be two regional contractors. On Dec. 22, 2022, the Defense Health Agency announced that Humana Government Business Inc. and TriWest Healthcare Alliance Corporation will be the regional contractors, also known as managed care support contractors. If you live in the TRICARE East Region, Humana Government Business (Humana Military) will administer your health plan and provide TRICARE coverage. If you live in the TRICARE West Region, TriWest Healthcare Alliance Corporation will administer your health plan and provide TRICARE coverage.

"I am pleased that our new T-5 TRICARE contracts will continue to focus on enhancing the experience of care and great health care outcomes for our service members, retirees and their families," said Army Lt. Gen. Ronald Place, who was director of the Defense Health Agency at the time of the announcement.

Six States Move to the West Region

The biggest change is the shift six East Region states will make to the West Region. This will affect approximately 1.5 million beneficiaries. The states moving from the East Region to the West Region are:

- Arkansas.
- Illinois.
- · Louisiana.
- Oklahoma.
- Texas.
- Wisconsin.

Moving these six states into the West Region will create a more even balance between the TRICARE populations each regional contractor manages. The move will also streamline processes and standards for both regions.

What does this mean for you? The DHA has targeted January 2024 as the month in which the changes will take place. Throughout 2023, the same regional contractor will continue to manage your TRICARE health plan:

- East Region Humana Military.
- \bullet West Region Health Net Federal Services LLC.

You don't need to take any action right now. How you get your health care won't change during the transition

period throughout 2023. If you live in one of the states that's going from the East Region to the West Region, the DHA and TRICARE regional contractors have a variety of communications planned for you throughout the year. You'll learn about how the transition will occur — and any action you need to take — so your TRICARE benefits can continue seamlessly.

Be sure to check the Defense Enrollment Eligibility Reporting System, or DEERS, to confirm that all your information is current. This will help make sure you won't miss important communications regarding your TRICARE benefit.

New Contract Focuses on Care

Built into the new contract is an ongoing commitment to improving access to, and the quality, of health care services. The regional contractors will do this in a variety of ways, including:

- Supporting innovation and health care industry best practices.
- Creating efficient ways to reduce health care costs.
- Providing a foundation for future health care demonstrations and pilots.
- Improving how military hospitals, military clinics and civilian care providers can work together to enhance patients' health care experiences.

Some of the changes to the TRICARE health plan will happen behind the scenes, but every change will help support you by providing:

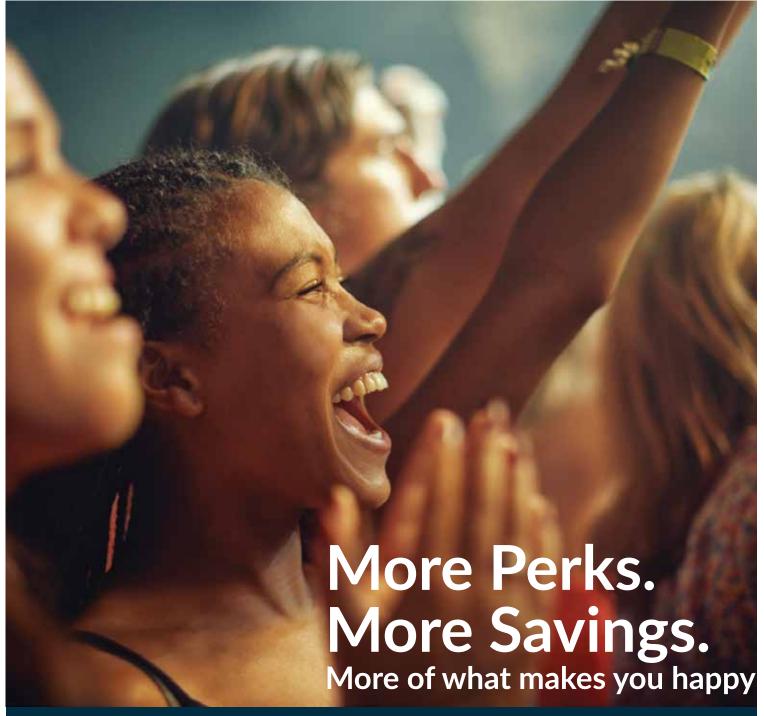
- More efficient referral transfers between the two regions.
- Greater provider network flexibility.
- Improved beneficiary choice.
- Enhanced telehealth appointments.

"The DHA wants to improve your health care experience and provide a seamless and timely transition for you and your family," said Place.

Stay in the Know

Transition planning time is scheduled for one full year. This is to ensure health care delivery is ready for all 9.6 million beneficiaries on Day One of the new contracts. Stay tuned for valuable information about the upcoming changes. You can sign up for email alerts from TRICARE at public.govdelivery. com/accounts/USMHSTMA/subscriber/new. If you'd like to learn more about the 2024 changes, visit www.defense.gov/ News/Contracts/Contract/Article/3254039/.

This content by TRICARE Communications was provided by the Defense Health Agency.



Enjoy Savings On

Electronics - Appliances - Apparel - Cars - Fitness Memberships Gift Cards - Groceries - Hotels - Movie Tickets - Rental Cars Special Events - Theme Parks - And More!

Sign up at: fra.savings.workingadvantage.com



Sparkfly Perks is now Working Advantage
Use your phone camera or QR code scanning
app to access the site



In Memoriam

Name	Rating	Branch	Cowden, Richard A.	DP1, USN	194	Gaw, Ronald R.	OSCS, USN	MAL
Aiken, Everest L.	AFCM, USN	166			MMCS(SS), USN	269		
Ansich, Michael P.	CWO4, USN	117	Crawford, Norman F.	HMC(AC), USN	214	Germann, Wayne L.	ATCS, USN	93
Archer, Ronald E.	EM3, USN	01	Curry, Sterling F.	DKCM, USN	261	Ginder, Irvin E.	CUCM, USN	334
Ardinger, Charles E.	BMC, USN	136	D'aoust, William J.	ATC, USN	MAL	Goldy, Floyd B.	AMCS, USN	70
Arnold, Roger L.	CTM1, USN	MAL	Dailey, Leroy D.	SCPO, USN	MAL	Gossett, Roger L.	ETCS, USN	MAL
Avans, Jimmie H.	SCPO, USN	MAL	David, Leopoldo P.	SCPO, USN	MAL	Gould, Charles L.	AOCM, USN	MAL
Bagwell, Bobby T.	AVCM, USN	261	Davis, Malvin W.	AFCM, USN	MAL	Gramer, Randy J.	BMCS, USN	289
Ball, Charles L.	AWCS, USN	MAL	Davis, William J.	ATC, USN	93	Gray, Stanley T.	FT, USN	MAL
Balthazard, Robert L.	QM1, USN	MAL	Decoteau, Joseph R.	ENC, USN	29	Gray, Thomas C.	AQC, USN	269
Banks, Harley L.	PN1, USN	08	Dewhurst, Fred R.	STCS, USN	256	Greene, Garth S.	CWO2, USN	316
Barber, Darrell G.	USN	90	Dickey, Gene	SH1, USN	MAL	Greer, Thomas R.	CWO4, USNR	181
Bard, William G.	ATCS, USN	MAL	Dinges, Edward A.	BUC, USN	MAL	Grigg, Richard	CWO4, USN	60
Barley, Calvin W.	AVCM, USN	261	Doe, William L.	MMCS(SS), USN	MAL	Hack, Floyd	USN	94
Basuel, Romulo	MS1, USN	MAL	Dreher, Keith J.	AVCM(AW/NAC), USI	N 276	Ham, Richard H.	SGT, USMC	130
Beardin, Larry D.	LCDR, USN	MAL	Duffy, Richard D.	MMCM, USN	MAL	Hanley, Gilbert A.	MSGT, USMC	MAL
Bell, Ben H.	USMC	24	Durkin, William T.	CPO, USN	93	Harrell, Jerry C.	ADCS, USN	34
Bennett, William	RMCM, USN	60	Dusablon, Richard W.	MCPO, USN	MAL	Harrison, Edward L.	CTR1, USN	MAL
Besteda, Dave S.	BM1, USN	MAL	Edwards, David M.	UTCS, USN	MAL	Harrison, John H.	AD2, USNR	17
Bigler, Bruce A.	MMCM, USN	MAL	Eisloeffel, Harold L.	LT, USN	60	Henderson, Donald R.	EM1, USN	63
Bock, Ralph L.	USMC	MAL	Erfurdt, Herbert L.	AQCS, USN	268	Hendricks, Mark	QMC(SS), USN	MAL
Boley, Carl E.	MSGT, USMC	161	Errickson, Spencer P.	OSC (SS), USN	212	Hildebrand, Ernest H.	SCPO, USN	61
Bolton, Andrew J.	AMHC, USN	MAL	Farley, Carl A.	HMCM(PJ), USN	269	Hilton, Amos	CSC, USN	MAL
Bolyn, James M.	HT1, USN	269	Fasceski, Joseph	LCPL, USMC	24	Hitchcock, James O.	CWO4, USN	182
Boone, Harold L.	LT, USN	161	Fawcett, Daniel G.	LT, USN	275	Hoffmann, Roy	RADM, USN	MAL
Brace, Joseph R.	RMC(SS), USN	269	Felder, Ralph	SCPO, USN	91	Holland, Gerald W.	AMS1, USNR	MAL
Brice, George F.	QMC, USN	259	Findley, Carl E.	PHC, USN	MAL	Horton, Samuel O.	DPC, USN	067
Brink, Robert G.	IC1(SS), USN	08	Firme, Basilio M.	MR1, USN	84	Houchin, Henry C.	ICC, USN	MAL
Brown, Thomas L.	SKCS, USN	335	Fjeld, Jerome A.	MM1, USN	273	Houck, Orvel G.	USN	MAL
Bulger, Pamela J.	HM1	MAL	Floyd, Francis M.	CAPT, USN	290	Howes, Wilbur L.	ENCS, USN	MAL
Burck, John R.	HMCS, USN	MAL	Fohner, Peter D.	IC, USN	24	Hoyt, Rodney W.	SGT, USMC	63
Burnette, Lloyd L.	PN1, USN	MAL	Foley, Thomas L.	ADJC, USN	174	Hughes, Jonah	HMC, USN	57
Burtchin, Donald L.	AGC, USN	MAL	Foreman, Donald L.	ADCS, USN	268	Hughes, Robert F.	RMSC, USN	11
Calhoun, Norman B.	MMCS(SS), USN	N MAL	Foster, Junior A.	USN	MAL	Hughes, Thomas E.	YNC, USN	MAL
Celestial, Conrado G.	SKC, USN	269	Foxe, Vernon L.	AVCM, USN	93	Husted, David J.	ETCS(SW), USN	290
Clemons, Marvin D.	RM1, USN	MAL	Frappier, James W.	USN	166	Hutto, Tommy L.	YN2, USNR	24
Clendenon, Charles S.	MMCS, USN	MAL	Freeman, Louis H.	RMC, USN	188	Huyber, Steven R.	HN, USN	136
Cole, Larry L.	YNCM, USN	222	French, Everett L.	TMC, USN	22	Hvizdo, Barbara A.	LCDR, USN	20
Collin, Thomas E.	RMCM, USN	276	Frerichs, Roger	HM1, USN	145	Jackson, Emory C.	AMSC, USN	MAL
Collins, James R.	RM1, USN	290	Garcia, Robert	GMGC, USN	MAL	Jackson, Stephen A.	HMCM(SS), USN	20
Cooklin, Mervin	PO1, USN	MAL	Garrity, Michael L.	AGC, USN	124	Jordan, Stanley H.	1STSGT, USMC	MAL
,	•	·	,,	,		' '	,	_

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

In Memoriam

Kaisler, Anthony L.	HTC, USN	MAL	Neally, William P.	BM1, USN	MAL	Smith, Arnold W.	RMC, USN	20
Keefer, William G.	ADRC, USN	99	Neiheisel, Arthur J.	RMCM(SS), USN	57	Smith, Raymond C.	RADM, USN	MAL
Keene, Charles M.	MCPO, USN	MAL	Nelson, Jeff L.	MS2, USN	20	Smith, Gerald	USN	MAL
Kenney, Daniel F.	SK1, USN	99	Nicholson, Victor M.	AE1, USN	90	Smith, Gordon	RMC, USN	269
Kenney, James A.	CAPT, USN	269	O'Hearn, William	AMH 2, USN	302	Spangler, Farris R.	ADJ1, USN	261
Kessel, Gerald	YNCS, USN	MAL	Ozab, Lloyd J.	LIC, USN	MAL	Stearly, William M.	ETCM, USN	263
Kimbrell, Jimmy L.	ET1(SS), USN	269	PRPNC Partin, John V	V. USN	161	Steed, Gary L.	PNC, USN	MAL
Kimmons, Ronald D.	EQCM, USN	MAL	Paxton, Delmer J.	AVCM, USN	MAL	Sterner, Duane	AMH3, USNR	61
King, Roy F.	AT1, USN	MAL	Petty, Arthur O.	SGTMAJ, USMC	18	Stevens, David M.	MRCS, USN	MAL
Klein, Donald W.	MMC, USN	MAL	Pewewardy, Garner E.	EMC, USN	MAL	Stevenson, Walter E.	GMTC, USN	126
Kohs, James D.	DTCM, USN	302	Pharis, Eugene C.	HM3, USN	MAL	Stickles, William H.	CWO2, USN	MAL
Kreckow, Kenneth C.	ATC, USN	302	Phelps, Cecil J.	AMH1, USN	MAL	Stook, Russell J.	ABCS, USN	91
Lance, Guy A.	CMC, USN	44	Pippin, Edgar W.	AKC, USN	301	Sundin, Robert D.	MSGT, USMC	MAL
Lee, William T.	LCDR, USN	102	Plantz, William H.	RMC, USN	08	Thomas, Glenn	LCDR, USN	MAL
Lemke, David H.	EN1, USN	163	Pourron, Louis E.	CDR, USN	MAL	Thompson, Gordon	GMCM, USN	86
Lessard, Reginald	YNCM, USN	MAL	Powell, Gerald W.	EOC, USN	MAL	Thompson, Scottie A.	BTC, USN	61
Lindsey, Lawrence L.	AE1, USN	18	Powell, Michael F.	HMCM, USN	208	Tilghman, Lloyd	PO1, USN	101
Lixie, Francis C.	GYSGT, USMC	256	Propst, Calvin B.	BMC, USN	123	Tompkins, Dale C.	EM1, USN	MAL
Lucas, Walter I.	PO1, USCG	MAL	Rember, Kenneth R.	MMCS, USN	MAL	Trawick, Oliver A.	ET2, USN	162
Lumbag, Miguel M.	CPO, USCG	290	Rhodes, Frank G.	PCC, USN	08	Tyson, John L.	ENCM, USN	60
Luppino, Michael	BTCS, USN	29	Riley, James O.	AOC, USN	97	Vargo, John M.	PNC, USN	MAL
Lutz, Ronald J.	SCPO, USN	238	Robbins, Francis	ATCS, USNR	MAL	Vechter, Samuel	HTCS, USN	17
Lux, Larry Lee	FTCM(SS), USN	MAL	Robinson, Howard G.	ETCM, USN	118	Veleta, Robert M.	PO1, USN	91
Lynch, Willard E.	CTRC, USN	22	Robinson, Oscar J.	LT, USN	MAL	Vennum, Warren E.	NCCM, USN	MAL
Lyons, William J.	AMCS, USN	61	Robison, Hubert L.	TMC, USN	172	Vicory, Jack J.	MSGT, USMC	MAL
MacPherson, Angus J.	SM1, USN	31	Roland, Larry L.	AFCM, USN	70	Volta, Gino	SCPO, USN	MAL
Marsden, David	AMH3, USN	194	Rollie, Dennis H.	BT1, USN	136	Wagner, David E.	DPC, USN	11
McGill, Harry A.	EM1, USN	289	Rose, Edward	RMC, USN	MAL	Walker, Norma J.	HN, USN	269
McGrath, James	SSCM, USCG	222	Rude, Lee E.	ADJ1, USN	89	Walsh, Thomas J.	ETCM, USN	MAL
McLaughlin, James P.	AEC, USNR	MAL	Rusch, William E.	TMCS(SS), USN	MAL	West, Wallace E.	EM1, USN	MAL
Meierdierks, John P.	LCDR, USN	101	Ruth, Joseph W.	MMCM(SS), USN	MAL	White, Irwin D.	BMC, USN	MAL
Messing, Russell H.	RMC, USN	38	Sanders, Robey K.	SHCS, USN	MAL	Whites, Gary B.	BMC(DV), USN	346
Miller, George R.	EM1, USN	61	Sandlin, Floyd I.	USN	MAL	Wild, Dale C.	AO1/AC, USN	197
Miller, Odean D.	YNC, USN	90	Santos, Ernesto R.	DKC, USN	126	Williamson, Robert L.	CAPT, USN	MAL
Miller, Richard E.	LT, USN	MAL	Schad, David E.	OMC(SW), USN	53	Winfield, Bobby G.	AMCS, USN	91
Moench, John	ATCS, USN	MAL	Schembre, Joseph V.	SCPO, USN	MAL	Winkler, Daniel A.	EN1, USN	20
Moore, Kenneth	ETC, USN	MAL	Scofield, Donald L.	ENC, USN	53	Woebbecke, Kirby L.	MR1, USNR	145
Moore, Patrick H.	LCDR, USN	24	Sharpe, Walter R.	PO1, USN	94	Yanchyshyn, William	CPO, USN	MAL
Mossler, Alfred H.	MAJ, USMC	208	Simmons, George E.	RM1, USN	166	Ziegler, John S.	DM1, USN	MAL
Mozingo, Louis Q.	USN	MAL	Sloan, Newton L.	EMC, USN	MAL			
Nansteel, Robert L.	ADCS, USN	MAL	Slutts, Ralph E.	RMC(SS), USN	MAL			

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



Photo courtesy of DVIDS.

REUNIONS

USS MANATEE (AO-58)

5/1/2023 – 5/5/2023 Branson, Mo. Contact: Jack White Telephone: 361-945-6653 Email: jwhite063@gmail.com

USS CHICAGO (CA-136/CG-11, SSN-721, MAR DET)

5/8/2023 – 5/12/2023 New Orleans, La. Contact: Reed Radcliffe Telephone: 314-276-7481

Email: reed@triplerphotography.com

USS BOSTON (CA-69/CAG-1, SSN703)

7/13/2023 – 7/16/2023 New Orleans, La. Contact: Barry Probst Telephone: 508-580-3808 Email: president@ussboston.org

USS ALBANY (CA-123/CG-10, SSN-753, MAR DET)

8/20/2023 – 8/25/2023 Nashville, Tenn. Contact: Lou Amico Telephone: 781-820-9933 Email: reunion@ussalbany.org

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.

LOOKING FOR

Looking for my commanding officer from the USS INDEPENDENCE (CVA-62), in 1971, Capt. Gerald G. O'Rouke. He used me as the model for the uniform that is now worn for E1 to E6. I still have my E6 uniform, and am allowed to wear it. I can be reached at: fnhunt876@gmail.com.

Thank you,

PRPNE/New England Floyd G. Hunt, YN1 USN (Ret.)

Looking for DM2 Glenn Tatom. We served together at Enlisted Personnel Management Center (EPMAC), New Orleans, Louisiana, during the period from 1980 to 1982. Please contact YNCS D.R. Schreiber, USN (Ret.) at 504-931-7212.

Get Your FRA Challenge Coins for \$15.00 There are 2 versions, the Fleet Reserve Association and the Ladies Auxiliary of the FRA version FRA Branch 192 Silver Dollar Branch 4130 Raven Dr Fallon, NV 89406 www.frabranch192.com frabranch192@yahoo.com



brucetalbotfra@outlook.com • (281) 489-9322

LA FRA MEMBERSHIP APPLICATION



Brother

Stepson

Son

Grandson

Grandmother

Grandfather

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

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

WHO CAN JOIN? All applicants must be at least sixteen (16) years of age.

Membership in the Ladies Auxiliary of the Fleet Reserve Association is limited to spouses, parents, grandparents, sisters, brothers, children, stepchildren and grandchildren not less than 16 years of age of members of the Fleet Reserve Association and widows, widowers, parents, grandparents, sisters, brothers, children, stepchildren and grandchildren not less than 16 years of age of persons who were members at the time of death or eligible to be members of the Fleet Reserve Association at the time of death.

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

Join the Lad	ies Auxiliary	of the FRA (DE	BA Auxiliary of the FF	RA)		
Name in Full:						
	(First)	(Middle)		(Last)		
Address:	(Street)		(City)		(State)	(Zip + 4)
Telephone:				Date of Birth:		
Email:						
The fellowing	ina convice member i	aformation validates thi	s application:			
The followi	ng service member ii	nformation validates thi	s аррисаtion:			
	(Serviceman's Ful	I Name)		(Rate/Rank)	(USN/ USMC	c/ USCG)
☐ Certify that the infor	mation is true and acc	urate and that my sponso	r is a member of FRA I	Branch		or is MAI
☐ Certify that the infor	mation is true and acc	urate and that my sponso	r was eligible for memb	bership at the time of dea	ath.	
Unit Preference		Applicant's Signature			Date	e
Recruiter			Member #	Ur	nit/Branch #	
Verified by		Title		Unit\Branch	Dat	e
.	Wife	Mother		Annual Member	hsip Dues:	
I am the:	Sister	Father		\$25.00 for 1		
_	Daughter	Widow		\$50.00 for 2	Year	
-	Stepdaughter	Widower		\$75.00 for 3	Years	
	Husband	Granddaughter		\$100.00 for	4 Years	
<u> </u>		- Cranadauginoi		\$125.00 for	5 Years	

Make all checks or money orders payable to LA FRA.

Along with signed application and payment, mail to:

National Financial Secretary

PO Box 3037, Carson City, NV 89702

Being Involved Matters



t is once again my honor to be president of the Northwest Region. I serve for the benefit of the LA FRA, the FRA, our members and their families. I am blessed to be a part of this region, which has so many wonderful activities benefiting our veterans and their families. Our LA FRA members are extremely active in each of their communities and are involved with events such as Toys for Tots, parades, school supply drives, and gift-wrapping parties for veterans who are in veterans homes and medical centers.

The year 2022 was a working year for this region and success could not have been accomplished without the cooperation and involvement of everyone in each unit. I look forward to another year of working together to help the veterans in our communities.

The memorial services conducted by the Ladies Auxiliary of the Fleet Reserve Association at our national and regional conventions symbolize our patriotic respect for our members. It is important to preserve the principles of the preamble to our constitution, as well as the traditions that embody them. During an auxiliary meeting, if you are in the same room as, or within hearing distance of, the Two Bell Ceremony, please stand and be silent until the end of the ceremony. By this, we are showing our respect, support and gratitude to a fallen Shipmate.

Something else that I want to address is membership. We have seen a decline in our units' membership, and I encourage our growth. Stay in contact with all of your members and make them feel like they are a part of this great organization. Being involved matters to so many people, each in a different way. The LA FRA's members do this and so much more. Our members volunteer their efforts, not for recognition, but because it matters. They not only support their communities, but they also, in turn, support the auxiliary and FRA Shipmates



Unit 382 members collected Toys for Tots donations. Toys for Tots. (L to R) LA FRA Northwest Regional Secretary Shauna Schmitt, Jill Rhyne, LA FRA RVPNW Jena Shadwick, RPNW Rose Hall and FRA PRPNW Bill Hall from Branch 382 and LA FRA RPNW Rose Hall.

by sending get-well, sympathy and birthday wishes. They also provide transportation to appointments and offer support by just being there.

Auxiliary members, it is up to each and every one of us to educate ourselves about and dedicate ourselves to retaining current members and bringing new members into our great organization. We need new members with fresh ideas who are willing to work with us in our units. Welcome them in and see the difference they will make.

I sincerely want to thank all of you and share with you that I will always be here to support you in whatever you need. **FRA**

In Loyalty, Protection and Service, Rose Hall, RPNW

Rose is the LA FRA Northwest regional president.

Fraud Prevention Tips to Help Protect You and Your Family





cammers are relentless when it comes to finding new ways to take advantage of people. They may claim to be contacting you on behalf of your bank, a government agency, a shipping or delivery company, or any person or business you have a relationship with.

Their methods and messages can be very convincing. They employ a variety of scams — automobile warranty renewal, problems with a Social Security payment, debts owed to the IRS, health insurance renewal, or a relative stranded and needing money for transportation — and often present a sense of urgency to attempt to gain information and/or money from their targets.

The following tips could help you avoid becoming a victim of fraud.

Verify the Source

Be certain that the person calling or contacting you is who they claim to be. Scammers can make calls and texts look as if they are coming from your bank or an actual business. Even a text or email that seems to have been sent by a friend may be coming from a phone number or account that has been hacked. Contact the person, bank or business directly to confirm the legitimacy of the communication you have received.

If you did not initiate the communication using what you know is a legitimate telephone number, email address or online account location, do not give out any personal information, including your address, birthdate, Social Security or account numbers, or PINs.

Be Vigilant

When receiving phone calls:

- Don't answer a call from an unfamiliar number.
- If you do answer a call from an unknown number, if prompted, do not enter a response to stop receiving calls. Hang up instead.



• If you do answer a call, ask questions before you answer any questions. Some scammers immediately ask, "Can you hear me?" If you answer "yes" to that question, your response may be recorded and fraudulently used to claim that you approved a purchase or gave permission for something.

For texts and emails you receive: Do not click on a link in a text or email until you are certain that the sender is legitimate. Taking a few minutes to verify the validity of a communication could mean the difference between engaging in and successfully preventing a damaging and expensive experience.

When setting up and accessing accounts:

 Carefully choose a password. Avoid the use of words or phrases that could be easily



guessed from information that is accessible in your social media posts, such as your birthdate, a child's name or a pet's name.

- For your password, use an uncommon phrase that includes a mix of letters, numbers and special characters. For example: Iliketogive99!Presents. The longer the password, the harder it is to crack.
- Enable two-step verification and voice verification, when available, for your accounts.
- Protect one-time passwords to prevent others from using them to access your account.

Trust Your Instincts

If an offer sounds too good to be true, it could very well be an attempt to defraud you. Do not respond in haste just because you are being pressured to take an immediate action or make a decision. Before taking action on a request, discuss it with a trusted friend or family member, which could help you to authenticate the legitimacy or verify the deceit of the communication.

Ask for Help

If you suspect or know that you have been defrauded, it may be helpful to tell a family member or friend. Victims of fraud have reported that they were afraid or embarrassed to admit that they had been scammed.

Report the incident to the appropriate authorities. The Scams page of the Federal Trade Commission's website (consumer.ftc.gov/scams) includes next steps you can take if you have been scammed, as well as a quick online method of reporting fraud. You could be instrumental in helping shut down a fraudulent operation and protecting others from being targeted.

Be Aware

The more you know about the types of scams and methods used, the better you can help protect yourself and your family. When you learn about scams that have been exposed, share those stories with your friends and family. It can also be helpful to review guidelines from Wells Fargo concerning how to recognize and avoid scams at wellsfargo.com/privacy-security/fraud/bank-scams.

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

Investment and Insurance Products are:

- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested

Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.

©2022 Wells Fargo Clearing Services, LLC.

Calling All Hands

Loyalty-Protection-Service

We need your help to strengthen your organization.

Are you proud of your service? Are you proud of your affiliation with FRA?

Step up and become an FRA Ambassador and earn recruiting awards!



Membership Recruiting Awards -

Any member of the FRA or Auxiliary who sponsors or recruits:

- 1 active duty enlisted member of the U.S. Navy, Marine Corps, and Coast Guard will receive a Navy, Marine Corps or Coast Guard pin respectively.
- 1 new active duty shipmate from each branch of services will qualify for The National President's Membership Club.
- 3 new or reinstated shipmates will receive the Recruiting and Retention 2022-2023 pin award.
- 5 new or reinstated shipmates in one membership year will receive the Recruit Five Moving Forward pin and a one-year extension of his/her existing membership (valued at \$40). If the sponsor is a Life Member, a \$40 membership gift certificate can be given to any current or new shipmate the recipient desires.
- 10 new or reinstated shipmates shall be presented with a Gold Lapel Button emblem of the Association, a Gold Membership Card, and a Letter of Commendation signed by the National President.
- 50 new or reinstated members will receive a Silver Anchor Squadron Award Pin, a Silver Anchor Squadron Certificate and a Letter of Commendation signed by the National President.

Awards are issued quarterly and will be shipped to your affiliated branch, directly to the Shipmate or a Member-At-Large.

Name:

Member No

SPONSORED BY:

Branch No :



125 N. West Street, Alexandria, VA 22314-2754 703-683-1400 800-FRA-1924 www.fra.org

Join FRA: Membership Application

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

Name:			Rate/Rank:	Rate/Rank:				
Address:								
	Street	Lot/Space	City	State	Zip Code			
Date of Birth:	SS	S No. (Optional):	Phor	ne: ()				
Service:	_ Status:	Membership Pref.: Br	anch No	☐ Nearest to home	e ☐ Member-at-large			
Previous FRA memb	er: □ No □ Yes	If yes, previous Member No.	:					
Email Address:			Spouse's Name:					

SPECIAL
OFFER
FOR FIRST TIME
MEMBERS!

Applicant's Signature:

\$40.00

\$180.00

\$64.00 FIRST TIME MEMBERS

\$75.00 (for renewing or reinstating)

DUES OPTIONS:

☐ 1 Year

□ 2 Years

☐ 2 Years

☐ 5 Years

2 Years for < \$64.00

Date:
PAYMENT OPTIONS:
☐ Master Card ☐ Visa ☐ Discover ☐ American Express ☐ Check/Money Order Enclosed
Amount: Credit Card No.:
Exp. Date: Signature: