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Honor the brave patriots who will forever defend our freedom! Our "U.S. Navy"" Reversible Hoodie offers 2 striking and stylish looks that will show off your Navy® pride wherever you go! Practical and comfortable, this 2-in-1 hoodie is crafted in an easy care cotton blend knit that reverses from black to gray. Custom-designed artwork on the back of the black side showcases a banner that reads "HOME of the FREE BECAUSE of the BRAVE". The patriotic eagle and flag design is enhanced with an embroidered U.S. Navy® emblem and the words, "UNITED STATES NAVY" which is also embroidered. An appliqué patch of the official United States Navy® eagle with shield and anchor emblem decorates the front of the black side. The back of the gray side is printed with "The United States NAVY VALOR AND GLORY Established 1775"

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and is accented with an embroidered American flag patch. The front of the gray side features an appliqué patch of the Navy® insignia. A full front zipper with reversible puller, kangaroo pockets, lined hood, and black knit cuffs and hem complete the look. Imported.

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Transformation Underway Across the Military Health System

Jump-starting one of the largest organizational changes in decades, the Army, Navy and Air Force began the process of transferring the administration and management of their military treatment facilities to the Defense Health Agency.

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Preservation and Recreation on the New Jersey Shore

The Victorian resort town of Cape May has been a popular seaside vacation spot since the mid-nineteenth century. Following a catastrophic fire nearly one hundred years ago, the entire city was designated a National Historic Landmark.

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 Debt Management Solutions

LOYALTY, PROTECTION AND SERVICE

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.





Legislative Survey Now Active

he FRA launched the 2019 Survey on Military, Veterans' Benefits and Need to Reinstate the Draft. YOU are an important component of FRA's Legislative Team! As part of our mission to fight for the concerns of enlisted personnel on Capitol Hill, the FRA is conducting an online survey to determine which military and veterans' benefits are most important to active duty and reserve personnel, retirees, veterans and their families. In addition, the Commission on Military, National, and Public

Service has been established to study the need for a mandatory national service program, including military service.

The commission will issue a report to Congress early in 2019 that addresses the need for a military draft. The FRA wants to know its members' opinions on this issue.



The brief survey is available

at: https://www.surveymonkey.com/r/FRA2019Survey.

The FRA will share the survey results with elected officials on Capitol Hill, key committee staff and leaders within the Departments of Defense, Homeland Security and Veterans Affairs. The results are used to ensure these crucial decision makers understand the enlisted sea service perspective.

Be sure to visit: https://www.surveymonkey.com/r/FRA2019Survey, to let our legislative team know what military and veteran benefits are most important to you!

FRA

In Loyalty, Protection & Service, William Stevenson, Communications & Marketing Director

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 $\textbf{National Executive Director} \ \ \textbf{Thomas J. Snee, M.Ed.}$

Editor-in-Chief William D. Stevenson

Managing Editor Victoria Duran
Contributing Editor Elise M. Howard

Contributing Writer Denny Marshall

Proofreader Desnee Stevens

Design and Art Direction FRA Staff

Advertising Sales: GLM Communications (212) 929-1300

Sales@glmcommunications.com

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FRA Administrative Headquarters

125 N. West St., Alexandria, VA 22314-2754 Telephone: 703-683-1400, 800-FRA-1924

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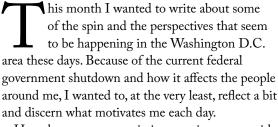
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What Motivates Me Each Day



How do we, as an association, continue to provide the 'care and feeding' of our current and future members? We continuously look at and evaluate our practices, which are based upon our 95-year-old motto, "Loyalty, Protection and Service".

We shall continue to put forth our best efforts with congressional leaders, cabinet-level members and the sea services themselves, to serve our needs and downgrade any negativity. We must demonstrate the best servant-citizen relationship model that we can, adhere to those guiding principles and remain focused upon our commitment.

I recall three famous coaches who each had a unique leadership style and stayed committed to their best efforts. They are Paul Brown of the Cleveland Browns and Cincinnati Bengals; Lou Holtz of Notre Dame; and John Wooden of UCLA. These superb men, coaches, mentors and leaders provided sustained motivation and developed their players to uphold and believe in values. Each defined their daily practice routines to motivate their players to be their very best. Some of their philosophies and quotes to consider are:

"I led the team by coaching and motivating their actions to success."—Paul Brown

"I follow three rules: Do the right thing, do the best you can, and always show people you care."— Lou Holtz

Coach Wooden developed what came to be known as the "17 Woodenisms"

- 1. It's not so important who starts the game but who finishes it.
- 2. Be more concerned with your character than your reputation, because your character is what you really are, while your reputation is merely what others think you are.
- 3. Happiness begins where selfishness ends.
- 4. Never lie, never cheat, never steal.

- 5. Failing to prepare is preparing to fail.
- 6. Failure is not fatal, but failure to change might be.
- 7. Things turn out best for the people who make the best of the way things turn out.
- 8. If you don't have time to do it right, when will you have time to do it over?
- Success comes from knowing that you did your best to become the best that you are capable of becoming.
- 10. Talent is God given: Be humble. Fame is man-given: Be grateful. Conceit is self-given: Be careful.
- 11. Ability may get you to the top, but it takes character to keep you there.
- 12. You can't let praise or criticisms get to you. It's a weakness to get caught up in either one.
- 13. It's what you learn after you know it all that
- 14. Be quick, but don't hurry.
- 15. Never mistake activity for achievement.
- 16. Winning takes talent; to repeat takes character.
- 17. Make each day your masterpiece.

These three outstanding and well-known coaches may not have won every game or title, but they surely inspired their teams to perform using best practices and achieve success.

Recently, I sat down with a Master Chief for lunch. I wanted him to enlighten me on the state of affairs within our enlisted sea community. We discussed leadership styles; mandates of societal experiences on sailors, marines and coast guard personnel within their assigned duties and the daily demands to be forthright to our nation.

I learned, that we as Shipmates, must tap into that course and be the workbenches, coaches and mentors in the lives of these young sea service members to further enhance our framework of "Loyalty," Protection and Service."

Try asking a sailor, marine or guardsman to "hit me up with some of your knowledge." Their response might just change your outlook on what our military is currently going through. **Press On! FRA**

In Loyalty, Protection & Service

NED Tom Snee

Tom is the FRA's National Executive Director at NEDFRA@fra.org



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E7 is a Chief

Your article about the coast guard and chiefs was very informative. Being a 20-year Navy man, I knew a little about the Guard but reading about them brings the service even more into the limelight. However, I saw one possible problem in the article and am thinking you had others that saw it. While I don't know too much about them, I am

pretty sure they have the same rating system as the Navy. Yet in one sentence you mentioned about a guardsmen's promotion from E7 to Chief. Yet at least in the Navy and probably in the Guard an E7 is a Chief. I am wondering if really you meant an E6 that is being promoted to chief?

Thank you, Roy P. Hutchens Chula Vista Branch 61

FRAtoday: My apologies for missing this in the article. For clarification, you are correct, an E7 and Chief are the same pay grade in the Coast Guard. In the Coast Guard, officers are promoted, while enlisted personnel are advanced. An advancement from E7 to E8 would be an advancement from Chief to Senior Chief.

Chiefs Should Run the Navy

I would like to agree with LCDR Leroy Jones' letter in the December 2018 FRAtoday; the chiefs should run the Navy. Six months after I put on the hat, I was appointed chief of the boat. In our Goat Locker there were two E9s and two E8s who told me I was now the E10 and they would follow and carry out all my directions. The first thing I said was, "There will be NO Captain's Mast on my watch." I can say with pride, there was no mast in my three-and-a-half years as COB. The chiefs ran that submarine the way it should be done. We the chiefs, got the jobs done and maintained a high level of discipline and morale.

God Bless all Chiefs Miguel "Mike" Emerson TMCS (SS) USN (Ret.)

Why Bad Mouth Lowe's?

Come on 'mates. Lowe's has been giving vets a 10% discount for years. You used to have to show proof of status at the register. A couple of years ago they simplified the process with a one-time process. I believe that even the densest can understand the procedure:

- 1. Your walk in the door.
- 2. You check in at the help desk right at the door.
- 3. You show them your verification of service. That is all it takes. They enter you into the system and you only have to provide your phone number when you check out from then on. If you can't handle the 10 minutes, at the most, to do a one-time registration at the front desk to exclude any further time-consuming, line-holding hassles at the registers then you don't want your discount too badly.

Ray Boughner TMCS(SW/AW) USN (Ret.)

The Whaler Charles W. Morgan

I was pleased to see the article in the December 2018 edition of *FRAtoday* on the Mystic Seaport Museum and in particular the whaler Morgan. In the late 1970's, I was the service craft department officer at the submarine base in Groton, Conn. A large portion of the sailors working for me were from the surface community, as was I. When re-enlisting some wished to do it aboard a surface vessel. For those sailors, we held re-enlistments aboard both the whaler Morgan in Mystic, Conn. and the Battleship *MASSACHUSETTS* in Fall River, Mass.

David Miller, TMCS, USN (Ret.)

Submit Shipmate Forum letters to *FRAtoday*, 125 N. West St. Alexandria, VA 22314. Submissions may be sent to fratoday@ fra.org. Please include "Shipmate Forum" in the subject line. FRA reserves the right to select and edit letters for publication. Letters published in Shipmate Forum reflect the opinions and views of individual FRA members. They do not necessarily reflect the official position of the FRA as a whole. The FRA is not responsible for the accuracy of letter content.



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ON EGOFF CAPITON DIN News & Notes from the Fleet Reserve Association's Legislative Team



Increasing Deficit Could Provide Challenges for FRA Agenda

As you receive this issue of FRAtoday the 116th Congress has been sworn in and been in several days of session in January, and hopefully the partial government shutdown has been resolved. The most notable change from the last session of Congress is that after eight years of Republican control, the House now has a Democratic majority. The FRA Legislative Team is working to push for the FRA's legislative priorities for 2019. These have been selected from the FRA's extensive legislative agenda (in the January issue of FRAtoday) based on the concerns of its members, the number of personnel affected, and the potential for legislative action during the session. The increasing government funding deficit will

continue to put pressure on Congress and the president to find ways to slow the growth of government "red ink," including more TRICARE fee increases for retirees. The association will oppose legislative efforts to shift more costs (especially health care costs) to beneficiaries. Members are strongly urged to sign up for NewsBytes and to monitor issues on the FRA Action Center. The FRA has switched to a new and improved Action Center format to make it as convenient as possible for Shipmates to interact with their elected officials. Use of the Action Center is important as it supports the advocacy efforts of the FRA Legislative Team and allows members to directly impact the legislative process in a timely and effective manner.

SVAC & HVAC Review Implementation of MISSION Act

Rep. Phil Roe, M.D., (Tenn.) and Sen. Johnny Isakson (Ga.) chairmen of the House and Senate Committees on Veterans' Affairs, respectively, held a rare joint oversight hearing on the Department of Veterans Affairs' implementation of the VA MISSION Act. The VA MISSION Act (S.2372) was signed into law by President Trump on June 6, 2018 (P.L. 115-182). The FRAsupported legislation does the following:

- Expands the VA Caregiver Support Program to include all disabled veterans;
- Consolidates seven VA community care programs into one to improve access

to care:

- Provides funding for the VA Choice Program; and
- Audits VA infrastructure.

The expansion of the VA Caregiver Support Program to include all disabled veterans is a major victory for the FRA. Previously, the program was only available to veterans who were seriously disabled on or after September 11, 2001.

VA Secretary Robert Wilkie informed the committees on the progress the VA is making in implementing this important legislation.



NAS Urges Research and Data on Gulf War and Post-9/11 Veterans and Their Children

The National Academies of Sciences (NAS), tasked by the Department of Veterans Affairs (VA) with reviewing existing scientific research on toxic exposures, issued a statement recommending more study of burn pit exposure. The NAS called on federal agencies to launch a new, coordinated effort to monitor and research the health of Gulf War and post-9/11 veterans affected by toxic exposures, as well as track the health of their offspring.

The NAS committee spent two years looking through more than 4,000 papers on toxic exposure written by the VA, the Defense Department and outside researchers. They found limited information about how service members' exposure affects their descendants.

Gulf War and post-9/11 veterans have been at risk for exposure to chemical and biological

agents, smoke from burn pits, oil well fires and depleted uranium. The committee found some evidence exists between those exposures and developmental problems in descendants, as well as low birth weight, preterm birth and childhood leukemia.

The FRA is supporting the Burn Pits
Accountability Act (H.R.5671/S.3181).
The bill directs the DoD to provide service
members in Iraq and Afghanistan with
periodic health assessments during
deployment and military separation to
evaluate whether or not a service member
has been exposed to open burn pits or
toxic airborne chemicals. If they are
determined to have been exposed, they
will be enrolled in the Burn Pit Registry unless
they opt out.



Photo by Jeff Malet

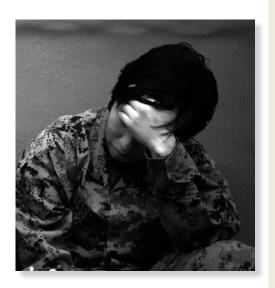
Urgent Plea to Pass Agent Orange Reform

Sen. Blumenthal's (Conn.) request for a Unanimous Consent motion to bring the Blue Water Navy Vietnam Veterans Act (S.422) to the Senate floor for a final vote and send it on to President Trump to be signed into law failed when Sen. Mike Lee (Utah) objected. Late in December, Sens. Kirsten Gillibrand (N.Y.) and Steve Daines (Mont.), sponsors of the Senate version of the Blue Water Navy Vietnam Veterans Act (S.422), dispatched a letter to Senate Majority Leader Mitch McConnell (Ky.) requesting Senate floor time for a vote on the House version of the Blue Water Navy Vietnam Veterans Act (H.R.299) that passed the House unanimously in June. Previously, a Unanimous Consent motion to bring the House bill (H.R.299) out of committee to be voted on by the full Senate failed when Sen. Michael Enzi (Wyo.) objected.

FRA Director of Legislative Policy, John Davis,

participated in a press conference late in December, along with key members of the House Veterans Affairs Committee, urging the Senate to pass H.R.299 before the session ended. A week earlier, National Executive Director Thomas Snee attended a press conference on the Senate side of Capitol Hill to express outrage about the failed attempt to move the bill forward. Sen. Kirsten Gillibrand (N.Y.) said, "The only thing standing in the way of this bill to help our Vietnam veterans is the U.S. Senate, and that is shameful. We have just days before this Congress is finished and our Blue Water Navy veterans are waiting for us. Their families are waiting for us. Some of them are dying waiting for us." As FRAtoday goes to press, it appears that the legislation will not come out of the Senate Veterans Affairs Committee. In that event, the FRA will work to re-introduce the bill in the House and Senate in the 116th session.





Court Rules for Navy and Marine Veterans with PTSD

Thousands of Navy and Marine Corps veterans of Iraq and Afghanistan who developed post-traumatic stress disorder but were denied health benefits by the Department of Veterans Affairs, have recently been given the opportunity to sue the military under a ruling by a federal judge in Hartford, Connecticut (3:18-cv-372 CSH).

Senior United States District Judge Charles S. Haight, Jr. certified a class-action lawsuit against Navy Secretary Richard Spencer, for veterans who claimed they were falsely given other-than-honorable (OTH) discharges for minor infractions linked to their untreated PTSD. This type of discharge disqualifies them from receiving VA benefits. The FRA will continue to monitor this litigation and work to ensure that veterans diagnosed with PTSD have their OTH discharges reviewed.



President Visits Arlington Cemetery and Supports Expansion

President Trump made an unscheduled visit to Arlington National Cemetery (ANC) for a holiday commemoration. The president visited the cemetery during an annual event in which holiday wreaths are laid to honor the sacrifices made by veterans and their families.

The president was given a tour of the cemetery and as he walked through the rows of white tombstones, he told reporters that he supported a plan to expand the cemetery so it could continue to hold burials for decades to come. The issue of expanding ANC is being studied by the Advisory Committee on Arlington National Cemetery. The Commission is reviewing restrictions on burials at ANC, expansion options or a combination of both.

This past year, the FRA surveyed members on their thoughts and concerns regarding eligibility to be buried at ANC. A very large majority (92 percent) believes that ANC should pursue all possible options for acquiring additional land before making any eligibility restrictions. More than 67 percent want to reserve a set amount of space for Medal of Honor recipients and/or active duty deaths. ANC is managed by the Army and does not fall under the rules and regulations of veterans' cemeteries administered by the Department of Veterans Affairs. The Secretary of the Army will be presented with the commission's recommendations and then decide on a course of action by September 2019.

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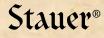
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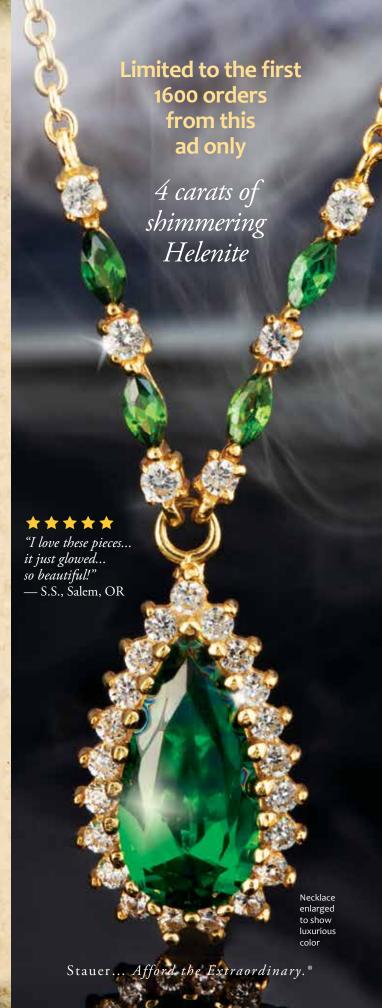
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FRA Education Foundation Now Accepting Applications for Academic Scholarships

The Education Foundation's board of directors encourages all eligible candidates to apply now for academic awards of up to \$5,000. Applications are available online at https://www.fra.org. Then, navigate to the "Events & Programs" button on the right side of the screen in the blue navigation bar and select "FRA Education Foundation Scholarships."

The deadline to apply for FRA **Education Foundation scholarships** is **April 15, 2018**. Applicants must be affiliated with the Navy, Marine Corps or Coast Guard, either through their own service or that of a spouse, parent or grandparent. FRA **Education Foundation scholarships** are funded through private donations, established trusts and corporate sponsorships, and recipients are selected based on financial need, academic standing, character and leadership qualities. The Foundation awarded nearly \$100,000 in scholarships last year and donations in any amount are welcome at any time.

Some scholarships have very specific award criteria. The Hazel E. Benn Scholarship, for example, is available to children of Navy enlisted personnel who are serving or have served in a medical rating with the U.S. Marine Corps. Please visit www. fra.org/foundation for applications, to donate or obtain more information.

New Chairman of the Joint Chiefs of Staff Announced

President Trump recently announced he would nominate Army Chief of Staff General Mark Milley to become the new chairman of the Joint Chiefs of Staff (JCS). Milley, a four-star general, will be the tenth Army chief of staff to be promoted to chairman of the JCS and will succeed former Marine Corps commandant and current JCS Chairman General Joseph Dunford, whose term as the nation's highest-ranking uniformed officer will end in the summer of 2019. Five Chairmen have been Navy admirals and two have been Marine Corps generals. President Trump has also announced that his current chief of staff, Marine Corps General John Kelly (Ret.), will retire at the end of the year. No replacement for General Kelly has been announced.

The JCS is housed in the Pentagon and was created in 1947. It advises the President, the Secretary of Defense and the National Security Council on defense matters. JCS is defined by statute and consists of the chairman of the Joint Chiefs of Staff (CJCS), vice chairman and the military service chiefs from the Army, Navy, Marine Corps, and Air Force and the chief of the National Guard Bureau. All chairmen of the JCS are appointed by the president and require Senate confirmation.

DOJ Fines Credit Union for SCRA Violations

The Department of Justice has announced that Hudson Valley Federal Credit Union of Poughkeepsie, New York, has agreed to pay a \$95,000 fine for violations of the Servicemembers Civil Relief Act (SCRA). The DOJ found that the credit union committed seven violations, including rejecting service members' explicit requests for SCRA protection. In one instance, a service member and his girlfriend contacted the credit union multiple times to notify the company that he was on active duty and stationed overseas, but the credit union still repossessed his car while he was serving in South Korea. Of the \$95,000 the credit union has agreed to pay to settle the charges, \$65,000 will be paid as compensation to the seven service members whose cars were unlawfully repossessed.

The FRA works to ensure that the SCRA is enforced by regulatory agencies and that active duty personnel are protected from predatory lenders. Furthermore, the association has been working to make mandatory arbitration agreements in financial contracts unenforceable.

In related news, the Federal Trade Commission (FTC) announced a new rule requiring credit reporting agencies to provide free electronic credit monitoring services for active duty service members. The rule was mandated by legislation (S.2155) sponsored by Sen. Mike Crapo (Idaho) that was recently enacted into law (Public Law-115-174). To take advantage of this service, active duty service members will need to provide contact information, appropriate proof that they are an active duty member of the military and proof of identity.



"With my Zinger Chair, I can go anywhere and everywhere I want!"

More and more Americans are reaching the age where mobility is an everyday concern. Whether from an injury or from the aches and pains that come from getting older—getting around isn't as easy as it used to be. You may have tried a power chair or a scooter. The *Zinger* is NOT a power chair or a scooter! The *Zinger* is quick and nimble, yet it is not prone to tipping like many scooters. Best of all, it weighs only 47.2 pounds and folds and unfolds with ease. You can take it almost anywhere, providing you with independence and freedom.

I can now go places and do things that I wasn't able to go or do before. It has given me a new lease on life and I am so happy I found it!

-Dana S., Texas

Years of work by innovative engineers have resulted in a mobility device that's truly unique. They created a battery that provides powerful energy at a fraction of the weight of most batteries. The *Zinger* features two steering levers, one on either side of the seat. The user pushes both levers down to go forward, pulls them both up to brake, and pushes one while pulling the other to turn to either side. This enables

great mobility, the ability to turn on a dime and to pull right up to tables or desks. The controls are right on the steering lever so it's simple to operate and its exclusive footrest swings out of the way when you stand up or sit down. With its rugged yet lightweight aluminum frame, the *Zinger* is sturdy and durable yet convenient and comfortable! What's more, it easily folds up for storage in a car seat or trunk—you can even gate-check it at the airport like a stroller. Think about it, you can take your *Zinger* almost anywhere, so you don't have to let mobility issues rule your life. It folds in seconds without tools and is safe and reliable. It holds up to 265 pounds, and it goes up to 6 mph and operates for up to 8 hours on a single charge.

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ansformation nderway Across le Military Health

By Tom McCaffery, Principal Deputy Assistant Secretary of Defense for Health Affairs

Military Health System is one of America's largest and most complex health care delivery systems, and the world's preeminent military medical enterprise. Saving lives on the battlefield and caring for 9.5 million beneficiaries in one of the nation's largest health benefit plans, the Military Health System (MHS) is embarking on a new chapter, ushering in unprecedented reform to military medicine. This transformation marks a new way of doing business—from military treatment facility (MTF) management, to electronic health record (EHR) employment, to TRICARE benefit enhancements—and we are working hard to provide medical readiness and health care delivery that is more integrated and effective than ever before.

On Sept. 6, 2018, airmen at Seymour Johnson Air Force Base share their views on the transition of military treatment facilities to the Defense Health Agency with Tom McCaffery, principal deputy assistant secretary of defense for health affairs. The base's clinic is part of the transition to the DHA, designed to strengthen the Military Health System by integrating readiness and health care delivery missions. Photo by the MHS Office of Strategic Communications.



Organizational Changes in the Military Health System

Oct. 1, 2018, was a landmark day for the Department of Defense (DoD) and military health care. Jump-starting one of the largest organizational changes in decades, the Army, Navy and Air Force began the process of transferring the administration and management of their MTFs to the Defense Health Agency (DHA). Part of a larger effort to implement reforms across the MHS, this historic change was mandated by the National Defense Authorization Act for fiscal year 2017. The law requires all MTFs to adhere to DHA-established standardized policies, procedures and clinical and business processes. In addition, through a phased approach, the DHA will assume direct responsibility for all MTFs across the MHS.

As such, the DHA will be responsible for MTF budgetary matters, information technology, health care administration and management, administrative policies and procedures, and military medical construction. We began the first phase on Oct. 1 with the hospitals and clinics at Fort Bragg, Pope

Field and Seymour Johnson Air Force Base, North Carolina; Naval Air Station Jacksonville, Florida; Keesler Air Force Base, Mississippi; and Joint Base Charleston, South Carolina. These facilities are in addition to the DHA's existing management of Walter Reed National Military Medical Center in Maryland, Fort Belvoir Community Hospital in Virginia and their associated clinics. Subsequent phases of the MHS transition plan will include more than 50 percent of all hospitals and clinics in the continental U.S. coming under DHA control by October 2019 (Phase 2), the remaining hospitals and clinics in the U.S. moving to DHA control by October 2020 (Phase 3) and overseas hospitals and clinics by October 2021 (Phase 4). Once complete, this transition will enable the MHS to better support the DoD's medical readiness requirements, provide a more consistent and higher quality experience for our patients, and deliver a more integrated military health enterprise that reduces the costs required to operate the system, freeing up resources to invest in additional priorities.

Our highest priorities are ensuring our medical



forces are ready to support combat forces in the field around the globe, and building and sustaining a world-class health care system geared at ensuring a medically ready force. The reforms underway create new opportunities for our providers, both in our MTFs and through civilian sector partnerships, to build and maintain clinical skills—part and parcel to delivering on our readiness mission to support the war-fighter, retirees and their families.

We will also be able to deliver a more integrated and consistent experience for our patients, whether they are active duty service members, retirees or family members. For the first time, all of the department's health care delivery functions will be under one roof. The DHA will be responsible for both purchased care—what our beneficiaries receive from the civilian sector—and direct care—what our beneficiaries receive at our MTFs. This consolidation will produce a better experience for our patients when we implement improvements such as standardizing appointment scheduling systems and streamlining referral processes.

Deploying a New Electronic Health Record

As the MHS embarks on unprecedented reforms, we are utilizing new tools to position us for a successful future. We continue to deploy MHS GENESIS, the new EHR for the military, which will provide enhanced, secure technology to manage health care—connecting medical and dental information across the continuum of care, from point of injury to the MTF. MHS GENESIS will replace our legacy systems, which lack the capability to support the delivery of modern, integrated health care. We are scheduled to roll out the next wave in the fall of 2019, with a system-wide completion targeted for calendar year 2023.

The DoD purposefully deployed MHS GENESIS in four initial sites to identify and address lessons learned from initial implementation, and utilize those experiences and best practices to inform the next wave of MHS GENESIS sites. We are seeing MHS GENESIS enable easier monitoring and responding to patient health through an enhanced set of tools: data reporting

Thomas McCaffery, principal deputy assistant secretary of defense for health affairs, with Vice Adm. Raquel Bono, director, Defense Health Agency, celebrated the Defense Health Agency's fifth anniversary on Oct. 1, 2018, by welcoming the first military hospitals and clinics transitioning to the DHA. This was the first step for the MHS to emerge as a more integrated and efficient system of health and readiness. Photo by Military Heath System.



In March 2018. McCaffery gave a briefing on MHS reform at the DHA's monthly military and veterans service organization meeting, in Falls Church, Va. Pictured from left: Dr. Mike Malinowski, executive director, U.S. Navy Bureau of Medicine and Surgery; Tom McCaffery; and Rear Adm. Colin Chinn, Joint Staff Surgeon, Joint Staff. Photo by Military Heath System.





and tracking capabilities, improved analytics, computer-aided decision support and a user-friendly patient portal. We've seen significant improvements in the four initial MHS GENESIS sites: a substantial decrease in the percentage of emergency department patients who left without being seen, patient risk-alert systems leading to enhanced clinical decision making and an avoidance of tens of thousands of duplicate lab tests. Like our broader transformation plans, at the heart of these efforts is a concerted push toward standardization, integration and readiness—and we are moving in the right direction.

TRICARE Enhancements

What do these major organizational changes mean for our beneficiaries? Our ultimate goal is to enhance the quality of care and improve access to health care for all of our beneficiaries, making an already strong MHS even better. Alongside the MHS transformation come a number of ongoing enhancements to the TRICARE Health Plan. Over the last year alone, we have kicked off new TRICARE contracts for managed care through our civilian networks, which is more convenient for our beneficiaries when they move, reduces administrative costs and requires our managed care support contractors to provide broader access to primary and specialty care networks. We also rolled out the new TRICARE Select benefit and implemented a series of enhancements for TRICARE beneficiaries, including expanded access to preventive care, urgent care and mental health services.

From Nov. 12 through Dec. 10, 2018, TRICARE held its first Open Season enrollment period, the annual period when beneficiaries can make changes to their plan for the following calendar year. Also, we replaced the TRICARE

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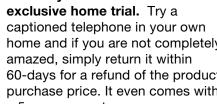
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Thomas McCaffery, principal deputy assistant secretary of defense for health affairs, met with Lt. Gen. Michael Tempel, Bundeswehr Surgeon General of the unified armed forces of Germany, to reaffirm our partnership, enhance interoperability, share knowledge and best practices, and deepen the integration of two great medical systems. Photo by Military Heath System Strategic Communications Division.

Retiree Dental Program effective Dec. 31, 2018, and now offer our 3.3 million retirees dental coverage through the Federal Employee Dental and Vision Insurance Program, or FEDVIP. Most beneficiaries are also now eligible for vision coverage—something DoD has never offered before. With 10 dental and four vision carriers, FEDVIP provides greater choice and scalability for 4.1 million eligible beneficiaries.

Bringing It All Together: What We Seek to Achieve

The major initiatives underway within the MHS are important steps in executing the National Defense Strategy's three lines of effort: enhancing lethality, expanding alliances and partnerships, and reforming the way we do business. The National Defense Strategy's call for business reforms is aimed at achieving greater performance and accountability. Our MHS reforms and the deployment of MHS GENESIS are setting us up

to better support medical-readiness requirements and health care delivery through integration and efficiency. These efforts help lower our costs, working to ensure the department has the resources to sustain the health benefits on which our Service members, retirees and their families depend.

Ultimately, all of these changes—the Military Health System transformation, MHS GENESIS and TRICARE enhancements—are aimed at taking the DoD's health enterprise to the next level. Amidst these changes, we remain steadfast in our commitment to support readiness, both for our combat forces and for medical personnel. We are committed to meeting the evolving needs of today's war-fighter, and we will continue to deliver the highest quality health care for our 9.5 million active duty service members, retirees and family members who play such a critical role in keeping our country safe and secure. Our service members and beneficiaries deserve nothing less. **FRA**

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You can spend thousands for an expensive hearing aid, or you can spend just \$249 for a hearing aid that is great for most hearing losses (only \$229 each when you buy a pair – hear up to 3 times better than wearing just one). We are so sure you will love your hearing aids that we offer a 100% Money Back Guarantee - Risk Free if you are not satisfied for any reason.

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List Price: \$849

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By Ann Norvell Gray

the southernmost end of the string of fragile barrier islands along New Jersey's Atlantic coast lies the Victorian resort town of Cape May. It has been a popular seaside vacation spot since the mid-nineteenth century. In 1878, a catastrophic fire destroyed most of the town center, and consequent rebuilding resulted in more well-maintained Victorian houses than can be found in any American city except San Francisco. Almost one hundred years after the fire, the entire city was designated a National Historic Landmark.

During World War II, the area was a center of military activity and industry supporting the war effort. Its harbor was home to a Coast Guard base, a Naval Air Station and an airport. Aircraft carrier pilots were trained where the local airport is now. Cape May shipbuilders built Navy tugboats and dredges. The Northwest Magnesite plant made an ingredient used in firebricks for steel mills, and stood across the street from a lookout tower serving as part of the Harbor Defense of the Delaware.

During the war, the city was separated from the Cape May Peninsula by the completion of the Cape May Canal. The idea of the canal arose in the early 19th century. What followed was a long string of ideas that went nowhere, plans made and abandoned and dredging operations begun but not realized. Then in 1942, following eight months of German U-boat attacks on ships along the East Coast, federal and state funds materialized, and the U.S. Army Corps of Engineers finished





The Cape May Lighthouse

215 Lighthouse Avenue, Cape May Point State Park, Cape May, NJ 08204 www.capemay.com/play/cape-may-lighthouse Admission:

Adults: \$8.00

Children age 3 to 12 years: \$5.00 Children age 2 and younger: Free Active Duty Military with ID: Free

Veterans: \$5.00

Military Dependents: Regular admission

World War II Lookout Tower

536 Sunset Blvd, Cape May, NJ 08204, Cape May Point State Park www.capemaymac.org/world-war-ii-lookouttower Admission:

Adults: \$6.00 (first child free) Children age 3 to 12 years: \$3.00 Veterans with ID: \$3.00 Active Duty Military with ID: Free

Insider's Guide

www.bedandbreakfast.com/info/travelers/ outdoor-adventure/innkeeper-city-guides/ cape-may-guide the job. The canal's opening completed a waterway for shipping protected by the barrier islands and turned Cape May's little chunk of land at the bottom of the state's Atlantic Coast into an island.

Naval Air Station Wildwood Aviation Museum

The Cape May Airport is situated about five miles north of the Cape May Canal in Lower Township, New Jersey. It began as a Naval Air Station in 1941, was commissioned as NAS Wildwood two years later, and saw service from 1943 to 1945 as a dive-bomber squadron training facility. Aircraft stationed at NAS Wildwood then included TBM Avengers, Douglas Dauntlesses, Vought Corsairs and Curtiss Helldivers.

It is now a growing, active general aviation airport, and the airport's military history is vibrantly alive on the grounds in Hangar #1. In 1997, the abandoned hangar was entered into the National

Register of Historic Places. In September of that same year, the non-profit NAS Foundation bought the dilapidated building. Since then, it has been restored and transformed by the foundation into the Naval Air Station Wildwood Aviation Museum, which includes an installation honoring the 42 Navy airmen who lost their lives while training at NAS Wildwood during World War II.

Visitors enter to find interactive and often hands-on installations and activities designed to present aviation and military history. The hangar is full of meticulously restored and maintained aircraft. Among the propeller aircraft are a TBM Avenger torpedo-bomber, used some time after WWII as a forest fire water bomber in New Brunswick, Canada; a Vultee BT-13 Valiant, designed in the 1930s and known by student pilots as the "vibrator" because it could shake rapidly as it approached its stall speed; and an OE-2 Bird Dog (Cessna 321), flown by the



U.S. Marine Corps in the late 1950s, and used during the Vietnam War for reconnaissance and forward air control. Jet aircraft include a Grumman F-14 Tomcat, which many will recognize as the superstar of "Top Gun," and an A-4 Skyhawk designed for the Navy in the 1950s by Ed Heinemann as a single-seat, subsonic, carrier-capable attack aircraft capable of carrying a nuclear weapon, and nicknamed "Heinemann's Hot Rod."

There is also a collection of helicopters, including a Sikorsky HH-52A Seaguard helicopter, which saw service aboard the U.S. Coast Guard icebreaker vessel *POLAR STAR*; two models of gyrocopters, neither of which were successful, "despite technical sophistication and the enthusiastic belief of their backers that the world needed a gyroplane¹," and the venerable Bell UH-1 Iroquois or "Huey," which since the 1950s has been the most widely used military helicopter, and is now flown by about 40 countries.

In addition to the aircraft, there are also displays of aircraft engines, military memorabilia, and a library. The museum's collection includes one of the

POLAR STANAVAGE 10

The Sikorsky HH-52 Seaguard was a single turbine engine, three-blade rotor amphibious helicopter was used by the United States Coast Guard primarily for air-sea rescue.

notorious German Enigma machines, on which Allied code breakers worked in deep secrecy, changing the course of the war. Thanks to the Franklin Institute of Philadelphia, the museum has been able to offer a rich series of interactive exhibits teaching visitors about the science of flight. There is also a display dedicated to members of the local community who served during WWII and on into the 21st century.

Families, including children of all ages and pets on leashes, are welcome. In the main terminal building, the Flight Deck Diner will feed you breakfast or lunch seven days a week, and dinner on Friday and Saturday. Visit the museum's website for more information, and check out their

Facebook page to find out about upcoming events. If you do visit, notice that the Forrestal Road street signs at the airport include an image that may be familiar to some Shipmates. It's a silhouette of a Forrestal aircraft carrier, after which the street is named.

Mid-Atlantic Center for the Arts and Humanities

Cape May is also home to the Mid-Atlantic Center for the Arts and Humanities (MAC), a local non-profit organization that has been dedicated to the restoration, interpretation and cultural enrichment of the historic treasures for which greater Cape May is known. Among those treasures are the Cape May Lighthouse, and the state's





Fire Control Tower
No. 23 is on the
National Register of
Historic Places and
located in Lower
Township, Cape May
County, New Jersey.
The tower was built
in 1942 as part of
Fort Miles, the system
of harbor defenses of
the Delaware Bay.

INSET: Wall of Honor with memorabilia honoring veterans from WWII.

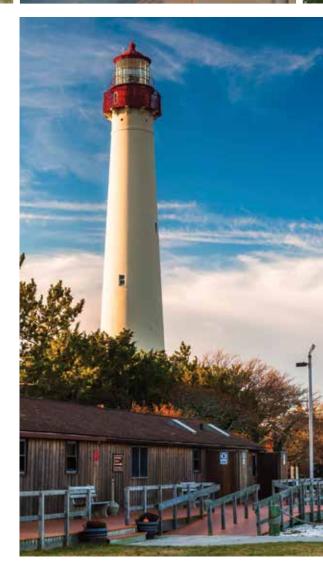
last remaining restorable World War II lookout tower, both of which are located in Cape May State Park at the very end of Cape May, which is also the southernmost point in the state of New Jersey. They are both owned by the state and leased to MAC to maintain and operate them for the benefit of residents and visitors.

The Cape May Lighthouse

The present cast-iron tower of the Cape May Lighthouse has been a navigation aid to mariners since 1859 and has been open to the public since 1988. During its heyday, its oil light and lenses were tended by keepers employed by the U.S. Lighthouse Service, usually with two assistants, for an annual salary averaging \$600 in 1900. This tower is the lighthouse's third, erected after the first two were lost to the natural erosion to which all barrier islands are susceptible..

Its preservation by MAC resulted from a program through which the Coast Guard leased lighthouses to private organizations capable of their care. A retired Coast Guard captain named Tom Carroll approached MAC about taking it on and persisted until a leasing arrangement was worked out. That agreement became the model followed by communities who have saved other "sentinels of the shore" as places of public interest and education.

Ownership of the Cape May light was



Leading Acid Reflux Pill Becomes an Anti-Aging Phenomenon

Clinical studies show breakthrough acid reflux treatment also helps maintain vital health and helps protect users from the serious conditions that accompany aging such as fatigue and poor cardiovascular health



by David Waxman Seattle Washington:

A clinical study on a leading acid reflux pill shows that its key ingredient relieves digestive symptoms while suppressing the inflammation that contributes to premature aging in men and women

And, if consumer sales are any indication of a product's effectiveness, this 'acid reflux pill turned anti-aging phenomenon' is nothing short of a miracle.

Sold under the brand name AloeCure, it was already backed by clinical data documenting its ability to provide all day and night relief from heartburn, acid reflux, constipation, irritable bowel, gas, bloating, and more.

But soon doctors started reporting some incredible results...

"With AloeCure, my patients started reporting less joint pain, more energy, better sleep, stronger immune systems... even less stress and better skin, hair, and nails" explains Dr. Liza Leal; a leading integrative health specialist and company spokesperson.

AloeCure contains an active ingredient that helps improve digestion by acting as a natural acid-buffer that improves the pH balance of your stomach.

Scientists now believe that this acid imbalance is what contributes to painful inflammation throughout the rest of the body.

The daily allowance of AloeCure has shown to calm this inflammation which is why AloeCure is so effective.

Relieving other stressful symptoms related to GI health like pain, bloating, fatigue, cramping, constipation, diarrhea, heartburn, and nausea.

Now, backed with new clinical studies, Aloe-Cure is being recommended by doctors everywhere to help improve digestion, calm painful inflammation, soothe joint pain, and even reduce the appearance of wrinkles – helping patients to look and feel decades younger.

FIX YOUR GUT & FIGHT INFLAMMATION

Since hitting the market, sales for AloeCure have taken off and there are some very good reasons why.

To start, the clinical studies have been impressive. Participants taking the active ingredient in AloeCure saw a stunning 100% improvement in digestive symptoms, which includes fast and lasting relief from reflux.

Users also experienced higher energy levels and endurance, relief from chronic discomfort and better sleep. Some even reported healthier looking skin, hair, and nails.

A healthy gut is the key to a reducing swelling and inflammation that can wreak havoc on the human body. Doctors say this is why Aloe-Cure works on so many aspects of your health.

AloeCure's active ingredient is made from the healing compound found in Aloe vera. It is both safe and healthy. There are also no known side effects.

Scientists believe that it helps improve digestive and immune health by acting as a natural acid-buffer that improves the pH balance of your stomach.

Research has shown that this acid imbalance contributes to painful inflammation throughout your entire body and is why AloeCure seems to be so effective.

EXCITING RESULTS FROM PATIENTS

To date over 5 million bottles of AloeCure have been sold, and the community seeking non-pharma therapy for their GI health continues to grow.

According to Dr. Leal, her patients are absolutely thrilled with their results and are often shocked by how fast it works.

"For the first time in years, they are free from concerns about their digestion and almost every other aspect of their health," says Dr. Leal, "and I recommend it to everyone who wants to improve GI health without resorting to drugs, surgery, or OTC medications."

"I was always in 'indigestion hell.' Doctors put me on all sorts of antacid remedies. Nothing worked. Dr. Leal recommended I try AloeCure. And something remarkable happened... Not only were all the issues I had with my stomach gone - completely gone - but I felt less joint pain and I was able to actually sleep through the night."

With so much positive feedback, it's easy to see why the community of believers is growing and sales for the new pill are soaring.

THE SCIENCE BEHIND ALOECURE

AloeCure is a pill that's taken just once daily. The pill is small. Easy to swallow. There are no harmful side effects and it does not require a prescription.

The active ingredient is a rare Aloe Vera component known as acemannan.

Made from of 100% organic Aloe Vera, AloeCure uses a proprietary process that results in the highest quality, most bio-available levels of acemannan known to exist.

According to Dr. Leal and several of her colleagues, improving the pH balance of your stomach and restoring gut health is the key to revitalizing your entire body.

When your digestive system isn't healthy, it causes unwanted stress on your immune system, which results in inflammation in the rest of the body.

The recommended daily allowance of acemannan in AloeCure has been proven to support digestive health, and calm painful inflammation without side effects or drugs.

This would explain why so many users are experiencing impressive results so quickly.

REVITALIZE YOUR ENTIRE BODY

With daily use, AloeCure helps users look and feel decades younger and defend against some of the painful inflammation that accompanies aging and can make life hard.

By buffering stomach acid and restoring gut health, AloeCure calms painful inflammation and will help improve digestion... soothe aching joints... reduce the appearance of wrinkles and help <u>restore</u> hair and nails ... manage cholesterol and oxidative stress... and improve sleep and brain function... without side effects or expense.

Readers can now reclaim their energy, vitality, and youth regardless of age or current level of health.

One AloeCure Capsule Daily

- Helps End Digestion Nightmares
- Helps Calm Painful Inflammation
- Soothes Stiff & Aching Joints
- Reduces appearance of Wrinkles & Increases Elasticity
- Manages Cholesterol & Oxidative Stress
- Supports Healthy Immune System
- Improves Sleep & Brain Function

HOW TO GET ALOECURE

This is the official nationwide release of the new AloeCure pill in the United States. And so, the company is offering our readers up to 3 FREE bottles with their order.

This special give-away is available for the next 48-hours only. All you have to do is call **TOLL-FREE 1-800-748-5068** and provide the operator with the Free Bottle Approval Code: AC100. The company will do the rest.

Important: Due to AloeCure's recent media exposure, phone lines are often busy. If you call and do not immediately get through, please be patient and call back. Those who miss the 48-hour deadline may lose out on this free bottle offer.

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transferred to the state of New Jersey in 1992, which made the project eligible for state preservation funding, and gives the state oversight of historic authenticity. The Coast Guard still maintains the beacon, visible 24 miles out to sea.

Fire Control Tower No. 23—A World War II Lookout Tower

This tower was built in only two and a half days in 1942, using a sliding, tube-shaped form surrounding consecutively poured rings of reinforced concrete. It was one of fifteen such towers that helped aim batteries of coastal artillery along the New Jersey and Delaware shores. It has been on the National Register since 2003 and was restored by MAC from 2008 to 2009. One other tower is still visible in the town, and Cape May's Grand Hotel is built around it.

The MAC project was funded by \$1.3 million in grants to MAC from three local agencies. The restoration included a Wall of Honor with photos of local WWII veterans on the third level, and an All Veterans Memorial on the deck at the base. As you might expect, the views from the top are spectacular.

Insider's Guide

Of all the sources for what to do while in Cape May (and there are many), you might start with a guide assembled from recommendations made by local innkeepers themselves, who have been talking with and advising tourists for years. Google "Innkeeper's Guide Cape May" to read all of what they recommend. Their suggestions include the annual migrations of monarch butterflies and migratory birds, the living history museum Historic Cold Spring Village, nighttime strolls along the gaslight streets and of course the most popular shops, restaurants and nightlife in this vibrant vacation spot along the beloved South Jersey Shore. FRA



^{1.} https://usnasw.org/pages/helicopters

The FRA CONGRATULATES THE FOLLOWING Shipmates who became Life Members during the fourth quarter of 2018. The listing, which is arranged alphabetically and by the month joined, includes their branch number or Member-At-Large (MAL) designation. Call 1-800-FRA-1924 to learn how you can become a Life Member of the FRA.

OCTORER		Lavan A. Drausa	NAAL	Laffran A. Virbu	24	Ctoven Day	07
OCTOBER Andrew M. Ashmore	MAL	Loren A. Preuss George T. Prickett	MAL MAL	Jeffrey A. Kirby Jack C. Kirkland	24 63	Steven Bay	97 244
William B. Aucoin	IVIAL 24	Gene Riesberg	MAL	Richard Kubina Sr.	03 17	James J. Bertram Kenneth R. Boyer	244 24
Richard Baehr	334	Charles S. Rogers	310	Wayne Lafleur	93	Ronald G. Campbell	136
Michael F. Barbour	93	Scott B. Roland	24	Donald K. Lane	MAL	Joseph E.Cobb	37
Horace J. Bennett	MAL	Shirley J . Royse	MAL	Kenneth E. Letterle	371	Gary S. Crawford	60
Richard Berg	70	Kenneth W. Seal	269	Peter P. Losi	109	Harold E. France	MAL
Jim L. Brandt	166	Mark A. Silva	MAL	Paul Marchese	24	John L. Gangwer	208
Howard F. Brock Jr.	MAL	Polly Simmons	87	Charles E. Martin	MAL	James E. Greer	197
Arthur G. Cantrell	01	Fred R. Stafford	20	Charles L. McAdory	62	Frank A. Guglielmo	24
Wallace B. Cardwell	MAL	Robert Sykes	MAL	Robert B. McCrory	371	Gerry Haight Charles	11
Chester W. Case	91	Russell M. Thomas	248	Willis O. McDonald O.	MAL	Patrick G. Howerton	367
James L. Chan	08	Paul H. Vadney	MAL	Jason S. McKay	24	Russell Jones	MAL
Leonard O. Chilton	269	Robert Vales	40	Nicholas F. Monroe	99	Robert C. Jones	MAL
Scott M. Clippert	MAL	Kat Wacker	276	Harvey Morris	210	Gerald Joseph	MAL
Cecil L. Clonts Jr.	MAL	Harold S. Weston Jr.	MAL	James Moseley	269	Petronilo Landicho	MAL
Robin Cooker	57	Jack D. Wilbanks	367	Gerald Murphy	136	Joycelyn A. Larimore	251
Homer E. Darrow	MAL	William C. Wilson	MAL	Loren A. Nedelman	24	Hal E. Leedom	124
Lloyd J. Davis	MAL	Mark Winn	166	Russell G. Nobriga	46	John D. Linke	103
Jeff Delling	MAL	James Wirth	MAL	George E. Parkinson	MAL	Michael J. Little	MAL
Richard Dempsey	MAL	William F. Witt	60	Barbara Ponzio	MAL	Mario D. Magtanong	22
Charles Dunkley	40	James D. Wold	177	Marvin G. Ranke	94	Ray E. Martin	MAL
Paul Eastham	20	Edward M. Yoder	294	Lorenz Rathke	269	Kenneth L. Meyer	MAL
Lyle D. Eastom	MAL	Scott E. Zinn	61	Donald Reid	MAL	Jerry J. Murray	89
Lawrence Edmonds	57			Emory Rosamond Lomax	264	Eric P. Nelson	298
HowardR. Fontaine	24	NOVEMBER		James Ross	94	Dennis O. Odegaard	MAL
Luis Garza	94	Angel Acosta David Jr.	MAL	Charles Q. Salisbury Sr.	60	Juanito Pakingan	84
Jay Goodrich	192	Teddy Baylen	263	Timothy J. Schalesky	MAL	Jerry Z. Paranal	127
Carlos Gracia Jr.	61	Erika Benkovich	24	Robert D. Schamens	106	Holly E. Phillips	MAL
Lester W. Grisso Jr.	MAL	Carl Benkovich	24	Robert C. Sexton	MAL	Billy A. Pruitt	89
Lewis R. Harris	61	Marvin G. Bohling	MAL	James A. Shaw	MAL	David B. Ricking	MAL
Robert C. Hayes	MAL	Michaela B. Brown	24	Wayne Smart	MAL	Charles J. Rindone	24
Douglas L. Hudson	MAL	Fred A. Bruno	90	Francis Smegelsky	MAL	James L. Rudloff	156
Henry D. Kehr	MAL	John Carpenter	MAL	James Smith	282	John J. Sanders	MAL
Michael Kendrick Ryan	24	James B. Cline	170	Brian T. Smith	24	Edward Scott Lee	MAL
Karl W. King	103	Virgil G. Cook Jr.	289	Larry Steach	MAL	John R. Scudder	MAL
Dean E. Knisely	MAL	Morris B. Danks	MAL	James C. Stedeford	MAL	Jeffrey K. Seaman	MAL
George A. Kravitz	290	Xavier Donnelly	MAL	James S. Stokes	86	William J. Sharkey	172
William E. Lafon	103	Norman Earls	MAL	George K. Swatzbaugh III	188	Ray B. Shick	161
Troy Lane	94	Rollin D. Eggleston	53	Karoly Szasz	289	Gerald D. Shields	MAL
Joe Lewis	MAL	Philip C. Farris	24	Lonnie Timney	MAL	Mark Smith	364
Anthony L. Maffei	01	Alan C. Fear	316	John S. Transue	60	Walter K. Steiner	24
John J. Martin	029	Richard A. Fentriss	188	Karl F. Von Schwarz	024	Scott A. Stevens	MAL
Thomas J. Martin	MAL	Todd M. George	46	Robert Wahl	MAL	Timothy F. Sutton	210
Charlie McCown	17	William E. Gilbo	126	lan S. Welch S.	MAL	John R. Trunnell	MAL
Shawn R. McFadden	MAL	Arthur S. Haimes	70	Robert E. Wood Jr.	MAL	Philip R. Valenzuela	113
Paul Morford	MAL	Charles D. Holmes	307	Juan Year Jose	60	Dale E. VanTassel	MAL
Robert A. Morris	MAL	Timothy D. Hoover	MAL	DECEMBER		Kenneth C. Vining	20
Robert A. Nelson	89	James C. Hopper	159	DECEMBER	040	Gordan P. Ward	156
John J. Nonneman	181	Ronald Hoy	MAL	Robert G. Baker	316	Donald E. Wood	MAL
Onofre O. Okialda	MAL	John L. Hultzman	256	Thomas Banning	MAL		
John J. Oliver	MAL	Ralph B. James	MAL	James Barcliff	24		

MOVING FORWARD



2018 - 2019



Continuing Programs

Recruit 3 Program

Any FRA or Auxiliary member who recruits/sponsors three (3) new or reinstated FRA members will be eligible to receive the red/white/blue collectible pin.

Recruit 32 Program

Any FRA member who recruits sponsors 32 new or reinstated members during the recruiting year will be eligible to receive a life membership or \$100 cash award if already a Life Member. For each subsequent 32 members recruited, a Shipmate will be eligible to receive an additional award of \$100.

Submit completed applications to:

☐ 5 Years

FRA, 125 N. West St., Alexandria, VA 22314 -2754. Remember to include payment and your full name and membership number in the "Sponsored by" section of the application.

Continuing Recruiting Initiatives (2018)

Recruit 5 Initiative

Any FRA member who recruits/sponsors five (5) new or reinstated members will receive a "Recruit 5" collectible pin and a one-year extension of his/her existing membership, valued at \$40. If the recruiter is already a Life Member, a special gift valued at \$40 will be awarded in lieu of paying for one year of membership dues. The recruiter is eligible to recruit only one set of five new or reinstated members during the recruiting year and receive the special incentive awards.

Retain 5 Initiative

To strengthen retention, we will randomly draw a total of 20 names of new or rejoined FRA members with one or two years of membership who are eligible for renewal. This drawing will be held quarterly to select five names each in July, October, December and April. Winners' memberships will be extended for one year, valued at \$40.

Artist's rendering of the Moving Forward Pins. Actual pin design may vary and is smaller than shown.

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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:	
Member No.:	Branch No.:

Address:						
	Street	Lot/Space	City		State	Zip Code
Date of Birth:		SS No. (Optional):		Phone: ()	

Service: _____ Status: ____ Membership Pref.: Branch No. ____ \Boxed Nearest to home \Boxed Member-at-large Previous FRA member: \Boxed No \Boxed Yes If yes, previous Member No.: ____

Email Address: _____ Spouse's Name: _____

Applicant's Signature: _____ Date: _____

DUES OPTIONS:

1 Year \$40.00

2 Years \$64.00 FIRST TIME MEMBERS

2 Years \$75.00 (for renewing or reinstating)

\$180.00

PAYMENT OPTIONS:						
☐ Master Card	□Visa	□ Discover	□ American Express	☐ Check/Money Order Enclosed		
Amount:	c	redit Card N	o.:			
Exp. Date:		Signatu	re:			

Going Ashore

Avast ye swabs, land's in sight make haste in sail for we land tonight.

And in the morn' at the break of day we'll man the rails and gangplank way. The Bos'ns pipe will trill and shrill as we send a shipmate to the shore, there to stay, forever more.

Jonight we'll crack a keg or two, gather round, drink a toast to you. We'll lift our mugs away up high for the many years that drifted by.

Remember, throughout the many years you sailed away amidst the tears of loved ones left behind, worried and hoping they'd be fine?

Of your shipmates too my man who followed you to many lands.

In time their names and faces will be forgotten as all those places.

But like the morning fog and dew, we'll endeavor to remember you. And when the morning sun lifts the haze and we sail again for many days, you'll remember us as we will you until the years leave only a few to recall the good ole days, of sailing men, o'er the waves.

Marvin R. Hunt

The poem, "Going Ashore" was provided by Shipmate David Brault. For information about how to get a copy, please contact him at: dbrault493033328@aol.com

IF YOU'RE A VETERAN WEARING ADULT DIAPERS WITH DAILY BLADDER **LEAKAGE, YOU ARE NOT ALONE**

Did you know that 18% or almost twice as many men with military service experience urinary incontinence?

If you're a veteran looking for urinary incontinence treatment for daily leaks or as a result of an injury while serving our country, Men's Liberty can help you get out of absorbent products, condom catheters or pads and start living your life without letting incontinence get in your way.



MEN'S LIBERTY IS COVERED BY **VA/TRICARE**



for an keep doing what I want to do, without having to worry about running to the bathroom or changing my clothes. It's a Godsend. - John in Michigan

Regain your freedom, mobility, and confidence.

Men's Liberty is a life-changing solution. One unit keeps you dry up to 24 hours. This patented and proprietary external collection device for men ends dependency on adult absorbent briefs, pads and condom catheters — making embarrassing accidents a thing of the past!

Comfortable - non-invasive and time saving.

Men's Liberty is external, fits most anatomy and non-invasive. It keeps you dry and comfortable day and night.

Dependable - stay clean, dry, and free from infection.

Until Men's Liberty, men with urinary incontinence faced only uncomfortable choices. With more than 5 million used, there has never been a confirmed UTI or serious skin injury caused by Men's Liberty.

Affordable - available to most for little to no out-of-pocket cost.**

Adult diapers can cost up to \$300 a month when used regularly. Men's Liberty is covered by Medicare, VA/ TriCare and over 3,000 insurance plans. We take care of contacting your doctor and the paperwork for your insurance. If you're ready to save thousands of dollars a year, get your insurance card and give us a call today.

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Who We Are & Our Purpose As a National Organization



ear Shipmates, FRA has a proud legacy. Today I am addressing the question of who is eligible for membership. We can start by looking at our congressional charter 36 USC Ch. 701: FLEET RESERVE ASSOCIATION and bylaws. I have selected two sections for your review; Purpose and membership.

Purposes

- (a) General.—The purposes of the corporation are as provided in its articles of incorporation and bylaws and include—
 - (1) upholding and defending the Constitution of the United States;
 - (2) aiding and maintaining an adequate naval defense for the United States;
 - (3) assisting the recruitment of the best personnel available for the United States Navy, United States Marine Corps, and United States Coast Guard;
 - (4) providing for the welfare of the personnel who serve in the United States Navy, United States Marine Corps, and United States Coast Guard;
 - (5) continuing to loyally serve the United States Navy, United States Marine Corps, and United States Coast Guard;
 - (6) preserving the spirit of shipmanship by providing assistance to shipmates and their families; and
 - (7) instilling love of the United States and its flag, and promoting soundness of mind and body, in the youth of the United States
- (b) Corporate Function.—The corporation shall function as an educational, patriotic, civic, historical, and research organization under the laws of Delaware.

Membership

(a) Eligibility.—Except as provided in this chapter, eligibility for membership in the corporation and the rights and privileges of members are as provided in the articles of incorporation and bylaws. (b) Nondiscrimination.—The terms of membership may not discriminate on the basis of race, color, religion, sex, disability, age, or national origin.

The current FRA Bylaws (available for review on www.fra.org) are quite clear in this matter.

Section 301. Eligibility – Eligibility for membership in the FRA shall be restricted to personnel who have served or are now serving in an enlisted status in the United States Navy, Marine Corps, or Coast Guard, regardless of length of service, including reserve components.

Active Duty enlisted or Veteran of the Sea Services, if you served, one day or 30+ years. The only exclusion in our bylaws are for individuals discharged for dishonorable or bad conduct.

We were founded to support the Navy and the majority of our membership comprised those who transitioned from active duty to the Fleet Reserve. Over the years we have evolved and welcomed our fellow US Military Sea Service personnel, Marine Corps and Coast Guard as shipmates. Additionally, the membership voted to welcome all veterans of the Sea Services in 2005. We have more in common with the other sea services, and those who served then we do with other branches and as such, we have a unique shared culture and understanding. Those of you who served know that a Cadillac is not just a car, that you never wanted to get caught "Gun decking" and 99% of you have eaten from a "Roach Coach."

At the end of the day, we are here for the individual (and their family members) who signed up to serve no matter when or for how long. Weather they are a current member, past member or never joined the FRA, we call them shipmate. Let's understand our past, embrace our history and founding principles, but not look back at who we were. Let's focus on who we are and our role in the future of the Sea Services. **FRA**

Yours in Loyalty, Protection, and Service, Christina Hitchcock

Christina is the FRA's Director of Membership. She can be reached at ChristinaH@fra.org or 703-683-1400 (Ext. 123)

MEMBERSHIP APPLICATION

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

FLEET RESERVE ASSN LOYALTY

Member benefits include:

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

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

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

NewsBytes: the weekly email newsletter update of legislative and association activities

I certify I meet the FR. Service: USN US		urrent or former enlisted member of the Navy, Marine 0 tus: □ Active □ Reserve □ Retired □ Veteran	lorps or Coast Guard.		
NAME		PHONE	PHONE		
RATE / RANK		DATE OF BIRTH (MM/DD/YY) SSN (optional) SPOUSE'S NAME Branch # Closest Branch Member-at-Large			
STREET ADDRESS					
SUITE / SPACE / LOT					
CITY		Are you a previous FRA member?			
STATE	ZIP CODE	No Yes, previous member #			
EMAIL ADDRESS					
MEMBERSHIP OF	PTIONS	PAYMENT OPTIONS			
All memberships includes a subscription to FRAtoday magazine, a \$40 value.		☐ Master Card ☐ Visa ☐ Discover ☐ American Express ☐ Check-enclosed			
1 Year / \$40.00					
2 Years / \$64.00	SPECIAL OFFER FIRST TIME MEMBERS!	CREDIT CARD NO. EX	P. DATE		
2 Years / \$75.00	(for renewing or reinstating FRA members)				
5 Years / \$180.00)	SIGNATURE DA			
SPONSORED BY			Active Duty\$400 Age 40 &younger\$450 Ages 41 to 50\$425		
NAME			Ages 51 to 60 \$390 Ages 61 to 70 \$340 Ages 71 to 80 \$260		
MEMBER NO.	BRANCH NO.	FEB2018	Ages 81 to 99 \$200		

1. BRANCH 207, DALE CITY, VA.

James McCormick (L) hanging out in Kansas City, Mo. with Bill Ashton (R) at the Farmer Veterans Coalition's Conference. Big things were planned for veterans in agriculture at this major agricultural event.

2. BRANCH 222, SLIDELL, LA.

On November 10, 2018, FRA Branch 222 and American Legion Post 374 placed an American Flag at the foot of every veteran's grave stone they could find at the Greenwood Cemetery in Olde Towne Slidell, LA. (L to R) Shipmate Tommy James, Shipmate Mike Ross, Freddy Eiseman, Louis Durr, Jake Troutwine, John Runyon and Mark Dernoysek.

3. BRANCH 171, SOUTHERN LUZON, PHL.

(L to R) Shipmates Daniel Banayo, Edmond Reyes, Romy Oruga and Rico Ortega volunteer at the Southern Luzon feeding program and Christmas giving to kindergarten children of the Dizon Elemementary School in San Pablo City, Laguna, Philippines.

4. BRANCH & UNIT 101, SANTA CLARA, CALIF.

Shipmate Kate Blanton and LA FRA member Karen Webster delivered \$250 worth of goodie bags to the Home First Veterans Homeless shelter, for Veterans Day. Donations were made by FRA Branch and Unit 101.

5. BRANCH 290, MAYPORT, FLA.

Two brothers say goodbye to Larry, their third brother. They all served in Vietnam between 1956 and 1980 (L to R) Unit 290 LA FRA PRVPSE Mary Kulawinski-Davis, Branch 290 PRPSE Dave Davis, Houston Branch Russell Davis and wife Tammy.

Submit a photo for Shipmate
News by email as an attachment
in jpeg format to FRAtoday@
fra.org or mail a high-quality
photograph to FRAtoday, 125 N.
West Street, Alexandria, VA 22314.
Please include a brief description
and include the names of those
pictured.































6. BRANCH 117, ORLANDO, FLA.

Branch President Jim Middlekauff (R) presents Shipmate Jim Rice (L) his certificate and pin in recognition of his 50 years of continuous membership.

7. BRANCH 14, MILWAUKEE, WIS.

Shipmate John Overfelt received his 60-year continuous membership pin and certificate in July of 2017. He has since passed on October 27, 2018. His wife was a bit disappointed that she had not sent in the photograph of her late husband's achievement. We thought it was an accomplishment that should be recognized.

8. BRANCH 208, JACKSONVILLE, N.C.

Camp Lejeune Branch members present a check to Jacksonville Salvation Army Captain Jon-Phil Winter on November 26, 2018. (L to R) Jon-Phil Winter, Branch President Raymond Applewhite, Paul Siverson, Gerald Gray and Alex "Gunner" Nevgloski Sr.

9. BRANCH 23, BUFFALO, N.Y.

Branch members enjoyed serving the Navy's 243rd birthday cake. (L to R) Branch Chaplain Andy Rotola, Jim Babcock, Tom Richards, Bill Langheier, Neil Ross, George Degener, Branch President Wayne Sorrentino, Branch Vice President Ruth Ann Coppola and Tom Kelly. Photo and cake by FRA RVP NE/ NEng. Abe Zino.

10. BRANCH 15, WALHALLA, S.C.

Walhalla Branch getting ready to participate in the Walhalla Veterans Day Parade. (L to R) Shipmates Tom Jurkovich, Harvey Spencer, Tom Smith and Jim Jones.

11. BRANCH 34, TALLAHASSEE, FLA.

Branch Officers presenting shipmate Leon Nettles (R) his 50-year continuous membership pin and certificate. (L to R) Branch President Earnest Reed, Branch Secretary Alex Topicz, Branch Treasurer Al Harwood and Branch Vice President Leon Nettles.

12. BRANCH 161, KANSAS CITY, KAN.

Shipmate Tony Quintero (R) with Kansas City Chiefs' Quarterback Patrick Mahommes, performing work at the Veterans Community Project in October 2017.

Break Free from Neuropathy with a New Supportive Care Cream

A patented relief cream stands to help millions of Americans crippled from the side effects of neuropathy by increasing sensation and blood flow wherever it's applied

Raymond Wilson

The Associated Heath Press

AHP – A recent breakthrough stands to help millions of Americans plagued by burning, tingling and numb legs and feet.

But this time it comes in the form of a cream, not a pill, suggesting the medical community may have been going about the problem all wrong.

The breakthrough, called *Diabasens*, is a new relief cream developed for managing the relentless discomfort caused by neuropathy.

When applied directly to the legs and feet, it causes arteries and blood vessels to expand, increasing the flow of warm, nutrient rich blood to damaged tissue.

However, what's most remarkable about the cream...and what makes it so brilliant...is that it contains one of the only natural substances known to activate a special sensory pathway right below the surface of the skin.

This pathway is called TRPA1 and it controls the sensitivity of nerves. In laymen terms, it determines whether you feel pins and needles or soothing relief.

Studies show that symptoms of neuropathy arise when the nerves in your legs deteriorate and blood flow is lost to the areas which surround them.

As the nerves begins to die, sensation is lost. This lack of sensation is what causes the feelings of burning, tingling and numbness.

This is why the makers of *Diabasens* say their cream has performed so well in a recent clinical use survey trial: it increases sensation and blood flow where ever its applied.

No Pills, No Prescriptions, No Agony

Until now, many doctors have failed to consider a topical cream as an effective way to manage neuropathy. *Diabasens* is proving it may be the only way going forward.

"Most of today's treatment methods have focused on minimizing discomfort instead of attacking its underlining cause. That's why millions of adults are still in excruciating pain every single day, and are constantly dealing with side effects" explains Dr. Esber, the creator of Diabasens.

"Diabasens is different. Since the most commonly reported symptoms — burning, tingling and numb legs and feet — are caused by lack of sensation of the nerves, we've designed the formula increase their sensitivity.

And since these nerves are located right below the skin, we've chosen to formulate it as a cream. This allows for the ingredients to get to them faster and without any drug like side effects" he adds.

Study Finds Restoring Sensation the KeyTo Effective, Long Lasting Relief

With the conclusion of their latest human clinical use survey trial, Dr. Esber and his team are now offering *Diabasens* nationwide. And regardless of the market, its sales are exploding.

Men and women from all over the country are eager to get their hands on the new cream and, according to the results initial users reported, they should be.

In the trial above, as compared to baseline, participants taking *Diabasens* saw a staggering 51% increase sensitivity in just one week. This resulted in significant relief from burning, tingling and nubmness throughout their legs.

Many participants taking *Diabasens* described feeling much more balanced and comfortable throughout the day. They also noticed that after applying, there was a pleasant warming sensation that was remarkably soothing.

Diabasens is shown to provide relief from:

- Burning
- Heaviness
- Swelling
- Numbness
- Tingling
- Cold extremities

Diabasens Users Demand More

Many of *Diabasens* users say their legs have never felt better. For the first time in years, they are able to walk free from the symptoms which have made life hard.

"I have been using the cream now for about ten days. It has given me such relief.

I've had very bad foot pain from injuries and overuse of my feet for years which have contributed to severe itching/tingling and pain for some time. (My father also suffered from this pain and itching. I wish I would have had this for him.)

The first time I used the cream, I felt an almost immediate relief from this.

I now use it at least twice a day: once in the morning before work and once at night before I sleep.

I am so delighted with this. It has helped my walking, also. It has helped generate feeling again in my feet," raves Marsha A. from Texas



Topical Cream Offers Sufferers a Safer, More Effective Avenue of Relief: Diabasens increases sensation and blood flow wherever its applied. It's now being used to relieve painful legs and feet.

Targets Nerve Damage Right Below the Skin's Surface

Diabasens is a topical cream that is to be applied to your legs and feet twice a day for the first two weeks then once a day after. It does not require a prescription.

Studies show that neuropathy is caused when the peripheral nerves breakdown and blood is unable to circulate into your legs and feet.

As these nerves deteriorate, sensation is lost. This is why you may not feel hot or cold and your legs and feet may burn, tingle and go numb.

Additionally, without proper blood flow, tissues and cells in these areas start to die, causing unbearable pain.

An ingredient called cinnamaldehyde in *Diabasens* is one of the only compounds in existence that can activate TRPA1, a special sensory pathway that runs through your entire body.

According to research, activating this pathway (which can only be done with a cream) increases the sensitivity of nerves, relieving feelings of tingling and numbness in your legs and feet.

Supporting ingredients boost blood flow, supplying the nerves with the nutrients they need for increased sensation.

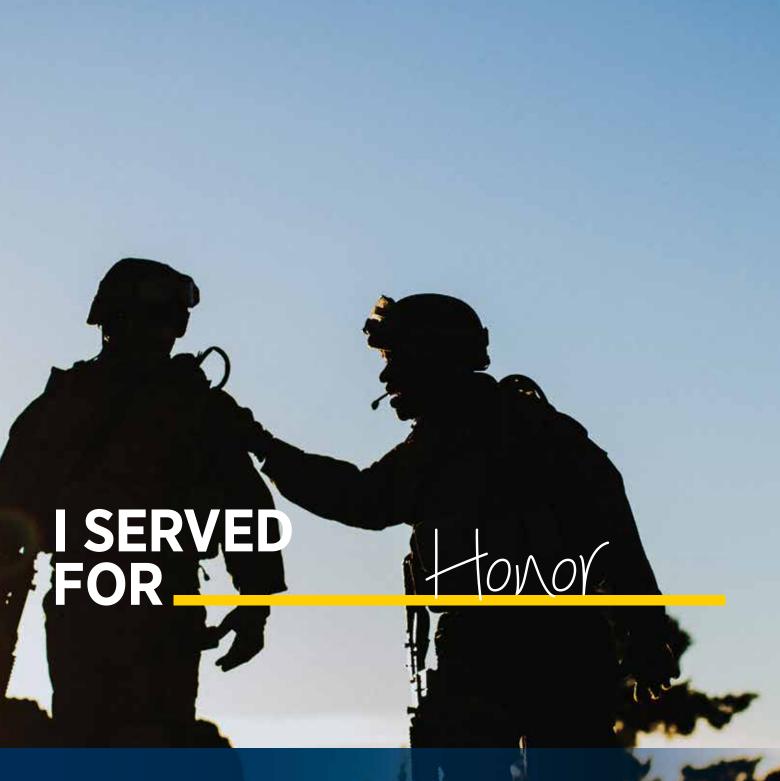
How to Get Diabasens

In order to get the word out about *Diabasens*, the company is offering special introductory discounts to all who call. Discounts will automatically be applied to all callers, but don't wait. This offer may not last forever. **Call toll-free**: 1-800-580-8371.

In Memoriam

Name	Rating E	Branch			
Absetz, Ronald C.	YNC, USN	MAL	Lewis, Albert R.	GMCG, USN	MAL
Alexander, Jerome D.	DPC, USN	MAL	Lucas, Lloyd W.	ATCS, USN	216
Anderson, Harold G.	MCPO, USN	161			
Angos, Vicente S.	MS1, USN	154	Mabry, Floyd H.	AVCM(AC), USNF	R 89
			Mailander, William	AT2, USN	MAL
Benjock, Andrew E.	MGYSGT, USMC	175	Marriott, Vernon R.	ATC, USN	86
Beno, Paul J.	DTC, USN	42	Mayberry, Benny J.	BMC, USN	161
Bernardo, Donald	QM2, USN	72	McKee, Richard S.	DAV/USCG, USCC	G MAL
Blanco, Marciano P.	USNR	127	Means, Aughtery E.	GMCM, USN	42
Blindt, Kenneth J.	HT1, USN	MAL	Morgan, Jerry	PO1, USN	269
Brunk, Robert H.	DK1, USN	136			
Butler, Thomas	AMCS, USN	307	Newbern, Thomas N.	LTJG, USN	MAL
			Noblitt, Paul R.	HMCS, USN	MAL
Cameron, James B.	ACCM, USN	259			
			Pope, James A.	ADR1, USN	MAL
Deffely, Joseph J.	HMC, USN	37	Potes, Floyd	HMC, USN	MAL
Deziel, Dwayne D.	DKC, USN	136	Pusak, Charles F.	RM1, USN	MAL
Dotson, Harold D.	GMG1, USN	MAL	Pye, Robert E.	HTC, USN	MAL
Dunham, Frank D.	ABCM, USN	172			
			Reiter, Peter W.	AVCM(AW), USN	MAL
Fannin, William J.	HMCS, USN	172			
Farias, Joseph E.	EAC, USNR	42	Shafer, Max F.	AFCM, USN	86
Fee, John W.	OS2, USN	MAL	Shear, Philip H.	DM1, USN	175
Fetters, Thomas R.	HMCS, USN	298	Sieverski, Joseph B.	MGYSGT, USMC	87
			Smith, Lee R.	DC2, USN	136
Gerhard, Harry E.	RADM, USN	MAL	Sosna, Carl R.	LCDR, USCG	77
Gerlach, Harold	AZCM, USN	147	Suart, Edward R.	AECS, USN	25
Gibbert, Charles E.	GYSGT, USMC	MAL			
			Tucker, Howard A.	CWO3, USN	MAL
Hanshaw, Earl R.	GMG3, USN	106			
PNT, Hemmingway, Conrad W.	HMC USN, USN	208	Van Opynen, Richard L.	ACC, USN	298
Howell, Cecil W.	CPO, USN	MAL	Villa, Dante B.	HMC, USN	84
Hulse, Edsel B.	YNCS, USN	MAL			
			Watkins, Andrew D.	CPO, USN	MAL
Johnson, Harry J.	ADC, USN	MAL	Weikum, Leonard J.	AFCM, USN	94
THE RESERVE			Wood, Robert C.	MGYSGT, USMC	208
Kennedy, Alfred R.	FTMC, USN	31	Woods, George R.	PN1, USN	219

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



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USS Wahoo (SS-565)

09/20/2019-9/22/2019, San Diego, Calif. Contact: Jim Van Vranken, 1520 Cypress Lane Chowchilla, CA 93610-2040 Telephone: 707-696-2578 Email: olfatman@sbcglobal.net

USS Shadwell (LSD-15)

04/10/2019-04/14/2019, Little Creek, Va. Contact: Dave Miller Telephone: 216-210-2136 Email: capdave@centurytel.net

USS Power (DD-839)

09/15/2019-09/19/2019, St. Louis, Mo. Contact: John Pinto Telephone: 352-527-2352 Email: jpinto839@gmail.com

USS Hornet CVS-12 & Apollo 50

07/18/2019-07/22/2019, Oakland, Calif. Contact: Sandy Burket, PO Box 108
Roaring Spring, PA 16673-9817
Telephone: 814-224-5063
Email: hornetcva@aol.com
www.usshornetassn.com

USS El Paso (LKA-117)

10/03/2019-10/06/2019, Norfolk, Va. Contact: David Suhs, 94-870 Lumiauau St., Apt. X-204 Waipahu, HI 96797 Telephone: 808-450-8704 Email: DavidS@ussmissouri.org

LOOKING FOR...

Looking for...MMI Kenneth I. "Kim" Milton. We served on the *USS CARPENTER* DD-825, until it was decommissioned in February of 1981. Please contact YN1 Michael Weston, USN (Ret.) at mnsweston@yahoo.com or (925) 686-6707.

A comprehensive list of Reunions can be found on www.fra.org/Reunions. All Reunions/lookingFor... must be submitted online, via email to reunions@fra.org or in writing to FRA Reunions/LookingFor... to 125 N. West St. Alexandria, VA 22314. Please include your FRA Member ID and a daytime phone number. For questions regarding submissions, contact FRA Member Services 1 800-FRA-1924.



Message from Southeast Regional President



OW!! The Ladies Auxiliary of the Southeast Region is alive and well. While I have not been able to visit many Units because of my surgery, the ones I have visited are very involved in activities that help our members, our veterans and other causes within their local area. Keep in mind that this article is being written in December; By the time you read this, many other activities will have been accomplished by our very active units.

One of the things our members have been doing recently is distributing food baskets for both Thanksgiving and Christmas. One unit does them at Easter and July 4th also. Unit 269 is very big on giving toys to the "Toys for Tots" program. Every year they collect a huge amount of toys and deliver them to the Marines for distribution locally. Many other Units also participate in this great activity. Another activity of our members is making lap robes and wheelchair bags for the local VA home. This is an activity that some of our homebound members could help with. When the members go to the VA home to distribute them, they also take refreshments and games to pass out to the Veterans.

Several of our units participate in the "Wreaths Across America" program. This can be done either through a monetary donation or by actually placing the wreaths on the Veteran's graves. LAFRA NP Christina Murray mentioned the "Cards for the Troops" in the most recent *Triangle* newsletter. My hat goes off to the member from Unit 269 who starts signing the cards in January for the next Christmas. There are a lot of our troops overseas who are happy to receive a cheery card from home.

Members, please keep up these good works. I look forward to visiting you this next year. **FRA** In Loyalty, Protection & Service, Carolyn Whitaker, PNP

Carolyn Whitaker is the LA FRA Regional President for the Southeast Region.



JrPRPSE J.J. Thomas, Ralph Wine, PRPSE Robbie Robbins, SERP Carolyn Whitaker, and PNP Sandy Robbins at the Branch and Unit 126 Dec. 7 ceremony.



RPSE Carolyn Whitaker initiating Unit 126's newest member Toyoka Odom.



The members of Unit 269 showing hospitality to RPSE Carolyn Whitaker during her official visit.

BREAKING NEWS...

World's #2 Smartest Man Reveals Secret "Genius Pill"

supercharge your brain and think better than ever.

BREAKING NEWS: He has one of the highest IQ scores ever recorded.

He beats Einstein and Stephen Hawking in the genius directory.

Yet you have probably never heard of him, officially the world's second smartest man.

Some experts say it's because his intelligence was almost by accident, the result of an unusual "smart pill" he takes every morning.

And he agrees. He said that the pill makes his brain work better by preventing or slowing the brain's inevitable aging process, it's sort of like being smarter.

New Brain-Booster Flying Off Shelves

Al Sears, M.D., recently released a brain-boosting supplement based on this pill that has become so popular, he's having trouble keeping it in stock.

Dr. Sears is the author of over 500 scientific papers on anti-aging and spoke at the WPBF 25 Health & Wellness Festival featuring Dr. Oz and special guest Suzanne Somers. Thousands of people listened to Dr. Sears speak on his anti-aging breakthroughs and attended his book signing at the event.

All told, 27,432 bottles of this pill have been sold — and everyone who takes it reports similar mind-blowing results.

Multiple Studies With Shocking Results

One study found it doubled the memory and cognitive function of 430 patients in just 24 weeks. Another study published in *Neurology* found it not only stopped age-related brain shrinkage in over a thousand seniors, it even boosted brain size, especially in the brain's memory center.

Researchers at a prestigious California university analyzed brain scans from 265 seniors who took this smart pill and compared the group to the placebo and found on average, this made their brains 28 years younger. And that's with just a single weekly dose. Imagine what it could do for you if you took it every day!

One of Dr. Sears' patients from West Palm Beach, Florida, was very concerned when his memory started slipping. "I was worried when I started blanking out on things that used to be routine. All those 'senior moments' started way too young. But they suddenly stopped when I started taking *Omega Rejuvenol*. Now, I feel my focus and memory are back at age-30 levels."

And then there's Pete, age 69, who had suffered from progressively weaker memory for 11 years. At one point he was unable to remember his locker combination. But within four months of taking this smart pill, he's now a math wizard. In fact, he went back to work as a CPA at a large corporation.

The best part is, the supplement has no adverse side effects, you don't need a prescription or a doctor's visit, and it's 100% natural.

Powerful 'Nootropic' Vital To Brain Health

"Omega Rejuvenol is a true wonder drug for brain health," said Dr. Sears. "This 'nootropic' substantially increases brain volume while supporting mental sharpness and memory."

"The key ingredient of my smart pill is a little-known fatty acid called DHA. Scientists are just beginning to recognize this nutrient as the world's most powerful 'nootropic."

Your brain is almost entirely made up of fats, 60% of which is DHA. And DHA is essential because it helps your brain grow new branches and renew and rejuvenate itself so you can keep your brain power and sharp thinking.

Top scientists acknowledge we don't get enough DHA in our modern diet. Over the last several decades, our food supply has dramatically changed. DHA is no longer as available as it used to be, not even in fish oil or fish.

The Search For Better DHA

So Dr. Sears went looking for better, more concentrated sources of omega-3 DHA. And he found it where nobody else was looking... literally at the bottom of the earth.

Krill are tiny shrimp-like creatures that swim in huge biomasses in the pure, cold waters near the South Pole.

Nature magazine hails them as the basic source of energy for almost all marine life in the world's oceans.

It turns out that DHA found in krill oil is able to penetrate into nearly every cell in your body in a far superior way than fish oil.

In a study published in *Nutrition Research*, krill oil, fish oil and olive oil were compared to see which one raised omega-3 levels higher.

Seventy-six people took 2 grams of krill oil, fish oil or olive oil every day for four weeks — then their omega-3 levels were tested. The results were surprising, to say the least.



LIVE LONGER & HEALTHIER: According to several published studies, the **Omega Rejuvenol** pill can reverse up to 20 years of cell aging.

Those taking olive oil saw their omega-3s rise 2.9%. Those taking fish oil saw their omega-3s rise 131.8%. But those taking krill oil saw their omega-3s skyrocket 178.4%. That's 30% MORE omega-3s absorbed from krill oil than from fish oil!

Second Source Of Rare, Potent DHA

Omega Rejuvenol also includes a second unique source of omega-3. The Argentinian squid thrives by the billions in the icy, pure waters off the tip of South America.

What got Dr. Sears' attention is this mighty mollusk is loaded with DHA. "After this special squid oil is processed, it delivers over 65% DHA — the highest concentration of DHA ever achieved in natural medicine!" said Dr. Sears.

DHA is a lifesaver because every one of your cells has built-in receptors that absorb it, and every one of your cells craves it. Fueling your body with high levels of DHA can do wonders for your health, and your brain in particular

With this first-ever combination, you can flood every cell in your brain with the world's most powerful "nootropic" and get the full range of brain-boosting benefits it has to offer.

Where To Find Omega Rejuvenol

Right now, the only way to get this powerful one-two punch for a sharp memory and brain-boosting benefits is with Dr. Sears' breakthrough *Omega Rejuvenol* formula.

To secure bottles of this hot, new nootropic, buyers should contact the Sears Health Hotline at 1-888-355-0765 within the next 48 hours. "It takes time to get bottles shipped out to drug stores," said Dr. Sears. "The Hotline allows us to ship the product directly to the customer."

Dr. Sears feels so strongly about this product, he offers a 100%, money-back guarantee on every order. "Just send me back the bottle and any unused product within 90 days, and I'll send you your money back," said Dr. Sears.

The Hotline will be taking orders for the next 48 hours. After that, the phone number will be shut down to allow them to restock.

Call 1-888-355-0765 to secure your limited supply of *Omega Rejuvenol*. You don't need a prescription, and those who call in the first 24 hours qualify for a significant discount. To take advantage of this great offer use **Promo Code FRAT0219OR when you call in.**

FRA 2019 Regional Meetings Calendar

February 8-10

Southeast Mid-Year Meeting Milton, FL Hosted by Branch 210 Contact: Jim Richmond

email: elephanthouse@cox.net

February 15-16

East Coast Mid-Year Meeting Holiday Inn Richmond South—City Gateway, 4303 Commerce Road, Richmond, VA 23234 804-592-2900

Contact: Randy Phillipp 301-977-2827

email: rlphillipp@yahoo.com

March 22-23

South Central Mid-Year Meeting Clarion Inn and Suites 4000 Industrial Drive Bossier City, LA 71112 318-747-0711

Room rate: \$69 plus tax, includes continental breakfast

Contact: Emmett Smith 318-617-1018, or Cathleen Gruetzner 512-694-9801 email: emmettsmith191@gmail.com

March 24-26

North Central Mid-Year Meeting Inn at Grand Glaize 5142 Osage Beach Parkway Osage Beach, MO 65065 573-384-4731 Room rate: \$65 plus tax, hosted by Gray Hats of North Central Region Contact: Barry White 816-205-5191

March 22-23

West Coast Mid-Year Meeting Double Tree Hotel and Spa Napa

email: barrywhite688@gmail.com

Valley—American Canyon 3600 Broadway Street American Canyon, CA 94503

707-674-2100

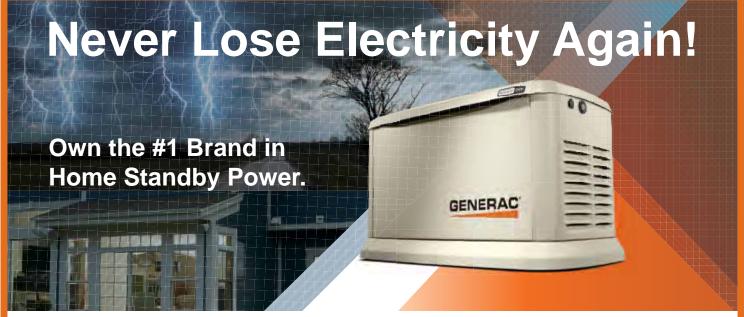
Rooms rate: \$110 plus tax for Single King/Double Queens. Specify "FRA" when making your reservation. Cut-off date is February 22, 2019.

Contact: Gary Blackburn 707-373-1810 email: npfra@earthlink.net or Natalie Gibson 707-642-4378 email: nataliegib@aol.com

March 29-30

Northeast/New England Mid-Year Meeting Lakehurst, NJ Hosted by Branch 124 Contact: Sharon Munday 732-350-6403

email: samnj124@comcast.net



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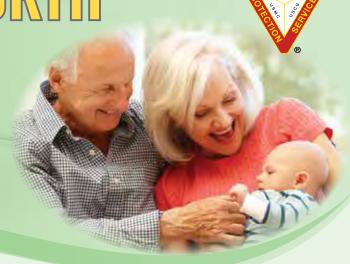
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Debt Management Solutions

B alancing debt repayment with investing goals takes some strategy and planning. Some consider investing as a first line of defense while paying down debt as a second.

The Debt Dilemma



The process for eliminating debt is anything but an easy-to-solve financial equation. Many people wonder if they should pay off their debt as quickly as possible or invest their money, letting debt payments run their course.

The answer depends on whom you ask. Theories about balancing investing with debt vary widely. Some financial experts say freedom from debt is the most important goal. Others say it is more about the math: Your money should go toward investing if your investments earn a higher rate of return than your debts cost you. Still others focus on the emotional aspect: How comfortable are you with a certain level of debt?



Neither One Nor the Other

Better yet, perhaps, is a balanced approach to wealth management. If you are like most people, you will need to manage finances for both present and future needs. That means paying off some debt today while simultaneously investing with an eye on the future.

Although your decisions should take into account your own needs and circumstances, consider the following guidelines for handling debt in light of investing goals:

Save for a rainy day. Before paying down debt (beyond required payments) or settling on an investment strategy, make it your first priority to put funds aside for an emergency reserve. We recommend six months or more of living expenses; an absolute minimum is three months' worth. These funds should be in traditional savings or very short-term, highly liquid, low-volatility investments.

Put your future first. As a general rule, your long-term investment plan should take priority over applying extra amounts toward debt. Be careful as well not to let "lifestyle creep," a tendency toward more expensive tastes and luxury consumption,

impede your investment outlook.

By contributing to a long-term investment plan as early as possible, you may set yourself up for a brighter future. If paying down debt is also a priority, you will want to examine your personal budget to decide how much to direct each month toward investing and how much toward debt repayment. Just remember, there are no magic numbers. In general, the best advice is to make sure your investment strategy fits your financial expectations for the future.

Prioritize your debts. With an emergency fund in place and your investment strategy up and running, putting any extra money toward your debts is also a smart way to go. But how do you decide which debts to pay down first?

One approach is to start with the smallest debts first to eliminate at least some of your debt burden and interest payments in a timely manner. It also makes sense to pay off high-interest debts like private student loans and credit card debt more quickly.

Federal student loans and mortgages might be lower priorities, because their rates are often lower and their terms are longer. Vehicle loans might fall somewhere in the middle. Tax considerations might also come into play.

It is personal. As you divide and conquer debt, don't forget to consider the emotional side of your strategy. If paying off a certain debt will help you feel more secure, you might want to go with your gut feeling. You will enjoy a growing sense of financial freedom as you stay on course and get your debt under control. As it shrinks over time, you may find you have more funds available for enjoying the present and focusing on the future.

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

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