Your Mission, Your Voice



The magazine of the Fleet Reserve Association

JULY 2017

ARLINGTON NATIONAL CEVETERY

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contents july 2017 volume 96 number 7

Senator Brian Schatz, second from right, and Senator Jerry Moran, right, visit the Air Force Memorial with Arlington National Cemetery staff to look over what will be the Southern Expansion of Arlington National Cemetery. Photo by Rachel Larue U.S. Army

features

Arlington National Cemetery: Will There Be Room?

Today, ANC is the final resting place of more than 400,000 men and women. The cemetery covers 624 acres of land and buries approximately 7,000 Veterans and family members each year.



18

How to Manage Chronic Pain

Nearly one third of all American adults suffer from some type of chronic pain where pain signals keep firing in the nervous system.



departments

Americanism Essay Contest

Read the overall winning essay about "What Memorial Day Means to Me" from Westview High School 11th-grader, Julia Dahlke.

LOYALTY, PROTECTION AND <u>SERVICE</u>

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



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Rolling Thunder

This past Memorial Day weekend was a very busy time for the FRA. It was also the 30-Year anniversary of Rolling Thunder held at the National Mall in Washington, DC. Rolling Thunder was incorporated in 1995 and has more than 90 chartered chapters throughout the United States. Many members of Rolling Thunder are veterans who ride motorcycles, but that is not a qualification or a prerequisite. All are united in the cause to bring full accountability for the Prisoners Of War-Missing In Action of all wars. Their motto is, "We Will Not Forget."



FRA had a tent along the path that leads to the Vietnam Memorial. Several members and staff lent a hand setting up and manning the two-day event. Yes it did rain, but that worked to our advantage since the veterans would gather under the tents until it

stopped—captive audience! What struck me most was the bond that exists between those who served. The commonality was evident as the question was shouted to vets walking by, "Where did you serve?" It always sparked a conversation that led to a pitch for joining the FRA.

The biggest draw indeed was East Coast LA FRA President Shirley Vatter. She brought one of her many instruments to the event and would play the appropriate military anthem, each branch has one. Shirley knew most of them by memory: the Marine's Hymn, the Navy's "*Anchors Away*" and the Coast Guard's "*Semper Paratus*." Vets would stop, salute and pay respect while Shirley fiddled out the appropriate tune. The music not only filled the air with melody, it resonated with everyone. She did have her song book and managed to play "*Off We*"

OMISSION

The June issue of *FRAtoday* neglected to identify lan Michael and Gino Greganti as FRA Shipmates. Their story, The Human Hug Project, dealt with their own personal experiences coping with PTSD. *Go Into the Wild Blue Yonder*," for a youngish Air Force veteran. I am proud to be part of the Fleet Reserve Association, now more than ever. **FRA**

In Loyalty, Protection and Service, Bill Stevenson Communications Director Williams@FRA.org

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Volume 96 Number 7



Steel of Approval

At \$49, this blade of Damascus steel is a real steal

Damascus steel is legendary. Tales of its unmatched strength, sharpness and durability ring through the ages. There are stories of gun rifles being sliced in two by Damascus steel swords and individual strands of hair being sliced in half, even if they gently floated down on to the edge of the blade.

Now, you can be a part of the legend. The *Legend Knife* boasts nearly 4" of famed Damascus steel with it's signature, wavy pattern. Damascus steel blade knives can cost thousands. So, at **\$49**, the price itself is almost legendary.

Cast Damascus steel, known as wootz, was popular in the East and it's an exacting process that's part metalwork, part chemistry. It's produced by melting pieces of iron and steel with charcoal in a low oxygen environment. During the process, the metals absorb carbon from the charcoal and the resulting alloy is cooled at a very slow rate. The outcome is a beautiful one-of-a-kind pattern of banding and mottling reminiscent of flowing water.

Once a lost art, we sought out a knifemaker who has resurrected the craftsmanship of Damascus steel to create the *Legend Knife*. The genuine Damascus steel blade folds into a tri-colored pakkawood handle that's prepared to resist the ravages of the great outdoors. When not in use or on display, The *Legend Knife* stays protected in the included genuine leather sheath.

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— knifeart.com

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We Are the Fleet Reserve Association!



send my greetings Shipmates, Auxiliary, supporters and new readers. As we ready ourselves for our upcoming FRA/LA FRA Regional Conventions, we can again expect fewer participants. While death and departure to the Supreme Commander is out of our mortal hands, we do have ultimate control of several other factors leading to the decreasing membership. Echoing the words of PNP "Big Ed" Zerr and so many other Shipmates, past, present and future: "Recruit Just One."

We'll never get away from these words since they are the only way the FRA will reach our 100th-year celebration in 2024. During the past several months, I've met with numerous national presidents and commanders of other various volunteer groups and military veteran associations. They are all experiencing decreasing membership rosters and loss of posts, chapters and branches. Everyone, and I mean "everyone," is brainstorming to remedy this declining membership problem. In conversations with FRA Shipmates, many repeatedly say, "All veteran associations are experiencing decreased membership," "Millennialaged veterans aren't joiners," "We've done too good of a job on Capitol Hill," and the "Younger veterans don't appreciate that what benefits

We are the "oldest and largest enlisted Sea Service" in existence. We "enlisted" into the military, learned to follow, be humble and we were taught to lead, take charge, be responsible and be proud. Now we need to take charge again, hit the deck plates and talk up the FRA. or maybe more to the point, don't care for how we conduct our meetings.

What's Next?

Younger veterans inform us that they prefer a hands-on approach to helping others. They feel as though we older veterans isolate them at meetings and don't let them get involved, hold office or suggest new ideas. We don't want to turn over the "helm," and most earnestly, they have never heard of the FRA, are not ready to retire or just plain and simple, haven't been asked to join.

Personally, I believe someone started the above rumors—and that's all they are, just rumors—and now older veterans just don't even bother to reach out. The same holds true with our younger veterans—yes, active duty and reserve too. Someone told them, that as younger veterans, they are not joiners and now they consider this the absolute truth. Most importantly, this has created validation for them not to join.

Shipmates, while many of us belong to, and even hold office positions within, other veteran associations (including me), the FRA is not just "another veteran association." We are the "oldest and largest enlisted Sea Service" in existence. We "enlisted" into the military, learned to follow orders, how to be humble and were taught to lead, take charge, be responsible and be proud. Now we need to take charge again, hit the deck plates and talk up the FRA.

During a recent membership and retention meeting at FRA national headquarters, I learned that for the membership year 2016-17, approximately 17 percent of our Shipmates recruited and renewed their membership. I not only believe we can do better, I know from having served with enlisted similar to yourself, we must do better. I'm not asking for a miracle from you, I want you to "recruit just one." Shipmates, that is not asking for a miracle, is it? **FRA**

Congress grants, Congress can and will take away from us," and so much more.

On the other side, many of our younger veterans say that they don't do what the older veterans do,

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Great Lakes was Frigid

My comment is to Shipmate Richard Aarhus, Branch 334 (April issue). No doubt USNTC Bainbridge was one cold place during the winter. Another frigid place during the winter was USNTC Great Lakes. My boot camp company formed in January 1966. Company 185 went through January, February and March 1966, graduating the second week of April. That was also ONE COLD PLACE

during the winter. I served proudly for 21 years, but never went back to the Great Lakes and never wanted to.

> Fair winds and following seas, Shipmates Fred Foster, USN (Ret.) MAL

Defense Business Board

I also totally agree with the letter writer (May issue) on the "Defense Business Board." While it was created in 2001, it is composed of corporate executives that look to give advice to the Department of Defense. That advice includes BRAC (Base Realignment and Closure) and commissaries. It is a private sector land grab of Federal property to them, enabling them to profit at taxpayer expense. I

suspect that there are no military veterans on that approximately 20-member board.

I, too, like the letter writer had never heard of the Defense Business Board before. The name speaks for itself! I wonder how many other entities like that exist and fly under the radar that have undue influence on our military and our country. *Ivan Lund, Master Chief, USN (Ret.)*

Blended Retirement System

Ditto on what was said by RMC Kimble and ENCS Baptista [in the May 2017 issue] regarding the Blended Retirement System. I would never recommend a serviceman or woman making the military a career under this new retirement plan. Join the military if you wish, get some good training in a field you will enjoy and when [your] contract is up, get the hell out.

Robert Martin, YNC (Ret.)

About this Blended Retirement System. Who comes up with this stuff? Somebody who never served. Get off the military's back, Washington! *Alexander H. Smith, PO1, USAF/USN (Ret.)*

Hunter Liggett

Thanks for the article on Hunter Liggett. I was stationed at Fort Ord from '69 to '72 and was TDY to Liggett for most of that time as a radar operator. I lived in Jolon in a hootch with seven other guys, next to Miller's Ranch House. Both Fort Ord and Jolon are gone now. [I] Got out for five years, then joined the Navy in '77 and retired as an AT1 in '94. *Rich Hosgood, AT1 USN (Ret.)*

Dear Shipmate Hosgood, thanks for the feedback! The lead story, "Seabees: We Build, We Fight," was suggested by the previous Communications Director, Lauren Armstrong. I was fortunate to meet Shipmate David Sharp at the Jacksonville Convention in October 2016. Dave is a Seabee and provided some great insight and images for the story. When it came time for the new roll out of FRAtoday we really had to have a powerful image and that is where the Hunter Liggett images for the cover and the article worked very nicely. FRA

Submit Shipmate Forum letters to FRAtoday, 125 N. West St. Alexandria, VA 22314. Email 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 FRA as a whole. FRA is not responsible for the accuracy of letter content.

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ON & OFF capitol bill

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

Legislative Surge Needs Grassroots Surge



As *FRAtoday* goes to press, the FRA Legislative Team is closely monitoring the legislative process on Capitol Hill as an expected "surge" of legislative activity begins. The Senate and House need to get 12 spending bills and authorization legislation marked up and passed before the start of the new fiscal year (FY2018), which begins October 1, 2017. The Senate and House subcommittees are just beginning the Defense Authorization process. Here are some of issues FRA is working on:

 Opposition to TRICARE fees and VA benefit cuts proposed in the Administration's FY2018 budget

 Authorization of VA medical care for Veterans and retirees exposed to toxins while serving off the coast of Vietnam during the Vietnam conflict

FRA Participates in DHA Working Group

FRA Healthcare Advisor Bob Washington participated in a meeting of the Military Health System MSO/VSO Working Group with the Acting Deputy Director of the Defense Health Agency (DHA) RADM Colin Chinn. Discussions focused on the implementation of the FY2017 National Defense Authorization Act, TRICARE changes and transitions, upcoming changes in treatment for mental health and substance use disorder and DHA's Empower the Patient Cybersecurity Awareness Campaign.

The DHA's Empower the Patient Cybersecurity Awareness Campaign attempts to help beneficiaries protect their health care information and reduce the jeopardy of cybercrimes. Here are two websites that can help inform TRICARE beneficiaries about how to keep their health care information safe: https:// health.mil/CyberfitSpotlight and https://tricare.mil/ cyberfit.

For more information on the TRICARE online portal go to: https://www.tricareonline.com/portal/page/ portal/TricareOnline/Portal • Enactment of comprehensive concurrent receipt reform

• Repeal of automatic Defense Budget cuts (known as sequestration)

 Opposition to \$2,400 fee for Post-9/11 GI Bill education benefits
 Extension of and increase in the Special Survivors Indemnity Allowance for widows/ widowers

Streamlined VA appeals process for disability claims
Repeal offset of Survivor Benefit Plan/Dependency and Indemnity Compensation

- Receipt by Reservists of all benefits due when called up for active duty
- Opposition to scheduled cuts to Basic Allowance for Housing (BAH) payments and restoration of BAH to 100 percent of housing costs
- Improvement in and expansion of the VA's programs and services for women veterans
- Expansion of the VA Caregivers Support Program to include veterans catastrophically disabled before September 11, 2001 (The current program applies to veterans disabled on or after September 11, 2001.)
- Provision for adequate end strengths for Navy, Marine Corps, and Coast Guard
- Authorization of a larger-than-requested annual pay increase for active duty
- Increase in funding for active duty child care and mental health counseling
- Retention of the full final month's retired pay by the surviving spouse (or other designated survivor) of a military retiree
- Provision for Coast Guard funding parity with Department of Defense personnel programs

Many of these and other issues have been introduced as legislation or as part of the Administration's FY2018 budget. They are detailed in the FRA Action Center at www.fra.org. Your participation is critical to enhancing the FRA's legislative agenda. We urge you to contact your elected officials and let them know these are important issues. A strong grassroots program complements the FRA's Legislative Team efforts and has a direct influence on our ability to represent your concerns before Congress and appropriate federal agencies effectively. The Action Center is "user friendly" and members can use one of the prewritten letters on specific legislation or compose their own message. Please visit the Association's website often for regular updates.



TRICARE Changes Coverage for Nexium

Starting June 28, 2017, TRICARE will no longer include the drug Nexium in the preferred or formulary drug list and it will no longer be available in military hospitals or clinics. In order to prepare for the change, patients are currently being asked to switch to one of the following three preferred alternatives that have been shown to demonstrate effective results:

- Omeprazole
- Pantoprazole
- Rabeprazole

Doctors may determine the preferred alternatives are not right for beneficiaries and that Nexium is "medically necessary." To be medically necessary means the drug is appropriate, reasonable and adequate for the condition. In those cases, TRICARE will continue to cover the cost of Nexium, minus the

U.S. Supreme Court Rules in Favor of Divorced Military Retiree

The U.S. Supreme Court re-

\$20 copay, for a 90-day supply for home delivery and \$24 copay for a 30-day supply via a retail outlet. Your doctor must submit a prior authorization and a reason why it is medically necessary via the Express Scripts doctor line in order for you to fill your prescription.

For patients who continue to use Nexium with a prior authorization but WITHOUT a doctor's medical necessity determination, the nonformulary copay cost will be \$49 for a 90-day supply via home pharmacy delivery or \$50 for a 30-day supply via a retail outlet.

Nexium is a popular drug for treating gastroesophageal reflux disease (GERD). This acid reflux irritates the lining of the esophagus, which over time can lead to GERD. TRICARE argues that many people can make lifestyle changes and take over-the-counter medication to manage their GERD symptoms. For

cently ruled (8-0) in Howell v. Howell (Docket 15-1031) that "[a] state court may <u>not</u> order a veteran to indemnify a divorced spouse for the loss in the



more information regarding brand, generic drugs and which drugs are on TRICARE's formulary list, please go to: http://tricare.com/benefits-oftricare-pharmacy.

divorced spouse's portion of the veteran's retirement pay caused by the veteran's waiver of retirement pay to receive service-related disability benefits."

FRA has expressed concern in testimony before Congress that some state courts have been awarding a percentage of veterans' compensation to their former spouses. We will continue to keep you updated on court rulings and legislative action in response to these contradictory court rulings.



FRATODAY III July 2017 9

"My friends all hate their cell phones... I love mine!" Here's why.



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"My phone's battery only lasts a short time." Unlike most cell phones that need to be recharged every day, the Jitterbug Flip was designed with a long-lasting battery, so you won't have to worry about running out of power.

> "Many phones have features that are rarely needed and hard to use!" The Jitterbug Flip contains easy-to-use features that are meaningful to you. A built-in camera makes it easy and fun for you to capture and share your favorite memories. And a flashlight with a built-in magnifier helps you see in dimly lit areas. The Jitterbug Flip has all the features you need.

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Administration's FY2018 Defense Budget Request Has TRICARE Fee Increases

The President's FY2018 budget request includes a \$639 billion in discretionary spending authority for the Department of Defense (DoD), a \$52 billion increase above the FY2017 DoD budget.

If passed. the proposed budget will increase health care fees. Last year, Congress passed substantial TRI-CARE Reform that merged TRICARE Standard/Extra into TRICARE Select. Among the changes, service members entering the military after January 1, 2018, would have to pay higher out-of-pocket costs for health care. Current service members and retirees were grandfathered into the new TRICARE program without any cost increase. These changes are supposed to go into effect on January 1, 2018. The budget request proposes new TRICARE changes including:

- Elimination of the grandfathering provision, directly causing higher out-of-pocket costs for all working age retirees;
- Dramatic increase in annual premiums, copays, deductibles, and catastrophic caps for beneficiaries under age 65 based on the increase in health care costs as measured by the growth in National Health Expenditures;
- Increase in copays, deductibles, and the catastrophic caps for currently serving TRICARE Standard/Select families;
- Increase in prescription copays for retirees under age 65, including introduction of a new copay for mail-order generics that are currently available at no out-of-pocket cost; and
- Larger annual increases to TRICARE out-of-pocket fees that would impact all working age retirees and currently serving TRICARE Standard/Select families.

The budget also calls for a smaller-than-expected pay raise for active duty (2.1%), even though the current statute calls for an increase equal to civilian pay increases (2.4%). It further does nothing to change scheduled reductions to Base Allowance for Housing (BAH) reimbursements. The budget request seeks another Base Realignment and Closures (BRAC) Commission empowered to make a list of bases to close and gives the House and Senate only an up-or-down vote on the issue.

In addition, the U.S. Coast Guard budget (part of the Department of Homeland Security) does not provide the same increase as the

Navy and Marine Corps budget request. FRA appreciates the Administration's effort to increase DoD spending, but the USCG also plays a critical role in our national defense and needs the same percentage increase in funding as the other Sea Services. Adequate funding for the Coast Guard is essential to morale, family readiness, and service-wide Coast Guard readiness.

Members are urged to use the FRA Action Center on the website (www.fra.org) to weigh in on the abovereferenced issues.

DFAS Address for Retirees, Annuitants Changed

Military retirees and annuitants corresponding with the Defense Finance and Accounting Service (DFAS) need to use a new address. The old addresses in London, Ky. have been used for years, but will be discontinued and replaced by two new addresses in Indianapolis, Ind.

To help speed up receipt and customer service, use these new mailing addresses:

Retired Pay correspondence:

Defense Finance and Accounting Service U.S. Military Retired Pay 8899 E 56th Street Indianapolis, IN 46249-1200

Annuitant Pay correspondence:

Defense Finance and Accounting Service U.S. Military Annuitant Pay 8899 E 56th Street Indianapolis, IN 46249-1300

Mail received at the old mailing addresses after May 1, 2017, has been forwarded to the new address. The telephone and fax numbers will remain the same.





FRA VA Budget Request Rollout Decreases Some Benefits

FRA ADVP Brian Condon and FRA NVSO Chris Slawinski recently attended the annual Department of Veterans Affairs (VA) FY2018 budget briefing. The budget request includes a 3.7 percent increase over FY2017. The White House proposed a \$186.5 billion budget for VA operations next year, which includes the following provisions:

- \$13.2 billion for medical care outside the VA, through the FRAsupported VA Choice program (13 percent increase);
- \$473 million increase in mental health care; and
- \$505 million for gender-specific health care services for women veterans (7 percent increase).

The budget request also trims some VA benefits. Veterans receiving benefit checks from the VA would have their annual cost-of-living-adjustment reduced or "rounded down" to the next dollar, which was VA policy from the late 1990s until 2013. The VA has estimated it would save \$20 million in FY2018 and cost individual veterans no more than \$12 per year.

The proposed budget eliminates the Individual Unemployability benefit payments to retirement-age veterans, a move expected to save \$3.2 billion next year alone and \$41 billion over 10 years. Under current policies, the Individual Unemployability program allows the VA to award disability compensation at the 100 percent rate to veterans who cannot find work, due to service-connected injuries, even if they are not deemed 100 percent disabled. The number of program recipients has tripled since 2000, reaching almost 339,000 in FY2016. The Administration has proposed ending those payouts once veterans are eligible for Social Security retirement benefits. The argument is that the practice amounts to "the duplication of benefits." It would impact more than 225,000 veterans currently receiving this benefit.

Members are urged to use the FRA Action Center on the website (action.fra.org/action-center) and ask their legislators to oppose the cuts to veteran benefits.

Federal Court of Appeals Hearing on Agent Orange Blue Water Veterans Issue

Oral arguments in the case of Blue Water Navy Vietnam Veterans Association v. Secretary of Veterans Affairs (Appeal No. 2016-1793) took place May



5, 2017, at the United States Court of Appeals for the Federal Circuit in Washington, DC. FRA Shipmate Commander John Wells, USN (Ret.) argued on behalf of the Blue Water Navy Veterans Association. The hearing was to determine judicial jurisdiction in the case.

FRA staff Chris Slawinski and Brian Condon attended

the hearing. Lawyers for the Department of Veterans Affairs (VA) held firm in their position that all rules and policies were followed when it applied additional restrictions for those service members who did not set foot on land in Vietnam.

Shipmate Wells argued that based on other court decisions, current VA policies are contradictory and require clarification by the court. The three-judge panel asked specific and concise questions challenging both Wells and the VA on their respective positions. One judge stated, "We can be sympathetic all we want, but we can't make a decision that is inconsistent with the law."

VA Secretary Dr. David Shulkin has the authority to authorize inclusion of Blue Water Veterans into the presumptive category for Agent Orange, which would make these court proceedings irrelevant. The Court's decision is expected in a few months. FRA members can use the FRA Action Center on the website (action. fra.org/action-center) to ask their legislators to pass legislation (H.R. 299/S. 422) and ask VA Secretary Shulkin to authorize expansion of the presumption to include Blue Water Veterans.

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Navy Reserve Force Master Chief Selected

Commander, Navy Reserve Force



Vice Admiral Luke McCollum recently announced Command Master Chief Christopher D. Kotz will take charge from Force Master Chief "CJ" Mitchell this October. "Master Chief Kotz will be a tremendous leader and loyal advocate for all our Sailors. He is a highly qualified, well-rounded professional with multiple sea and shore assignments. His depth of knowledge, experience and deck plate leadership will have a positive effect on our Force and future leaders," said McCollum.

Kotz, who will be the 16th Navy Reserve Force Master Chief, is a native of North Augusta, S.C. He enlisted into the Navy in February 1991. Following completion of basic training at Recruit Training Command, San Diego, he attended Basic Hospital Corps School, Naval School of Health Sciences, San Diego. "We are very excited for Master Chief Kotz and his family. He will be an outstanding representative for Navy Reserve Sailors," said Mitchell.

As Navy Reserve Force Master Chief, Kotz will be responsible for advising the Chief of Navy Reserve on matters affecting the morale, retention, Sailor development and general well-being of more than 43,500 enlisted personnel of the Navy Reserve. The Force Master Chief is also charged with ensuring active communication throughout the Force, instilling a sense of heritage and actively promoting core Navy values to all Sailors.

FRA Salutes Outstanding Sailors

FRA congratulates the Navy's 2016 Sailors of the Year, who were meritoriously promoted to Chief Petty Officers during ceremonies in Washington DC this past May. The activities included an FRA-sponsored tour of the Library of Congress and a Capitol Hill luncheon for the SOYs and their families. An advancement ceremony was held at the U.S. Navy Memorial.

The finalists included:

- Navy Reserve AWRC (NAC/AW/SW) Mark W. Brown, USNR Mobile Tactical Operations Center, Detachment, Detroit, Mich.
- Fleet Forces Command, Atlantic CTTC (NAC/IDW/ AW) Courtney P. Evers, USN NIOD Kaneohe Bay



- Fleet Forces Command, Pacific ICC (SW) Brent T. Schermerhorn, USN USS PREBLE (DDG 88)
- Navy Shore LSC (SW/EXW) Amber L. Wilson Recruit Training Command, Great Lakes FRA is a long-time and proud supporter of the Navy's SOY program.

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Memorial Day Observances

National President Donald Larson represented FRA during Memorial Day ceremonies held at Arlington National Cemetery on May 29, 2017, and laid a wreath at the Tomb of the Unknown Soldier. Branches from the East Coast Region's Central Liaison Committee sponsored a ceremony at the U.S. Navy Memorial on Memorial Day. Many other FRA leaders participated in Memorial Day ceremonies and events across the country to pay tribute to America's fallen heroes.

On May 27 and 28, 2017, Shipmates from the DC area, along with members of the FRA National Headquarters team, staffed an information booth

at Rolling Thunder, the annual motorcycle tribute held in the Nation's Capital. The event was established to show



the country and the world that Vietnam POWs and MIAs are not forgotten.

FY2017 Spending Bill

Congressional budget negotiators reached a final agreement on spending for the current fiscal year (FY2017), which includes a \$21 billion boost to Defense spending compared to FY2016. Most of that increase will go to readiness. The bill was signed into law by the President. FRA wants to thank the nearly 3,000 Shipmates who sent messages to their elected officials asking them to adequately fund Defense.

FRA Supports CFPB Military Affairs Office

In the wake of Congressional efforts to make substantial changes to 2010 law creating the Consumer Finance Protection Bureau (CFPB), FRA signed onto a letter to Congress, supporting CFPB's Office of Servicemember Affairs (OSA). OSA works with bank examiners on militaryspecific issues and facilitates contact between military and their families and the CFPB with questions or complaints about consumer financial products and services. OSA was an FRA-supported provision in the 2010 financial regulation law.

It is headed by Hollister K. Petraeus, wife of former CIA Director and four-star General David Petraeus. Mrs. Petraeus testified at one of the recent HVAC hearings, ensuring the committee that OSA will work on educating military personnel about their financial protections and best financial practices.

Chairman of JCS Re-appointed

President Trump recently nominated Marine Gen. Joseph Dunford Jr. for a second term as Chairman of the Joint Chiefs of Staff. Air Force Gen. Paul J. Selva has also been nominated for a second term as Vice Chairman of the Joint Chiefs.

Dunford has served as the Chairman of the Joint Chiefs since September 2015. The Joint Chiefs chairman serves a two-year term, which may be renewed. Dunford's reappointment must be confirmed by the Senate.

Prior to becoming Chairman, Dunford served as Marine Corps Commandant, the service's top officer. Dunford also served as assistant commandant from 2010-2012, as well as the top U.S. military commander in Afghanistan from 2013-2914. He was first commissioned in 1977.

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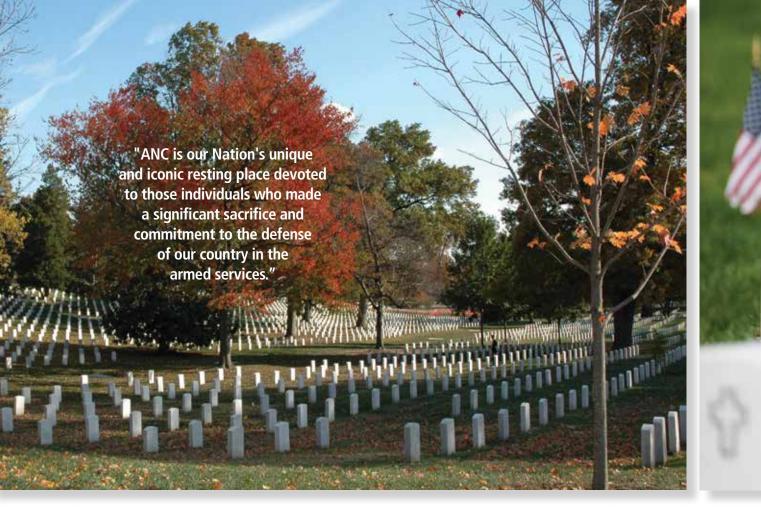
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State



Arlington National Cemetery: Will There Be Room?

By Brian Condon

n January 1864, in the midst of the Civil War, the U.S. Government purchased a property just south of Washington, DC that would later become Arlington National Cemetery (ANC). The first military burial at ANC took place on May 13, 1864, for Private William Christman of Pennsylvania. The cemetery did not gain national recognition until the death and burial of President John F. Kennedy in 1963. Then First Lady, Jacqueline Kennedy, simply stated that her husband belonged to the people and arrangements were made for his burial at ANC.

Today, ANC is the final resting place for more than 400,000 men and women. The cemetery covers 624 acres of land and buries approximately 7,000 Veterans and family members each year. More than three million tourists pass through the cemetery each year. The Tomb of the Unknown Soldier is guarded 24/7 by the 3rd U.S. Infantry Regiment,



also known as "The Old Guard." ANC is a living monument to those men and women who have served this nation and conducts between 27 and 30 funeral services each weekday. To describe a cemetery as "living" is something of a contradiction, but ANC can be seen as a living memorial to those who have served. What other cemetery has a Facebook page, Twitter account or YouTube channel?

However, after 153 years, unless changes are made, it is estimated that ANC will reach its capacity by 2042. Limiting eligibility for burial at the cemetery has been suggested as a possible method of extending its life span.

Limitations

Limiting eligibility is not a new idea; it is one that has in fact been implemented before. In 1948, the Secretary of the Army, who is responsible for the management of ANC, granted authority to allow interment of all members or former members of the armed services whose last service terminated honorably along with some family members. In 1967, eligibility was limited to KIA, active duty deaths, retirees and Medal of Honor recipients, in an effort to extend the life of ANC. In the 1980s, ANC opened the Columbarium and eligibility expanded to all veterans with active duty service and an honorable discharge.

The Advisory Committee that FRA is a member of, at Arlington National Cemetery was formed in October 2010. Its purpose is to "provide independent advice and ... protect the interest of veterans and surviving family members as well as the public for the operation and strategic planning for future development of Arlington National Cemetery." The Advisory Committee has been considering alterAustin Williams visits the gravesite of U.S. Navy Petty Officer 1st Class Christopher C. Campbell in Section 60 of Arlington National Cemetery on Memorial Day, May 30, 2016. U.S. Army photo by Rachel Larue ing or restricting the eligibility criteria for burial at ANC in order to extend accessibility to the cemetery for future generations. Eligibility to be buried in ANC is different than being buried at a Department of Veterans Affairs National Cemetery. Eligibility for in-ground burial at ANC is the most stringent of all national cemeteries. However, most veterans who have at least one day of active service (other than for training) and an honorable discharge are eligible for above-ground inurnment. When the

A few of FRA's members express their thoughts:

"It's just dirt. What's in it is what is important. Open a new one with plenty of room to expand. USA will be here a long time. In God We Trust"

"Arlington is important as a national memorial and as a place of historical importance. Its location near the Nation's Capital makes it accessible to visitors from the U.S. and abroad."

"If served and choose to be buried at Arlington, you should have the right, regardless."

"ANC should restrict burials to veterans who received medals for valor (bronze star or higher). I have none, so I don't belong there."



Advisory Committee is in agreement on recommendations, their proposal will make its way to the Secretary of the Army for approval.

ANC is faced with the difficult challenge of trying to find a way to preserve the reverence, and tone of the cemetery, while finding a way to accommodate visitors and dignitaries as well as honor those who served. Some of the questions facing the Advisory Committee include:

- Can ANC become too big?
- Would an alternate location mean the same to those who want to be buried there?
- Would expansion of columbariums show the same level of respect and not detract from the overall look and feel of the cemetery?
- If eligibility is to be limited, what is the proper balance between honoring those who have served and preserving ANC for those who have yet to serve?

These are not easy questions to attempt to answer. When the Advisory Committee comes up with its recommendations for consideration, there will no doubt be a tremendous amount of push back from those who disagree.

Survey Says

The results of FRA's recent survey about the issues facing ANC were overwhelmingly supportive (92 percent) of the immediate expansion of ANC to ensure all eligible veterans, retirees, active duty deaths and eligible family members are laid to rest within the cemetery. More than 67 percent want to reserve a set amount of space for Medal of Honor recipients and/or active duty deaths. More than 61 percent of respondents disagree with the statement, "The need to keep ANC operational for 100 years or more by significantly restricting eligibility is a more important consideration than requiring older veterans and military retirees currently planning on burial at Arlington to change their plans." The majority of those surveyed did not plan to be buried in ANC, but felt that if someone had earned the right to be buried in ANC, every effort should be made to honor those wishes.

Regardless of the Advisory Committee's recommendations, the reality is inescapable. Whether it is 25 years or 125 years from now, eventually ANC will run out of space for burials. At this time,



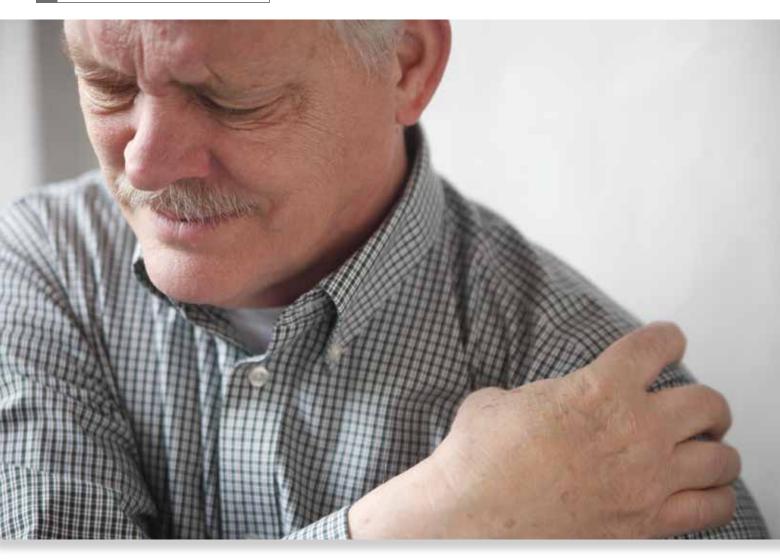
INSET: (L to R) Karen Durham-Aguilera, Executive Director, Army National Military Cemeteries, and Katharine Kelley, right, superintendent, Arlington National Cemetery, serve as witnesses during a field hearing conducted by the Subcommittee on Military Construction, Veterans Affairs, and Related Agencies, March 29, 2017. U.S. Army photo by Rachel Larue

ABOVE: Dawn Clarke visits the grave of her brother, U.S Marine Lance Cpl. Terry E. Honeycutt, on Nov. 11, 2016, in Arlington, Va. Honeycutt is buried in Section 60. U.S. Army photo by Rachel Larue

expansion is only a temporary solution and not a cheap one. The most recent expansion, the "Millennium Project," was completed in January 2017 at the cost of approximately \$84 million. This provided the potential of 30,000 grave plots and expanded ANC's life span by approximately seven years. There is another expansion project under consideration called the "Southern Expansion." This expansion would add 38 acres to ANC and is estimated to cost more than \$270 million, but it is still in the planning stages. According to the Advisory Committee, the "Southern Expansion" would extend ANC's life until 2050. Considering the "Millennium Project" took 10 years from conception to first interment, further expansion is not considered a long-term solution. However, nobody knows what the landscape around ANC will look like 50, or even 20, years from now. As a result, the Advisory Committee may decide

to postpone any major changes to its policy until a better solution can be formulated. Unfortunately, any delay could mean stricter limitations could be enforced just a few short years from now.

Service to one's nation is a path in life that few take. When that life ends, especially as a result of service to one's country, a place of recognition and reputation should be set aside to show appreciation to that life by those who benefited from the veteran's service. Those officials who make decisions that affect the citizens of this nation should be reminded of those who came before them and those who sacrificed to protect the principles upon which the nation was founded. There will always be a need to safeguard these fundamental tenets and keeping ANC accessible for future generations who choose service to this nation should be the paramount concern of the Advisory Committee. **FRA** FEATURE



How to Manage Chronic Pain

by Christine Lehmann, M.A., N.T.P.

his past January, I endured a lot of pain when I broke a major bone in my left wrist while ice-skating. This was an acute injury that required surgery—a titanium implant and pain medications. The inflammatory process kicked in and started to heal the injured tissue. After a few months of physical therapy, the inflammation, swelling and pain decreased significantly and I could fully use my wrist again.

As the healing process progressed, my pain resolved. Unfortunately, many people live with pain on a daily basis. Some experience pain that may involve an old injury or chronic conditions such as arthritis, fibromyalgia, cancer, type 2 diabetes or obesity. According to the Institute of Medicine of The National Academies, nearly one third of all American adults suffer from some type of chronic pain where pain signals keep firing in the nervous system.

What Causes Chronic Pain?

Excess weight is a major contributor to painful conditions such as osteoarthritis, which is the most common joint disorder. The excess weight puts additional stress on weight-bearing joints such as your knees. When you walk across level ground, the pressure on your knees is the equivalent of 1.5 times your weight. "So, for every extra five pounds of weight you carry, that is 7.5 pounds of pressure on your knees. When you go up and down stairs, the force on each knee is two to three times your body weight," says Dr. Joe Tatta, doctor of physical therapy and a board-certified nutrition specialist.

When movement is painful, people tend to become sedentary. This creates a vicious cycle because a sedentary lifestyle leads to excess weight, which in turn, makes it even harder and more painful for people to move.

Obesity is also associated with low-grade chronic inflammation, which makes it harder to lose weight. Abdominal fat, in particular, contains proinflammatory cytokines—the chemicals released by immune cells—and hormones secreted by fat tissue, which can generate and perpetuate chronic inflammation. This state of constant inflammation can lead to insulin resistance, also called metabolic syndrome, which experts estimate affects one in four Americans.

What's the Solution?

If you're overweight or obese, losing weight will reduce joint pain. The American Arthritis Foundation estimates losing even 15 pounds may decrease knee pain by 50 percent and lower the risk of developing osteoarthritis in obese young people.

Because the intensity and duration of pain is primarily influenced by diet, movement and thought patterns, Dr. Tatta's Healing Pain program focuses on a healthy anti-inflammatory diet, gentle movement and strength training and brain training.

A Healthy Diet

The first step is to eat whole foods such as vegetables, fruit, whole grains, nuts and seeds found in nature and a variety of organic plant-based and animal-based fat and protein. This will go a long way toward eliminating refined and artificial sugars, hydrogenated fats, preservatives and high sodium. Whole foods only have naturally-occurring sugar, such as fructose in fruit. In contrast, refined processed sugar, which is full of empty calories, is often added to even healthy-sounding processed foods,

When movement is painful, people tend to become sedentary. This creates a vicious cycle because a sedentary lifestyle leads to excess weight, which in turn makes it even harder and more painful for people to move.

such as flavored yogurt, fruit juices, teas, tomato sauces and all sorts of protein and energy drinks. In addition, most Americans consume a lot of refined starchy carbohydrates, such as white rice, pasta and bread, all of which convert to sugar. As blood sugar rises, more insulin is needed to lower it. This ongoing demand for insulin eventually leads to insulin resistance and type 2 diabetes, which is associated with chronic inflammation and pain.

In addition to eliminating sugar, Tatta recommends eliminating gluten and dairy, which contain proteins that can also trigger inflammation and pain. Milk contains the protein casein and gluten contains the protein gliadin found in barley, wheat and rye. "Your



immune system, especially in those sufferering from celiac disease or gluten intolerance, can confuse the casein molecule for gliadin. Essentially, your body creates antibodies against gluten and can confuse those same antibodies with proteins found in other

Condition	Number of People Suffering
Chronic Pain	~100 million Americans
Diabetes	~25 million Americans
Cardiovascular disease	~23 million Americans
Cancer	~12 million Americans

foods," writes Dr. Tatta in "Heal Your Pain Now."

Moreover, dairy from cows treated with antibiotics and growth hormones can decrease immunity and autoimmunity and increase neurologic damage and neuromusculoskeletal diseases, such as Parkinson's disease.

Most Americans are not getting enough fiber found in whole foods, especially fruits, vegetables and gluten-free grains such as quinoa and amaranth.



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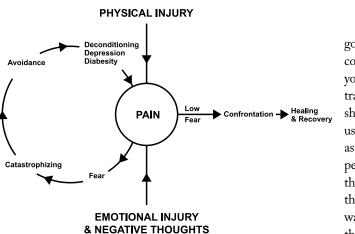
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Movement

"Movement is

the best way to open up the natural drug cavity in the brain and naturally release opioids and endorphins," says Tatta. "These chemicals help people become less sensitive to pain."

Dr. Tatta recommends that people in chronic pain start with basic gentle movement, which makes them stronger, creates more flexiblity and helps with daily function. Examples include restorative yoga, Pilates, walking and Tai Chi. "There may be some soreness initially but it's a relatively painfree and comfortable way to move your body," said Tatta. Once people become healthier and more familiar with their bodies, weight lifting with eight to 12 repetitions twice a week is also an option. He also suggests doing repetitions of pushing, pulling, squatting and lunging and provides illustrations in his book.

"All of us lose muscle mass as we age, especially if we're not weight lifting," added Tatta. But, when you have a chronic disease, it's even more important to build muscle mass to become more functional as well as avoid weak bones, which can lead to fractures."

The Brain and Pain

By changing your thought patterns, you can begin to change your brain's perception of pain. Research shows that negative thoughts, emotions such as fear, anxiety and avoidance, memories, sensations and much more can magnify your pain experience. For example, if you injure your back while lifting something and you're in a negative state of mind, your brain can actually perceive that pain as worse than it is. are, "My pain will always be here." "It will be the death of me," and "It's torturing me." Negative thoughts tend to create more negative thoughts and worsen in intensity and duration.

Jon Kabat-Zinn's groundbreaking work with mindfulness training in chronic pain patients in the 1980s led to clinical studies looking at whether activating and reinforcing certain areas of the brain would decrease pain. A five-year study found that chronic pain patients who completed an eightweek mindfulness-based stress reduction program significantly improved their pain symptoms and overall quality of life, even up to four years later. "This can be life changing," writes Tatta in "*Heal Your Pain Now.*"

The study discovered that, by activating and reinforcing some areas of the brain used in pain processing, meditation has the overall effect of helping to reduce pain intensity in patients.

Dr. Tatta works with people to reframe their "catastrophizing thoughts" and reset their outlook with a more positive intention. The goal of reframing is to bring their focus away from the pain and toward what they can control and influence. Examples of reframing negative thoughts are: "Although I have pain today, I was able to go to work. Although my wrist is killing me, I went to my first yoga class today in three months. Although my knee still hurts, I lost five pounds and worked with my nutritionist."

To learn more about Dr. Joe Tatta, his book *"Heal Your Pain Now,"* and his online healing pain program, visit www. drjoetatta.com

So, what's the good news? According to Tatta, you can actually train your brain to shut off pain. He uses mindfulness as a way to make people aware of their negative thoughts and find ways to reframe them. Examples of negative thoughts

The study discovered that by activating and reinforcing some areas of the brain used in pain processing, meditation has the overall effect of helping to reduce pain intensity in patients.

CURRENT Solution Solutio

by Julia Dahlke, Westview High School, 11th Grade

emorial Day is an American holiday on the last Monday of May that honors men and women who died while serving in the U.S. military. This is the official definition of Memorial Day, however, I believe Memorial Day is a day to say "Thank You" and to acknowledge the ultimate sacrifices military service members have made to make our country free and safe for future generations.

I remember being awed by the Vietnam Memorial on a family trip to Washington, D.C. I watched strangers, taking a piece of paper, placing it over a name and rubbing the name with a pencil to transfer it onto the paper. The walls that looked as if they went on for miles were full of so many names of Americans who never came home to their family and friends. Their legacy lived on this wall which honored them with love and pride. I felt sad. Then I saw my reflection on the wall as it was a like a mirror in my soul. What I can do to show my appreciation? First, always remember. Second, give thanks. Finally, cherish and continue to make our country great. So every day not just on Memorial day, I pray and give appreciation to the brave



service members who fought to the very end.

Memorial day is a day for admiration towards those that made the ultimate sacrifice for freedom. Memorial Day means more than just honoring those who died for their country on that day, to me, it should be a reminder that we should appreciate these people every single day of our lives. We should remember that every single day we go to school someone out there fought so that we could have normal lives. We must carry on their legacy by honoring our freedoms and doing our part for our country.

So I suppose for me Memorial Day isn't just "a day" for recognizing someone's sacrifices but rather cherishing their memory everyday for the rest of our lives because they have certainly earned that respect.

2016-2017 FRA AMERICANISM ESSAY CONTEST WINNERS

The over-all winner was Julia Dahlke, Branch 070

7th Grade

1st Place	Emma Richards	Branch 55
2nd Place	Jonathan Lustig	Branch 226
3rd Place	Eduardo Florez	Branch 126

8th Grade

1st Place	Mandy Yang	Branch 175
2nd Place	Kharley Emma Redmon	Branch 105
3rd Place	Hannah Frost	Branch 275

9th Grade

1st Place	Olivia J. Hayes	Branch 99
2nd Place	Cavan McIntyre-Brewer	Branch 106
3rd Place	Leah Schemenauer	Branch 137

10th Grade

1st Place	Macey Deruelle	Branch 275
2nd Place	Rachel Butler	Branch 44
3rd Place	Mathew Vu	Branch 175

11th Grade

1st Place	Julia Dahlke	.Branch 70
2nd Place	Vinh Ton	.Branch 201
3rd Place	Savannah Olsson	.Branch 91

12th Grade

1st Place	Riley Dodson	Branch 364
2nd Place	Taryn P. Murphy	Branch 47
3rd Place	Adam Skelton	Branch 342

USN

رون رون 2017-2018 Americanism Essay Contest

What Patriotism Means to Me

Grand Prize \$5,000

Plus 18 National Awards and Regional / Local Prizes



Eligibility:

Deadline:

Website[.]

Students, grades 7 through 12 December 1, 2017 350 words or less about "What Patriotism means to me" www.fra.org/essay



FRA Americnism Rules

Requirements:

- 1. All entrants shall be students in grades seven through twelve (or equivalent).
- 2. Entrants must be sponsored by a branch of the Fleet Reserve Association or a unit of the Ladies Auxiliary, or by an FRA Member-at-Large.
- 3. The essay shall be on the theme designated and shall not exceed 350 words.
- 4. The essay shall be legibly written or typed on one side of the paper.
- 5. The title of the essay shall be written or typed at the top center of the paper.
- 6. A student may submit only one entry each year.

- 7. Each entry must be accompanied by a separate sheet stating: the entrant's name; address; zip code; telephone number; school grade (or equivalent); name of school or the words "home schooled;" number of words in essay; and the sponsoring branch/unit or sponsor's name.
- 8. Entries submitted to branches shall be submitted to the Branch Americanism-Patriotism Committee and postmarked not later than December 1, for judging at the branch level.
- Entries sponsored by membership at large members shall be submitted to the national chairman and forwarded to an appropriate branch for judging in their respective grade group. All entries shall be postmarked not later than December 1.

Membership and Outreach



Participating in local outreach events for veterans is an effective way to recruit new members. You can find out about most local events from newspapers, TV or radio advertising and even online! So many communities have event calendars online. All you have to do is look and listen.

Planning Your Recruiting Strategy

Ask local FRA members to volunteer with you at your local event. Wear an FRA hat and other identifiable gear that has our FRA logo. If you don't have something, be sure to wear your cover or something that says "Navy, Coast Guard or Marines." Be sure to order a substantial supply of hand-out materials from FRA Headquarters. Do this about three weeks in advance so the materials can be shipped in a timely manner. Make sure you know the benefits of FRA membership so you can comfortably discuss them with prospective members.

Talk about FRA's history, which includes being the oldest Sea Service Association whose members are current or former enlisted U.S. Navy, Marines or Coast Guard. Our members regularly meet to share experiences and perform community volunteer services. Membership is open to Shipmates who want to join a local branch or stay supportive by enrolling as a Member at Large (MAL).

You should also be able to discuss some aspects of our Congressional influence and accomplishments. The FRA started in 1924 by representing Shipmates' issues regarding adequate pay, benefits and quality of life programs for active duty, reserve, retirees and veterans. There are many members in Congress who have no military experience and it is our mission to keep them informed on issues important to you. We regularly influence members of Congress to support and sponsor legislation on behalf of members and their families.

In each January issue of *FRAtoday*, we list current legislative accomplishments. Try to become familiar with these accomplishments and have some magazines to hand to potential members. Here are four significant accomplishments you should mention:

- Stopped drastic pharmacy copay increases for retirees under age 65
- Obtained larger than requested active duty and reserve pay increase—2.1% versus 1.6%
- Successfully included reform provisions for military divorce law
- Increased funding for VA programs

If any prospective members have questions about our many other legislative accomplishments, there are experts at FRA Headquarters who can speak with you about this information in detail.

Other Talking Points

Some really good talking points are all the member benefits that are available. The most popular benefits are affordable hospital short-term and long-term care, TRICARE supplement, group life and auto insurance, and the FRA college scholarship program offered to members and their immediate family. Disaster Relief funding is available to members, widows and family members who have been stricken by a disaster. The Americanism Essay Contest for youth in grades 9 through 12 is also very popular. Members receive the monthly magazine, FRAtoday and the weekly electronic legislative updates called NewsBytes. You should be prepared to share some of your personal experiences, which will give prospective members an idea of why you joined and remain a member.

Armed with all this information, you will be prepared to recruit prospective members to become part of the military association that has been dedicated to advocating and representing the Sea Services to members in Congress since 1924. In closing, don't forget our mission of promoting Loyalty, Protection and Service. The bond and camaraderie of Sea Services members is always STRONG! **FRA**

Penny Collins is FRA's Director of Membership Development and a member of FRA Branch 24 in Annapolis, Md. She can be reached at penny@fra.org.

Whitetail Gathering

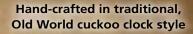
Cuckoo Clock



Not Sold In Stores!



At the top of every hour, a traditional cuckoo emerges with a chirp



Sculpted deer, hand-painted in nature perfect hues bring the serene majesty of nature home

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Swinging metal pendulum and decorative pine cone weights

> Precision timepiece with accurate guartz movement

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Act now to acquire your Bradford Exchange exclusive Whitetail Gathering Cuckoo Clock for four convenient installments of only \$44.99, for a total of \$179.95*. Your purchase is backed by our unconditional, 365-day money-back guarantee so there's no risk. Send no money now. Just mail the Reservation Application today!

> Shown much smaller than approximate size of 24 inches high, including hanging pendulum and weights.

> > ©2015 BGE 01-21723-001-BI

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E-mail (optional)

Limit: one per order.

Mrs. Mr. Ms

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Name (Please Print Clearly)

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The Duties of The National Chaplain



The duties of the National Chaplain are outlined in the LA FRA Constitution and By Laws (C&BL), Section 811. The National Chaplain performs nonsectarian devotional services at the National Convention and other duties as the National President requests. At the request of the National President, the National Chaplain may also send out get well cards, condolence cards and for National Officers, flowers to the sick and funeral wreaths for current National Officers, Past National President and/or a current FRA National Officer.

The rules of the Unit Chaplain are part of C&BL Standing Rule 34, which states that the Unit Chaplain will immediately



(L to R) Karen Snee, PNVP accompanied NP Helen Courneya to place a wreath at the Tomb of the Unknown Soldier.

notify the Unit Officers, Regional and National Chaplains and Membership Service Administrator (MSA) of names

of Unit members who have joined the Supreme Commander, along with the name and address of the next of kin.

That rules states death notifications should be sent to the National Chaplain, the Regional Chaplain and the MSA. The notice should be sent as soon as possible. Regional

Chaplains create reports based upon the information received from Unit Chaplains. It is, therefore, important that the information sent to the regional Chaplain is accurate and complete.

The National Convention will be held at the Delta Hotels Baltimore Hunt Valley, located in Cockeysville (also known as Hunt Valley), Md.



The Auxiliary members attended the Annual Pilgrimage at Arlington National Cemetery for the laying of the wreath at the Tomb of the Unknown Soldier. Despite the rain, the ceremony went on as planned.



from September 19-24, 2017. It is imperative to have 100 percent response from all Regional Chaplains before the Convention. This will ensure that each region with a loss of membership is recognized appropriately. **FRA**

Yours in Loyalty, Protection and Service, Gale M. Nathan

Gale M. Nathan is the LA FRA National Chaplain

Breakthrough technology converts phone calls to captions.

New amplified phone lets you hear AND see the conversation.

The Hamilton[®] CapTel[®] Captioned Telephone converts phone conversations to easy-to-read captions for individuals with hearing loss.

Do you get discouraged when you hear your telephone ring? Do you avoid using your phone because hearing difficulties make it hard to understand the person on the other end of the line? For many Americans the telephone conversation - once an important part of everyday life - has become a thing of the past. Because they can't understand what is said to them on the phone, they're often cut off from friends, family, doctors and caregivers. Now, thanks to innovative technology there is finally a better way.

A simple idea... made possible with sophisticated technology.

If you have trouble understanding a call, captioned telephone can change your life. During a phone call the words spoken to you appear on the phone's screen similar to closed captioning on TV. So when you make or receive a call, the words spoken to you are not only amplified by the phone, but scroll across the phone so you can listen while reading everything that's said to you. Each call is routed through a call center, where computer technology - aided by a live representative - generates voice-to-text translations. The captioning is real-time, accurate and readable. Your conversation is private and the captioning service doesn't cost you a penny. Internet Protocol Captioned Telephone Service (IP CTS) is regulated and funded by the Federal **Communications Commission** (FCC) and is designed exclusively for individuals with hearing loss. To learn more, visit www.fcc.gov. The Hamilton CapTel phone requires telephone service and high-speed

Internet access. WiFi Capable. Callers do not need special equipment or a captioned telephone in order to speak with you.

Finally... a phone you can use again. The Hamilton CapTel phone is also packed with features to help make phone calls easier. The keypad has large, easy to use buttons. You get adjustable volume amplification along with the auth ability to save captions for review later. It even has an answering machine that provides you with the captions of each message.



"For years I avoided phone calls because I couldn't understand the caller... now I don't miss a thing!"

hello grandma this is Kaitlynn how are you

today? I wanted to

for the birthday card

say thank you

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1.BRANCH 136, MINNEAPOLIS, MINN.

Shipmate Jarnagin (R) presented a 50year certificate and pin to Tom Dooley.

2. BRANCH 101, SANTA CLARA, CALIF.

Two-bell Ceremony in February 2017 for Rena Estes, the oldest female member of FRA who passed away at age 101. She was interred with her husband at Skylawn Cemetery in San Mateo, Calif.

3. BRANCH 70, POWAY, CALIF.

Branch President Chuck Cross (L) giving FRA pin to Jeff Dilick during his initiation ritual.

4. BRANCH 20, GROTON, CONN.

During the March meeting, Branch President Patrick McLellan presented (L) Ernest Ottens and (R) John Howard their 50-year pins, cards and certificates.

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

USCG Petty Officer Leslie Morales received Enlisted Person of the Year recognition. (L to R) LCDR Garrett Meyer. CO Station New York, Command Master Chief Eric Heimburger, Branch President James Brown, Morales, Branch VP Al Klingele and LT Charles Collins, Executive Officer Station NY.

6. BRANCH 208, JACKSONVILLE, N.C.

During a recent Branch meeting, Shipmate Boggs presented a \$1,000 donation to the Corpsman Memorial Fund to Shipmate Applewhite.

7. BRANCH 146, JOHNSVILLE, PA.

St. Isidore School Americanism Essay Contest winners are (L to R) 8th grade 2nd place winner Kara Gallagher, 8th grade 1st place winner Stephanie Friel, Branch Essay Chair Joe Millman, 7th grade 1st place winner Brianna Gero, and 7th grade 2nd place winner Dante Frinzi. Friel was also honored as NE/NEng Region 1st place winner for grade 8.

















SHIPMATE NEWS













8. BRANCH 276, OMAHA, NEB.

Abraham Lincoln High School Americanism Essay Contents Winners (L to R): 12th grade 2nd place winner Caleb Holder, 11th grade 1st place winner Claire Wilder, 12th grade 3rd place winner Alea Dorsett, 10th grade 1st place winner William Jones and Shipmate James Black.

9. BRANCH 57, SOUTH JERSEY, N.J.

Shipmate Phil Filius was presented his 50-year certificate and pin by Branch President Baltozer.

10. BRANCH 186

Branch Secretary Bob Huscher (L) presented \$500 awards to (L to R) Rachel Halleen and Jared Davis during the Crystal River High School NJROTC ceremony. Austin Hermann, Morgan Collins, Lonnielyn Diaz and Mya Aungst received medals and certificates.

11. BRANCH 72, FALL RIVER, MASS.

Guest of honor and Regional Secretary Donna Jansky was presented a handcarved pen by Branch Vice President Larry M. Beirola for her help with the Essay Contest. More than 700 students submitted essays.

12. UNIT 93, PATUXENT RIVER, MD.

RPEC and Unit 93 President Shirley Vatter (R) receiving Volunteer of the Year Award from Ashley Radano, CHVH Director of Volunteers while George W. Owings III, Maryland Secretary of Veterans Affairs reads the Citation from Maryland Governor Larry Hogan.

13. BRANCH, UNIT 269, GOOSE CREEK, S.C.

RVPSE Gail Bolz and several volunteers went to the Veterans Village and served Easter dinner to more than 15 Veterans. "What a wonderful feeling, to give back to veterans who fought for us. God Bless the United States of America," said Bolz.

To submit a photo for Shipmate News, please email a photo 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 of the photograph and include the names of those pictured. Laser prints and scanned copies of photographs cannot be accepted. TAPS

Branch



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Name	Rating
Acedo, Dante R.	MSC, U
Akers, Clyde	BMCS,
Albuerne, Nelson A.	USN
Arkebauer, Dennis P.	AMCS,
Armour, John L.	HMC, U
Asuncion, Alfredo	SCPO, L
Atterberry, Charles E.	CW02,
Barnes, Thomas M.	ABCM,
Barringer, Jerry D.	CTACM
Bell, George R.	P01, US
Bezjak, Paul	CS2, US
Blaniar, Andrew J.	USN
Brooks, Daniel M.	CPO, US
Brown, Eric	HMCM,
Brubaker, Clifton M. Brucebert, Nelson P.	GMTC,
Bruechert, Nelson R. Bulmer, Ralph R.	CPO, US EMCS(S
Burnell, Gerald E.	Retired
Buschelman, Gerald J.	HMC, U
Bynnom, Lawrence E.	ABEC, L
Call, David R.	ADC, US
Carter, Richard L.	ATCS, L
Clark, James E.	HMC, U
Connor, Raymond P.	ATC, US
	RM2, U
Cook, Corey G. Cook, Tommie	SN(E3),
Cornwall, Harry T.	ICC, US
Cowell, Franklin D.	YNCS, U
Cui, Aurelio B.	MS2, U
Davis, Donald K.	CTCÁ, L
Downing, James D.	RMC, U
Drake, John R.	MMC(S
Edraisa, Ernesto G.	AFCM,
Essex, Curtis	BTCM,
Farrell, Eugene L.	SKC, US
Fischer, Annabelle F.	YNC, US
Flowerree, Robert D.	CW04,
Fluck, John D.	LCDR, L

SC, ŪSN 99 1CS, USN 47 127 ACS, USN 91 AC, USN 232 PO, USN 247 V02, USN 257 CM, USN MAL ACM, USN 40 1, USN 91 2, USN MAL 146 O. USN MAI ACM, USN MAL /ITC, USN 309 O. USN MAL ICS(SS), USN MAL tired Navy MAL AC, USN MAL EC, USN MAL IC, USN 172 CS. USN MAL 1C, USN MAL C, USN 289 /12, USN 289 I(E3), USN 334 , USN 335 CS, USN MAL S2, USN 269 CA, USN 136 /IC. USN MAL VIC(SS), USN MAL CM, USN 84 CM, USN 187 C, USN 299 IC, USN 24 289 VO4, USN LCDR, USN 24 Follero, Antonino L. Gill, Alvin A. Gilmore, Robert A. Ginn, Gene A. Goding, Arthur H. Goersch, James P. Goss, Paul Gouaux, Oscar D. Greenwood, Harry J. Gregory, Bernard C. Griffith, Rector Hahn, Robert W. Hamann, Richard J. Hammel, James F. Hardin, Norberto C. Harmer, Donald W. Hickey, Donald J. Husley, William H. Jesch, Ernest R. Johnson, Robert P. Jones, Norman H. Kile, George E. Klein, Richard Kline, Robert L. Kring, Kenneth L. Lawson, Joe B. Lee, James R. Lindsay, Howard W. Linville, Lawrence H. Lowell, Gary Manalo, Romeo L. Matako, Edward Mayo, Richard E. McAdams, Daniel E. McGlauflin, Joseph L. Miles, Morris L. Miller, Maurice D. Miller, Nicholas C. Montz, Robert A.

MS2, USN BMCS, USN AMHC, USN STCM, USN ASM, USN EMCS, USN PO1, USN ASC, USN HMC, USN AEC, USN AEC, USN PO1, USN YNC, USN DKC, USN GYSGT, USMC LCDR, USN BTC, USN BUC, USN BM1, USN AMCS, USN AD1, USN ET1, USN YN1, USN NCCM, USN AKC, USN CPL, USMC AC1, USN AMCS, USN HTCS, USN MRC, USN ENC, USN BMC, USN HM1, USN BMC, USNR ADCS, USN BTCM, USN ETCM, USN AGCS, USN CPO, USN 2

CPO, USN Murray, Homer Nail, James H. EN1, USN Nash, Frank S. CPO, USN ADC, USNR MAL Nesbitt, Curtis New, Lawson L. DKCS, USN 117 Noel, Leon CPO, USN MAL CEC, USN Nusser, James F. MAL ACC, USN MAL Oldemeyer, Homer Payne, Coleman E. ADR1, USN Peake, Robert L. YNC, USN Pezalla, James F. SKCS(SS), USN MAL Phillips, John L. PO1, USN MAL Powles, Raymond C. CTTCS, USN Price, Arthur P. MSGT, USMC Ratliff, John USN Razon, David A02, USN AEC, USN Rehonic, Edward Riff, Tracy R. RMC, USN Rippey, Greeley GMC, USN Roland, Kenneth W. CPO, USN MAL Saludares, Rudy V. SD1. USN Scott, Robert ENCS, USN MAL Seidel. Charles RM, USN MAL Shifler, Wallace R. HTCM, USN Sodomka, Joseph J. SKCS, USN Stewart, Wyman D. BT1, USN Streicher, Alan L. RD3, USN Taylor, Lester D. PO1, USN Thomas, Franklin R. ADR1, USN Thompson, Robert M. CS2, USN Toner, Omar J. RM1, USN Treftz, Walter CPO, USN Waldron, Kenneth L. UTCM, USN CW04, USN Wells, Allen Lee

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269

Names in red indicated 50 year continuous members. Name in **bold** indicate past national officers.

To report the death of a Shipmate, please contact us via email at mserfra@fra.org or by telephone at 703-683-1400 ext 1.

"To you, it's the perfect lift chair. To me, it's the best sleep chair l've ever had."

— J. Fitzgerald, VA

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We've all had nights when we just can't lie down in bed and sleep, whether it's from heartburn, cardiac problems, hip or back aches – it could be a variety of reasons. Those are the nights we'd give anything for a comfortable chair to sleep in, one that reclines to exactly the right degree, raises feet and legs to precisely the desired level, supports the head and shoulders properly, operates easily even in the dead of night, and sends a hopeful sleeper right off to dreamland.

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Our chair's recline technology allows you to pause the chair in an infinite number of positions, including the Trendelenburg position and the zero gravity position where your body experiences a minimum of internal and external stresses. You'll love the other benefits, too: It helps with correct spinal alignment, promotes back pressure relief, and encourages

This lift chair puts you safely on your feet!

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And there's more! The overstuffed, oversized biscuit style back and unique seat design will cradle you in comfort. Generously filled, wide armrests provide enhanced arm support when sitting or reclining. The high and low heat settings can provide a soothing relaxation you might get at a spa – just imagine getting all that in a lift chair! It even has a battery backup in case of a power outage. Shipping charge includes white glove delivery. Professionals will deliver the chair to the exact spot in your home where you want it, unpack it, inspect it, test it, position it, and even carry the packaging away! Includes one year service warranty and your choice of fabrics and colors – **Call now!**

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 Fern
 Chocolate
 Indigo

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REUNIONS/LOOKING FOR...

REUNIONS

Assault Craft Veterans Association

08/17/2017-08/21/2017, Branson, Mo. Grand Plaza Hotel Contact: Robert Garcia Email: unner1615@aol.com

VW1 All Hands Alumni Association

09/11/2017-09/16/2017, Albuquerque, N.M. Contact: Ralph Link, 15825 Old Orchard Rd., Bloomington, IL 61705 Telephone: 309-828-3244 Email: aewron1fe@gmail.com Website: www.sheraton.com/albuquerque www.vw1assoc.org

USS Midway Veterans Association

09/11/2017-09/13/2017, San Diego, Calif. Contact: Ron Pope Email: ronpope2@yahoo.com Website: www.ussmidway.net/home.html

USS Bache (DD/DDE-470)

09/12/2017-09/16/2017, Reston, Va. Contact: Tom Blasczyk Telephone: 708-798-8782

Patrol Squadron Twenty Four (VP-24)

09/14/2017-09/16/2017, Virginia Beach, Va. Contact: Dick Powell Telephone: 630-354-3443 Email: dickpowell816@aol.com

USS San Diego (AFS-6) (CL-53) (LPD-22)

09/14/2017-09/16/2017, Wilmington, N.C. Contact: Walter Cox, 1555 Hawthorne Dr., Wooster, OH 44691 Telephone: 330-262-7667 Email: wvcox915@aol.com

Association of Naval Photographic Intelligence PT Rating

09/17/2017-09/22/2017, Portland,Ore. Contact: Larry Wittmayer Telephone: 503-970-4944 Email: larrywittbsa@comcast.net

USS Helena Organization

09/18/2017-09/21/2017, Kansas City, Mo. Contact: James McNamee 1602 Umpqua Rd., Woodburn, OR 97071 Telephone: 503-981-0873 Email: james1602@q.com Website: www.usshelena.org www.usshelena.org/reunion.html

Navy Air Anti-Submarine Squadron 21 (VS-21)

09/24/2017-09/28/2017, Orlando, Fla. Contact: Phil Unser Telephone: 407-679-6644 Email: unser@earthlink.net

Navy Hurricane Hunter

09/28/2017-10/01/2017, Jacksonville, Fla. Contact: E. R. Eaton Email: EREaton77@aol.com Website: www.navyhurricanehunters.com

USS Sea Cat (SS-399)

10/2/2017-10/5/2017, Ft. Worth, TX Contact: Edwin Hymer Telephone: 515-981-3006

USS Mahan (DD-364/DLG-11/ DDG-42/DDG-72)

10/04/2017-10/08/2017, Branson, MO. Contact: Gary White 10534 Rippling Fields Dr., Houston, TX 77064 Telephone: 281-890-7823 Email: Gankintx@comcast.net Website: www.ussmahan.org

USS Piedmont (AD-17) & USS Dixie (AD-14)

10/3/2017-10/7/2017, San Diego, Calif. Contact: Kent Thomas Telephone: 913-381-8334 Email: kthomas82@kc.rr.com

USS Bryce Canyon Association (AD-36)

10/05/2017-10/08/2017, San Diego Calif. Contact: Bruce A. Campbell, 3162 Isadora Dr., San Jose, CA 95132-1920 Telephone: 408-729-6088 Email: bluejacket411@gmail.com Website: www.ussbrycecanyonpremierlocatorinfo. shutterfly.com/

USS Greenwich Bay (AVP-41)

10/05/2017-10/08/2017, Willmington, N.C. Contact: Richard Huey, 11448 Chickahominy Branch Dr., Glen Allen, VA 23059-5117 Telephone: 248-824-4915 Email: rhuey0277@aol.com Website: www.freddiesplaceonline.com

USS Ingersoll Vets (DD652/ DD990)

10/05/2017-10/08/2017, Branson, Mo. Contact: John Geiwitz, 5539 Kassendahl Rd., Houston, MN 55943-9601 Telephone: 507-896-3319 Email: jlgwitz@acegroup.cc

VR 53/60

10/05/2017-10/08/2017, Branson, Mo. Contact: Bob Olsen Email: olsen1991@copper.net

WWII Aviation Repair & Overhaul Units

10/9/2017-10/13/2017, Nashville, Tenn. Contact: Tim Lewis Telephone: 574-258-0866 Email: tal5418@aol.com

USS Sperry (AS-12)

10/25/2017-10/28/2017, San Diego, Calif. Contact: David Jackson Telephone: 360-435-6919 Email: Djpanda34@cs.com Website: www.usssperryas12.org/Reunion

USS Billfish (SSN-676)

11/6/2017-11/9/2017, Las Vegas, Nev. Contact: John Martin Telephone: 301-697-2803 Email: jmmartin622@yahoo.com

Looking For...

I'm looking for R.A. Combs (Snake man), USMC. Was in Nam sometime between 1965 and 1969, 3rd RECON. Any one that knows him or family member, please contact Dewey Brock at willdewbro@hotmail.com I'm looking for three individuals: Charles Kendrick, stationed at VPI N.A.S, Whidbey Island Washington, Oak Harbor 1966 & 1967. Lonnie Donahue (wife Betty) stationed with NADC in Johnsville, Pa. in the early 1960s (approximately 1963) and C.C. White, stationed at VP8, Pax River, Md. in 1968 or 1969. Please contact ADCS Alton Mittelstadt, USN (Ret.) at 530-592-9741.

I'm looking for CSC Eidman (nickname: The Bear). He was stationed at Naval Construction Center, Seabee Base Port Hueneme, Calif. Please contact Ben R. Lawson at 405-275-2282 in Shawnee, Okla.

All Reunions/LookingFor... must be submitted in writing to FRA Reunions/LookingFor... 125 N. West St. Alexandria, VA 22314 or at victoriad@ fra.org. Please include your FRA member ID and a daytime telephone number. Reunions can also be submitted online at http://www.fra.org. For questions regarding submissions, contact Victoria at 1-800-FRA-1924, ext. 124.





Four Things to Know About Risk

hether you're already investing or are just thinking about it, you should understand risk and the role it plays in a portfolio. And although it may seem simple enough on the surface, risk can be one of the most difficult concepts to grasp - especially for new inyou should know:



Stephen M. Bearce

vestors. To help clear things up, here are four things

1. Risk Has Many Faces.

Usually when people talk about risk, they're referring to investment risk: You purchase a stock at \$50 a share, for example, and a year later it's worth only \$25. Investment risk is relatively easy to understand, and it's measureable based on the ups and downs in an investment's price. The more volatile it's been, the more risky the investment is considered to be.

Unfortunately, investment risk is only one investors face. There are plenty of others that aren't so easy to understand or measure. For example, there's:

Market risk. While investment risk has to do with a specific investment, there's also the risk that the entire market will decline - remember what happened to stocks during the Great Recession - and pull your investment down with it. That's market risk.

Inflation risk. Inflation is the overall increase in prices in an economy. It creates the risk that an investment's return won't be enough to overcome its impact. For example, inflation runs 2% a year and your investment returns only 1%. That means you have lost "purchasing power." As a result, even with your returns, it would buy less at the end of the year than at the beginning.

Opportunity risk. Some investors believe you can avoid risk by investing conservatively. However, there's opportunity risk, which is the possibility of missing out on the chance to earn better returns by being more aggressive.

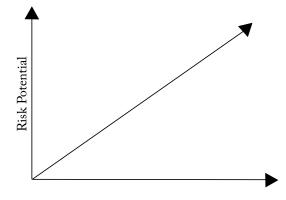
This is just a small sampling. There are other risks, including some specific to certain types of investments. For example, bond investors face default risk – the risk the issuer will fail to make interest payments or repay the bond's par value at maturity.

2. It's Usually Linked with Return.

Possibly the most important thing to understand about risk is its relationship with return. The two generally go hand-in-hand:

- If you put money into a low-risk investment, you should probably expect lower returns.
- · If you choose a higher-risk investment, you possibly could anticipate better returns.

Of course, things don't always work out that way. When you put money into a high-risk investment, you may not get better returns. In fact, you could end up losing your entire investment. But many investors continue to include riskier investments in their portfolios, often for higher return potential.



Return Potential In general, as an investment's return potential increases, so does its risk.

3. You Should Determine Your Tolerance.

Your risk tolerance is simply how much risk you can comfortably live with in your portfolio. It sounds simple enough, but determining your risk tolerance can be challenging. There are tools, like questionnaires, available to assist you. In addition, one indicator that you've exceeded your risk tolerance is when you find your investments' performance is keeping you awake at night - especially when there's market volatility.

You may have a relatively low risk tolerance, and that's OK. However, staying within it and having a reasonable chance of reaching your goals may mean you need to adjust your objectives (having, say, \$750,000 at retirement instead of \$1 million). You may also need to lengthen your time horizon, which is how long you have until you need to tap into your investments. For example, you may decide you need to work until 68 instead of 65 so you have longer to invest.

4. Help Is Available.

Because risk is complicated, and it's only one aspect of investing, you may need a professional financial advisor to help with building your portfolio. Look for one who will take the time to get to know you, including your risk tolerance, before recommending an investment plan. **FRA**

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

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Calendar of Events

July 12 - 13, 2017

FRA Mid-Year Budget & Finance Committee Meeting Alexandria, Va. Contact National Executive Director, Thomas J. Snee 703-683-1400 ext. 101 email: nedfra@fra.org

July 30 - Aug. 1, 2017 North Central Regional Convention Elms Hotel & Spa, Excelsior Springs, Mo. 816-630-5500 *Contact RPNC Norm Combs* 816-847-6562

August 4 - 5, 2017 Southwest Regional Convention Riverside Resort, Laughlin, Nev. FRA Hotel code: C/Fleet Reserve Assoc. 800-227-3849

August 17 - 20, 2017

South Central Regional Convention Wyndham Garden Hotel, 1419 East 70th Street, Shreveport, La. *Contact RPSC Bruce Talbot* 808-781-6542 or 281-489-9322

August 18 - 19, 2017 West Coast Regional Convention Carson City, Nev. Contact PRPWC Patrick LeClaire email: patplus@phonewave.net

August 18 - 20, 2017

Northeast/New England Regional Convention Holiday Inn-Lehigh Valley, 7736 Adrienne Drive, Breinigsville, Pa. 610-391-1000 *Contact RPNE/NEngDave Sharp* 610-691-7998

August 24 - 27, 2017

Southeast Regional Convention Doubletree Hilton Hotel, 7401 Northwoods Boulevard, North Charleston, SC, 29406 843-518-6200

August 25, 2017 Northwest Regional Convention Emerald Queen Hotel & Casino, 5700 Pacific Hwy E., Fife, WA. 98424 253-922-2000



A Visit With President Reagan

n July 17, 1981, President Reagan briefs representatives of 28 military and veteran organizations in the Cabinet Room of the White House to discuss planning of policy affecting them. In main picture Shipmate National President James W. Neal greets the President. In second (inset) picture, Shipmate National President James W. Neal is second from President Reagan's left, with Mrs. Elizabeth Dole on President Reagan's right. Pictures were originally published in the *FRAtoday* September 1981 issue, then known as *Naval Affairs*. **FRA**

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