Legislative Victories
Burial Planning
Branch Directory

INSIDE:
8 Legislative Victories
28 Burial Planning
30 Branch Directory
On May 18, 1980, the once-slumbering Mount St. Helens erupted in the Pacific Northwest. It was the most impressive display of nature’s power in North America’s recorded history. But even more impressive is what emerged from the chaos... a spectacular new creation born of ancient minerals named Helenite. Its lush, vivid color and amazing story instantly captured the attention of jewelry connoisseurs worldwide. You can now have four carats of the world’s newest stone for an absolutely unbelievable price.

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features

18 Pearl Harbor: History Is Changed on a Remote Island
Less than Half the Size of Delaware
Dec. 7, 1941, dawned like most other days on the Hawaiian island of Oahu. The weather was beautiful – warm, clear, with some white clouds in a brilliant blue Pacific sky. Just another day in paradise. Then, without formal warning, the sky filled with Imperial Japanese warplanes and all hell broke loose.

28 Burial and Memorial Benefits
Pre-Need establishes your eligibility for VA burial and memorial benefits in advance of need, so your family doesn’t have to go searching for documentation at the time of your death.

departments

2 Communications
4 From the Fantail
6 Shipmate Forum
8 On & Off Capitol Hill
30 Region & Branch Listings
39 Membership Matters
40 Shipmate News
42 TAPS
45 Looking For/Reunions
47 Auxiliary of the FRA News
48 Finance Matters

Cover: USS BOWFIN (SS-287) is a fleet attack submarine that fought in the Pacific during World War II, and helped to coin the phrase, Silent Service. BOWFIN was launched Dec. 7, 1942, exactly one year after the attack on Pearl Harbor. The submarine was nicknamed the Pearl Harbor Avenger, so it is fitting that its permanent home is at Pearl Harbor, Hawaii. Depositphoto
Our Bill of Rights

The first 10 amendments to the U.S. Constitution were ratified on Dec. 15, 1791, and are known as the Bill of Rights. Here are some of the amendments that I feel quite fortunate to have bestowed upon me, just by being a citizen of the United States.

1. Congress shall make no law regarding a religion or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or restricting the right of people to peaceably assemble or to petition the government.

2. A well-regulated militia is necessary to the security of a free state so people’s rights to keep and bear arms shall not be infringed.

3. The right of people to be secure in their persons, houses, papers and effects against unreasonable searches and seizures, shall not be violated. No warrants will be issued except upon probable cause supported by oath or affirmation, and they shall describe the place to be searched and the persons or things to be seized.

4. No person shall be held for a capital or infamous crime unless on a presentment or indictment of a grand jury, except in cases arising in the land or naval forces or in the militia when in actual service in time of war or public danger; nor shall any person be subject for the same offense twice and be put in jeopardy of life or limb; nor shall a witness against himself; nor be deprived of life, liberty or property without due process of law; nor shall property be taken for public use without just compensation.

5. In common law suits, where the value in controversy exceeds twenty dollars, the right of trial by jury shall be preserved, and no fact tried by a jury, shall be otherwise re-examined in any court of the United States, than according to the rules of the common law.

6. The powers not delegated to the United States by the Constitution, nor prohibited by it to the states, are reserved to the states respectively, or to the people.

These six rights, that we all have, are particularly important because they guarantee any American the ability to live a life of freedom. Free to practice any, or in some cases, no faith. The freedom to own property and effects without fear of losing them to tyranny. They enumerate several rights we are entitled to while working through our legal system — regardless of one’s socioeconomic status. Number 10 is particularly special because it clearly empowers states and the people.

Source: https://billofrightsinstitute.org/founding-documents/bill-of-rights

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Volume 98 Number 12
You can’t always lie down in bed and sleep. Heartburn, cardiac problems, hip or back aches – and dozens of other ailments and worries. Those are the nights you’d give anything for a comfortable chair to sleep in: one that reclines to exactly the right degree, raises your feet and legs just where you want them, supports your head and shoulders properly, and operates at the touch of a button.

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Hail & Farewell Force Master Chief

I will be asked, from time to time, to write to you about the things that are taking place with the FRA and how they may affect the direction we are heading. Before I start these “talks,” I want to thank the person who served two terms as your most recent National Executive Director, Thomas J. Snee.

I first met Shipmate Tom in 2004, when he stopped by my office shortly after my first month on the job. His kind words of encouragement made me feel welcome and happy to be part of the staff of the Fleet Reserve Association as I started my journey with the FRA.

After Shipmate Tom’s 2013 election as National Executive Director in Chattanooga, Tennessee, we on the headquarters staff informed him that his first big task was to oversee the renovations to the National Headquarters building. Between the dust and the moving of the staff to the third floor for nearly nine months, then back down to our new “digs,” Tom made the NHQ “shipyard period” more enjoyable.

Tom takes great pride in our Headquarters Building. We have been honored to host a sailor’s reenlistment, several VA, DOD and SSA meetings, along with the monthly TMC meetings.

Tom has a great rapport with people in general and the ability to build lasting relationships. He has many friends within the DOD, the VA, the HLS as well as key people within the local Alexandria, Virginia community. Through these relationships, Tom has received the first notification about what is happening in these valuable and important communities.

Throughout the years, I became more involved at my branch and region and soon decided to run for Regional Vice President in 2009. Tom’s wife, Karen, came to me and said she too was running for Regional Vice President in the Ladies Auxiliary of the Fleet Reserve Association and that we would be “running mates.” During our travels while we were in our respective positions, I would often stop by the Snee homestead, and ask Tom, “if I could borrow his bride” while we shared our travel times visiting the various branches and units in the East Coast Region.

I saw the love these two special people have for each other and they made me feel more like a member of their family than just a co-worker or Shipmate. When Tom said “good-bye” to his best friend and wife, we all knew just how much he had lost someone very special.

I have had the opportunity to work here as part of your headquarters team for the past 15 years. I have been blessed to work for two great leaders, in NEDE Joe Barnes and PNED Tom Snee. Each of these two Shipmates had their own unique management styles and I thank them both for their leadership, mentorship and friendship.

Tom, who is never ready to fully retire, is heading back to what he treasures most, molding the minds of the next generation—teaching. His perspective on life’s lessons and opportunities to share his vast knowledge with the next wave will truly be appreciated by the parents, faculty and students.

As I assume the watch as your NED, I also think of the military tradition of “Hail and Farewell,” those coming to and departing from an organization are celebrated. The celebration builds organizational camaraderie and “esprit de corps” (a feeling of pride, fellowship and common loyalty shared by the members of a particular group). It supports a sense of continuity through change.

Thank you, Tom, for your six years of leadership of the Fleet Reserve Association.

In Loyalty, Protection and Service,
Chris Slawinski
National Executive Director
Chris is the FRA’s national executive director at NED@fra.org
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Burials at Arlington National Cemetery
In my golden years (mid-80s), funeral arrangements and other end-of-life issues have become of increasing concern. The Department of the Army has thrown those into disarray; however, with its sudden announcement that it intends to no longer allow in-ground burials at Arlington National Cemetery for military retirees. Knowing that I would be eligible for this honor is a benefit I have long treasured and relied upon. To say its withdrawal hurts – personally and financially – is an understatement.

I appreciate how Charlie Brown felt when Lucy pulled the football away.

YNCM William Cuff, USN (Ret.) MAL

FRAtoday: There was a story in the Oct. 4 edition of NewsBytes that addresses this issue. Eventual implementation of revised eligibility at ANC will not affect veterans’ burial benefits or eligibility at the Department of Veterans Affairs’ national cemeteries or state veterans’ cemeteries.

The next step in implementing the proposed rule is notice and public comment rule making in accordance with the Administrative Procedures Act. The ANC expects the clearance process to take a minimum of nine months to make public in the Federal Register for citizens to comment. You may be able to reserve an in-ground spot before proposed regulation takes effect.

Higgins Boat (LCVP): The Boat that Won WWII
This was an excellent article; however, there was one significant amphibious landing with LCVPs that was conspicuous by its absence: OPERATION LANDCRAB. The Battle of Attu, 11-30 May 1943 was the only World War II battle fought on American soil to dislodge Japanese invaders. The Forgotten War, which is frequently ascribed to the war, was unfortunately forgotten again in this article. There was also OPERATION COTTAGE and the KISKA landings, 15-16 August, 1943 that used many of the same LCVPs.

Perhaps the U.S. Army would rather forget the Battle of Attu. The Navy did well with what they had and got the Army ashore and supported them. Attu was also the first use in the Pacific of an Escort Carrier, USS NASSAU, in support of a combat amphibious landing.

Keep up the good work!
Aloha, Bruce Dewald, LCDR USN (Ret.)

Higgins Boats
I just read your article on the Higgins boats in the July issue of FRAtoday. One of my brothers drove a Higgins boat for eight (8) of the invasions in the Pacific. I enjoyed the article and try to read the great articles that you publish.

Thanks.
William K. Creed, Life Member

Former YAGR sailor Jared W. Jenkins, YNCS USN (Ret.)
My first ship was the USS SCANNER (AGR-5) home ported at Treasure Island, San Francisco, California.

During my two-year tour, I encountered those same memories you shared in a recent issue of FRAtoday and loved every minute of those days.

If you would like more details on those ships, I wrote a book titled, “Ocean Radar Station Ships: The YAGR Navy.” I interviewed several sailors, including USS GUARDIAN Capt. Thomas Patterson and thought you would like to read about them.

If you contact the YAGR chairman (he is either the current or former chair), Lee Doyel, at 850-433-6930 he may be able to get you a copy. The secretary of that YAGR group was Mel Harder, 860-653-2444. Or you can visit their website at: www.YAGRS.org for additional help getting a copy for yourself.

I don’t know how many of us are still around. I am 79 years old and attended a reunion of the USS SCANNER about 20 years ago and have not been in touch with any other members of that unique squadron of ships since.

Bruce G. Bailey QMC, USN (Ret.)

Submit letters to FRAtoday, 125 N. West St. Alexandria, VA 22314 or to fratoday@fra.org. Please include Shipmate Forum in the subject line. The 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.
Some of the most widely collected and coveted coins in the world are those that honor the brave men and women of the United States Armed Forces. Whether Air Force, Army, Marines or Navy, these tokens of honor and appreciation make the perfect gift for veterans, keepsakes of personal pride and esteem, and a way to show respect for the men and women who willingly lay their lives on the line to protect our safety and freedoms at home and abroad.

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As this issue of FRAtoday goes to press, the conference committee for the National Defense Authorization Act (H.R.2500/S.1790) and FY2020 spending bills have stalled in Congress. Legislators have complained that the ongoing impeachment inquiry has been a distraction from regular order of the legislative process. In addition, the white-hot issues of the Syrian border controversy and the construction of the U.S.-Mexico border wall being germane to Defense authorization and spending legislation has also helped to create a legislative impasse. Despite the legislative logjam, the FRA has been successful in passing important legislation this year. The FRA maintains a strong and creditable presence on Capitol Hill and legislative successes during the year include:

- Enactment of the Blue Water Navy Vietnam Veterans Act (H.R.299) that provides the presumption for VA disability claims for Blue Water Navy veterans, veterans that served near the Korean DMZ, and to children born with spina bifida due to a parent’s exposure in Thailand.
- No TRICARE fee increases in the House (H.R.2500) and Senate (S.1790) NDAA bills.
- Elimination of automatic budget cuts, known as sequestration, that required that 50 percent of the cuts come from Defense, even though Defense only makes up 16 percent of the federal budget.
- SBP/DIC offset repeal known as the Widow’s Tax for the first time is in House Defense Authorization bill.
- In the House and Senate concurrent receipt legislation was introduced and, at the FRA’s request, concurrent receipt amendments for NDAA were filed in both the House and Senate. No amendments were called for a vote.
- The House NDAA bill (H.R.2500) includes a delay of proposed drastic cuts to military medical staff and requires a GAO study to assess the impact of the cuts.
- The active duty annual pay increase kept pace with civilian pay increases (3.1 percent).
- Increased Navy and Marine Corps end strength was included in the House and Senate Defense Authorization bills.
- The House and Senate Defense Authorization bills require Congressional approval to consolidate exchanges and commissaries.
- The House and Senate Defense Authorization bills create a tenant bill of rights for service members in military housing.
- The House and Senate Defense Authorization bills require service members exposed to toxic chemicals to be registered in the burn pit registry.
- Increased funding for the VA (9.6 percent) in the House and Senate appropriations bills.
- At the request of the FRA, the Military Retiree Survivor Comfort Act (H.R.464) was introduced, which would allow retention of the full final month’s retired pay by the surviving spouse (or other designated survivor) for the month in which the service member was alive for at least 24 hours.

Looking over the horizon to calendar year 2020, the FRA Legislative Team will fight to preserve and enhance benefits and quality-of-life programs for active duty, reserve, retired and veteran members of the Navy, Marine Corps and Coast Guard plus their families and survivors.
Ask Senators to Support House NDAA Provisions

With the House and Senate back in session, it is important to let your legislators know that it is time to pass the National Defense Authorization Act (NDAA-H.R.2500/S.1790). The final bill should include issues important to FRA members. Both House and Senate bills have passed their chambers of origin and a conference committee has been appointed to resolve the differences between the two bills. The House bill (H.R.2500) has several FRA-supported provisions that are not in the Senate bill, which include:

• Repealing the SBP/DIC Offset known as the Widow’s Tax.
• Delaying proposed drastic cuts to military medical staff and requiring a study on the impact.
• Allowing military service members to sue the DOD for instances of medical malpractice unrelated to combat.

The conference committee bill will be submitted to the House and Senate for approval. If approved by both chambers, the bill will go to the president to be signed into law or be vetoed. FRA members are urged to use the Action Center and go to the first campaign listed on the site (Ask Senators to Support House NDAA). Ask your senators to accept the three above referenced provisions into the final NDAA bill.

Scheduled Pharmacy Fee Increases Begin Jan. 1, 2020


On that date, a 90-day supply of generic drugs received through the program’s Express Scripts mail-order pharmacy will increase from $7 to $10. Co-pays on brand-name drugs received through the mail will go from $24 to $29. The price for non-formulary drug will rise from $53 to $60 — those not on TRICARE’s list of fully covered medications.

Generic drug prescriptions filled at retail pharmacies will see the cost rise from $11 to $13 for a 30-day supply, while the same supply of brand-name medications will increase from $28 to $33. Non-formulary drugs will go up from $53 to $60. Prescriptions filled on base will continue to be free.

The FRA will continue to support efforts to reduce prescription costs through federal pricing and other discount programs. The FRA encourages increased utilization of the home delivery prescriptions service to limit co-pays for beneficiaries and reduce medication costs as alternatives to higher fees and co-payments.

COLA Increase Announced for 2020

The Bureau of Labor Statistics recently announced a 1.6 percent increase in the Cost of Living Adjustment, or COLA, for the calendar year 2020. This directly affects military and federal civilian retirees, survivor benefit annuitants, disabled veterans and Social Security recipients. The new COLA rate is effective Dec. 1, 2019 and the adjustment will appear in the Dec. 30, 2019 payment.

By law, COLA is based on the Consumer Price Index for urban wage earners and clerical workers. It is a broad measure of consumer prices that is generated by the Bureau of Labor Statistics from the third quarter of the previous year to the third quarter of the current year. The CPI measures price changes for food, housing, clothing, transportation, energy, medical care, recreation and education. Since 2008, the annual COLA has been above two percent only twice and has been zero three times. COLAs have been averaging 1.4 percent over the last decade. In 2019, the COLA (2.8 percent) was the first big increase since 2012, when it was 3.6 percent. In 2018 the COLA increase was two percent and in 2017 it was 0.3 percent.
TRICARE Open Season and FEDVIP Sign Up Coming Soon

TRICARE open season and the Federal Employee Dental and Vision Insurance Program, or FEDVIP, enrollment begins Monday, Nov. 11th and ends on Monday, Dec. 9. During TRICARE open season, beneficiaries can:

- Do nothing. Beneficiaries will stay in their current TRICARE health care plans through 2020 or as long as they are eligible.
- Enroll in a plan. If a beneficiary is eligible for a TRICARE Prime option or TRICARE Select but is not enrolled, he or she can enroll in a plan during open season.
- Change plans. If a beneficiary is already enrolled in a TRICARE Prime option or TRICARE Select, he or she can switch plans and switch between individual or family enrollment.

If an eligible person is not already in a plan and doesn’t enroll in a plan, he or she is only eligible for care at a military hospital or clinic if space is available.

Outside of TRICARE open season, beneficiaries can enroll in or change enrollment to TRICARE Prime or TRICARE Select following a Qualifying Life Event. A QLE is a certain change in life, such as a marriage, the birth of a child or a retirement from active duty, which may mean different TRICARE options are available. A TRICARE QLE opens a 90-day period for beneficiaries to make eligible enrollment changes. A QLE for one family member means all family members may make enrollment changes. To learn more, visit the website (www.tricare.mil/lifeevents).

Outside of the federal benefits open season, beneficiaries may only make changes to their existing FEDVIP plan if they experience a QLE. Remember, FEDVIP QLEs may be different from the TRICARE QLEs.

Dental premiums will increase 5.6 percent and vision premiums will increase 1.5 percent on average. If you wish to change your FEDVIP plan, you must do so either during open season or following a FEDVIP QLE. For 2020, FEDVIP will offer 10 dental and four vision carriers to choose from. To help select the right dental and/or vision coverage, beneficiaries can go online (www.benefeds.com/Portal/PlanSearch?submit=planSearch) and compare the many 2020 plans. The rates (premiums and cost-shares) are based upon where you live. The website allows you to compare up to three plans at one time, side by side.

Spouse Employment Difficulties Impacting Retention

A recent panel discussion at the Brookings Institute noted that military spouses unable to obtain well-paying jobs are having an impact on military retention rates. The panel discussion referenced a U.S. Chamber of Commerce study that found the unemployment rate among military spouses is 16 percent. This is more than four times the unemployment rate of the general population in the U.S. The Chamber report also noted that military spouses earn 27 percent less income than non-military spouses. Approximately one-third of military spouses are not living in the same location as their service member spouse. In most cases, money was the primary reason for the separation.

A May 2018 study by the White House Council of Economic Advisors noted the challenges facing military spouses in the job market. Employers are reluctant to hire workers who face frequent and unpredictable transfers. Further, professional licensing in one location does not always transfer to another location. When a service member is deployed overseas, many locations do not provide spousal work visas. It is often said that the individual joins the military, but the family re-enlists.
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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.

Years of work by innovative engineers have resulted in a personal electric vehicle 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 275 pounds, and it goes up to 6 mph and operates for up to 8 miles on a single charge.

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The Zinger Chair is a personal electric vehicle and is not a medical device nor a wheelchair, and has not been submitted to the FDA for review or clearance. Zinger is not intended for medical purposes to provide mobility to persons restricted to a sitting position. It is not covered by Medicare nor Medicaid.

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**Suspicious Deaths at VA Center Being Investigated**

The Department of Justice is investigating 11 suspicious deaths beginning in 2017 and occurring through 2018 at the Louis A. Johnson VA Medical Center in Clarksburg, West Virginia. The current Department of Veterans Affairs Secretary, Robert Wilkie, has told the press that he has been kept in the dark on details of the investigation. Officials at the Clarksburg facility have told the press that no current employees are under investigation. Secretary Wilkie has expressed frustration with the apparent slowness of the investigation, stating that the investigation has produced too little information for VA officials and the families of the deceased.

**OMB Delays Efforts to Expand List of Medical Conditions for Agent Orange Exposure**

The FRA, along with several other veteran’s service organizations, sent a letter to the Department of Veterans Affairs secretary, Robert Wilkie, in reference to adding four diseases—hypertension, hypothyroidism and Parkinson’s-like syndromes—to the list of diseases eligible for Agent Orange benefits. More than two years ago, Secretary Shulkin attempted to add additional health conditions to the list of diseases eligible for Agent Orange benefits, but the Office of Management and Budget, which is the White House budget office, blocked the effort, according to the MilitaryTimes. In 2016, scientists with the National Academies of Science, Engineering and Medicine recommended adding these ailments to the presumptive list.

The issue of expanding medical conditions for Agent Orange presumption was noted in the Sept. 13 NewsBytes story regarding Senate Veterans Affairs Committee Ranking Member Jon Tester (Mont.) and six other senators asking the VA secretary to add these four diseases to the presumptive list. The FRA will continue to monitor developments on this issue to ensure that veterans who had their health impaired by exposure to the Agent Orange herbicide are cared for by the VA.

**Caring on the Home Front**

Director of Legislative Programs John Davis and Assistant Director of Veterans Programs Brian Condon attended a panel discussion titled “Caring on the Homefront,” which discussed the difficulties and priorities of military caregivers. The panel was comprised of representatives from the Department of Veterans Affairs, the National Military Family Association, the RAND Corporation and the Elizabeth Dole Foundation. There are approximately 5.5 million caregivers in the United States and an overwhelming majority of them are women. It is estimated that more than half of the post-9/11 caregivers do not have a sufficient support system. The VA representative, Deputy Chief of Patient Care Services Lisa Page, acknowledged that the implementation of the MISSION Act, which in part expands the RAISE Family Caregivers Act, has been delayed until the summer of 2020. She noted that the VA needs partners from veteran service organizations, military service organizations and other organizations to ensure success with the caregiver program.

The National Military Family Association wants to ensure that there is help for not only the caregivers but also the families of the caregiver. Often-times it is a group effort to care for the injured, and family members often give up career opportunities and time with their own children. There is a significant financial and emotional commitment to caring for an injured service member. The Elizabeth Dole Foundation spokesperson, Jennifer Mackinday, wants the veteran community to be aware of caregiver burnout. The stress that caregivers can endure will take its toll over the years. It was pointed out that a service member may sign a contract for a four-year commitment, but a caregiver may have to sign up for a 40-year commitment.

Proper care for an injured service member will take the combined effort of many people. The panelists also discussed expanding the Family Medical Leave Act to include caregivers. It was noted that there are employer tax credits for hiring military spouses, veterans and disabled veterans, but no tax credits for hiring caregivers.
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Contact: NED Chris Slawinski
Email: ned@fra.org

April 17-19, 2020
**North Central Midyear Regional Meeting**
Holiday Inn Bloomington Airport South
1201 West 94th Street
Bloomington, MN 55431
952-884-2811
Ask for the Fleet Reserve Association rate
Room rate $109 plus tax
Contact: Branch 136 President Gene Jarnagin
651-454-3402

August 2-4, 2020
**North Central Regional Convention**
The Inn at Grand Glaize
5142 Osage Beach Parkway
Osage, MO 65065
800-348-4731
Room rate $69 plus tax
Contact: Norm Combs, 816-847-6562
Email: bilgerat@sbcglobal.net

August 7-8, 2020
**Northeast/New England Regional Convention**
SureStay Hotel by Best Western, Albany Airport
200 Wolf Road Albany, NY 12205
800-528-1234
Room rate $99 plus tax (breakfast included)
Contact: Floyd Hunt
Email: fnhunt876@gmail.com

August 16-20, 2020
**Southwest Regional Convention**
Plaza Hotel & Casino
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Las Vegas, NV 89101
702-386-2110
Room rate $29 plus resort fee and taxes

House Passes Veterans Bills
The House recently passed several FRA-supported bills to help homeless veterans with children find transitional housing, help veterans with disabilities access important information from the VA’s website, help preserve the legacies of those interred in veterans’ cemeteries, allow veterans to use specialty adaptive housing grants six times and create a pilot program through FY2020 to give female veterans more information about VA care available to them. The bills are:

- The Homeless Veterans Families Act (H.R.95).
- The VA Website Accessibility Act (H.R.1199).
- To permit the Secretary of Veterans Affairs to establish a grant program to conduct cemetery research and produce educational materials for the Veterans Legacy Program (H.R.2385).
- The Ryan Rules Specialty Housing Improvement Act (H.R.3504).
- The HEALTH for Women Veterans Act (H.R.2942).

These proposals will be sent to the Senate for further consideration.

Disabled Veterans with VA Home Loans Get Refunds
As a follow-up to the Aug. 23, NewsBytes story, the Department of Veterans Affairs has refunded more than $400 million in VA home loan funding fees to tens of thousands of veterans who were improperly assessed extra costs when applying for VA home loans.

Auditors found it troubling that senior Veterans Benefits Administration officials were aware in October of 2014, that thousands of exempt veterans were owed refunds, but didn’t take adequate action to issue refunds. The auditors estimated nearly 73,000 exempt veterans were incorrectly charged an estimated $286 million in funding fees for their VA home loans from 2012 through 2017. During that period, the VA issued approximately $97 million in refunds to 19,700 of the veterans — leaving an estimated 53,200 who may be eligible for refunds. Based on a sample of 200 home loans made from 2012 to 2017, auditors found overcharges that averaged $4,483.

VA officials said they consider their review of the issue now complete, but veterans who believe they may be entitled to a refund for mistaken fees can contact the department’s regional loan center office at 877-827-3702 or visit the VA’s website (www.va.gov) for more information.
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Military Construction Funds Diverted to Fund Border Wall

The Trump administration has informed Congress that it will divert $3.6 billion in funding from the military construction budget to build 175 miles of border wall on the U.S.-Mexican border.

Defense officials declined to release a full list of the affected projects until the Pentagon has finished notifying the lawmakers who oversee the districts where they are planned, but said that family housing, barracks or projects with contracts that have been awarded or are expected to be awarded in FY2020 will not be affected.

The goal, according to the Pentagon’s director of operations for the Joint Staff, is to build new or reinforce existing barriers in 11 locations that will help channel migrants to manned, designated ports of entry, eventually reducing the need for troops to be stationed at the border in those areas.

About 3,000 active duty and 2,000 National Guard troops are currently deployed to the southwestern border helping the Department of Homeland Security with surveillance, the detention of migrants and the processing of asylum requests. The merits of the border wall are outside the scope of the FRA’s legislative advocacy. However, adequate funding for barracks and child care centers is a concern of the association. FRA
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World History Is Changed on a Remote Island Less than Half the Size of Delaware

By Ann Norvell Gray
he morning of Dec. 7, 1941, dawned like most other days on the serene Hawaiian island of Oahu. The weather was beautiful — warm and clear, with some white clouds in a brilliant blue Pacific sky. Just another day in paradise. Then, without any warning, the early morning sky filled with Imperial Japanese warplanes and all hell broke loose, according to eyewitnesses.

When the skies cleared less than two hours later, four of the eight battleships in Pearl Harbor had been sunk and the other four badly damaged. Six were to be rehabilitated and returned to service, but the USS ARIZONA was gone for good, and the capsized USS OKLAHOMA, though it was raised, was a total loss. Sixteen hundred crew members of the two ruined battleships were lost. Eleven more vessels in the Pacific Fleet were damaged or sunk, and nearly 200 planes were destroyed in the bombardment of Hickam Field. The attack left approximately 1,500 Americans wounded and 2,400 dead.

Eyewitness narratives describing that fateful morning tell stories of frozen disbelief, horror, helplessness, rage and the frustration of responses made ineffective by utter chaos on the ground. Most of those in service on the island were very young when this catastrophe came crashing into their peaceful lives. Civilians heard what they first assumed to be some sort of military exercise, until they heard the explosions, saw plumes of smoke and flame in the harbor, or looked up at planes with red circles flying so low that they could see into the pilots’ eyes. Then the reality of the attack dawned on them and their lives were forever changed.

The next day, a clearly angry President Franklin D. Roosevelt brought a joint session of Congress to its feet, describing the previous day’s attacks across the Pacific with a powerful balance of dignity and determination. Also present in the chamber were the president’s cabinet and the justices of the U.S. Supreme Court. The speech was broadcast simultaneously on the radio. It took 33 minutes for Congress to declare war on the Empire of Japan. America’s reluctance to become involved in the widening conflicts across the world, so close on the heels of the Great War, evaporated like a drop of water on a hot frying pan.
The Islands

Long before humans appeared on Earth, the Hawaiian island chain was formed as the giant Pacific tectonic plate inched toward the northwest over a rare volcanic hot spot from deep inside the Earth. To give you a sense of the speed of this operation, Kauai, the first to appear, was formed 5 million years ago. The Big Island of Hawaii is a youthful 1 million years old. The southeastern end of the Big Island sits over the hot spot now and the Kilauea volcano there is very much alive.

The first Polynesians arrived in canoes somewhere between 1,500 and 2,000 years ago. Kamehameha the Great, a powerful chief from the Big Island, subdued competing chiefs in the 1790s, unifying the islands and establishing control on Oahu, where the central government of the islands has stayed. The archipelago’s relative proximity to coastal North America, Asia and the Pacific islands gave the Hawaiian Islands increasing importance as the world grew smaller and more interconnected.

From the early 19th century on, the arrival of successive waves of settlers and travelers from all over the world both trampled and influenced the indigenous way of life. The presence of people from so many nations has resulted in one of the most diverse and tolerant populations in the country. More recently, successive generations of native Hawaiians have returned conservation of their sacred lands, language and cultural tradition to the forefront of island life. Air travel, particularly the arrival of jet aircraft, established the Hawaiian island chain’s thriving tourist industry and cemented its strategic military importance.

The Harbor

Pearl Harbor is a wonderful natural harbor and has always been an integral part of the life of the island. Toward the end of the 19th century, a trade treaty leased the port to the United States, and its first military use in the Spanish-American War set the stage for the American military presence that continues today.

In 1940, responding to the threat of Imperial Japan’s aggressive expansionism in the Pacific, President Roosevelt ordered the re-formed Pacific
Fleet to be transferred from San Diego to Pearl Harbor in what was then the American territory of Hawaii. At the beginning of December 1941, roughly half of that fleet was moored in the harbor around Ford Island. Remarkably, the aircraft carriers that were to be Japan’s nemeses in the ensuing war were out to sea and not in port. We know what happened next.

Ford Island
The 441-acre islet in the eastern part of Pearl Harbor, now called Ford Island, was a site of Hawaiian fertility rites until missionaries deemed the practice barbaric and sinful and shut it down early in the 19th century. Its name, uses and ownership changed several times before and after Dr. Seth Porter Ford married into it in the 1860s and named it after himself. Throughout the 20th century, the U.S. military gained increasing control in and around Pearl Harbor. A quarter of Ford Island’s current acreage was created in the 1930s by U.S. Navy dredging in the harbor to increase both its depth and width to accommodate battleships.

The resulting Battlefield Row along the shore of the island was a prime target of the Japanese attack. Major upgrades to the island’s infrastructure and security followed the United States’ declaration of war, and it became a part of Naval Station Pearl Harbor, although access was still possible only by water. In 1998, a floating pontoon drawbridge connected the island to Oahu’s main highway just north of the site of the Pearl Harbor Memorial Visitors Center. With that addition, redevelopment of the island began in earnest.

The Memorials
The overwhelming losses suffered on that terrible day in December are remembered in the Pearl Harbor National Memorial at Joint Base Pearl Harbor-Hickam. Operated first by the U.S. Navy, and now handled by the National Park Service, the park and the harbor memorials make up the most visited place on the island of Oahu.
The most iconic of these memorials is marked by the graceful white structure that sits above and athwart the sunken hull of the USS Arizona, where the remains of more than 900 of those who died when the ship exploded and went down are forever at rest. The wreck itself is a National Historic Landmark and a sacred spot, like every other burial ground for servicemen lost in action. Shipmates who have been in active service when their vessels have entered Pearl Harbor are familiar with the tradition of manning the rails at attention as they pass the site.

The memorial structure was designed by an Austrian-born architect. Its cost was covered by a public-private partnership, and it was dedicated on Memorial Day in 1962. Its modernist simplicity was not well understood at the start, until the quiet dignity it communicates could be appreciated. A skylight in the roof symbolizes the fatal bomb strike through the ship’s deck into the forward magazine. There is an opening in the floor above the wreckage through which flowers can be thrown to honor the dead below.

There is a marble wall at the far end bearing the names of those entombed below it. Seeing the number and length of the columns of names brings home the terrible human cost of that day. The structure can be reached only by water, and a ferry operated by the U.S. Navy brings ticket holders in groups from the memorial’s visitor center. The timed daily tickets are free, but a limited number are distributed each day to keep the small enclosure from becoming too crowded for the appreciation of the place.

Mighty Mo

In September of 1945, a delegation from the Japanese Empire met General Douglas MacArthur aboard the USS Missouri (BB-63) also known as “Mighty Mo” or “Big Mo,” is an Iowa-class battleship and was the third ship of the United States Navy to be named after the U.S. state of Missouri.
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Iowa-class battleship **USS MISSOURI** in Tokyo Bay and signed the Instrument of Surrender. With this solemn ceremony, World War II was finally over. Already it was clear that the days of the battleship being the linchpin of naval strength were over, and that the seas would now belong to the aircraft carrier. In 1992, the great ship was permanently decommissioned. In 1996, she became the property of the USS Missouri Memorial Association, and arrived in Hawaii two years later, opening to the public in Ford Island’s Battlefield Row as the Battleship Missouri Memorial.

Its positioning relative to the far smaller **USS Arizona Memorial** is respectful and feels protective. The two memorials are often called the bookends, framing the beginning and the end of American involvement in the Second World War. The memorial’s intention is to maintain the Missouri in her original form and condition, keeping the collections and onboard activities focused on education and ceremony. Guided onboard tours are strenuous, involving low, narrow doorways and steep stairs to climb, but you can take a ship’s map and explore on your own as you are able.

**Ford Island Aviation Museum**

Ford Island is also home to the Pearl Harbor Aviation Museum, a piece of Senator Daniel Inouye’s 1999 vision for Hawaii’s development of the island in Pearl Harbor. The idea was taken up by a nonprofit foundation to correct any inaccurate information that may have circulated in earlier days. The resulting museum opened in 2009. Central to its commitment has been the restoration of the control tower where the first radio alert of the impending Japanese raid was received.

The museum’s collection of warplanes is, as one such fellow commented, an aircraft geek’s paradise. Its website has a photo gallery for the Shipmates among you who qualify (see the sidebar on Page 26). As of this writing, the artifact collection is closed to new accessions while some necessary renovations are made, but the staff has embarked on a project to digitize all of the 22,000 books, periodicals, photographs, archival materials and 3D objects related to Pacific aviation history in their collection. All the images catalogued so far are available to anyone who is interested, with more added as the project proceeds, here: https://pacificaviationmuseum.pastperfectonline.com.

Individual access to Ford Island is restricted to current and former members of the military, but the National Park Service provides a shuttle bus for other visitors.

**The Bowfin Museum**

At the eastern end of the pontoon bridge that connects Ford Island to the shore, you will find the USS Bowfin Submarine Museum and Park. The **USS BOWFIN** is a decommissioned Balao-class fleet attack submarine, that was launched in Kittery, Maine, on Dec. 7, 1942, precisely one year after the attack and nicknamed the Pearl Harbor Avenger. The museum has a very detailed and informative website (www.bowfin.org) that

The battleship **USS ARIZONA** was bombed on Dec. 7, 1941, about 15 minutes into the Japanese attack on Pearl Harbor, killing 1,177 sailors and Marines. Over 900 could not be recovered from the ship and remain onboard. Depositphoto
describes the submarine thus:

*USS Bowfin takes her name from the hard fighting, aggressive, and voracious fish found in fresh water from the Great Lakes … [to] the Gulf of Mexico. As the last survivor of the family Amiidae, … this living fossil is at home in backwaters and marshy areas. Due to its primitive lung, it thrives in water with low oxygen content, and can survive for days at a time in little or no water. A more appropriate name could not have been found for an air-breathing diesel boat, this one soon to be legendary … for her bold determination and insatiable appetite for enemy shipping.*

Its onshore exhibits include a memorial to the 52 submarines and their crews lost in World War II, two missiles, a conning tower, and a World War II McCann rescue chamber. If you are planning a visit in the coming months, check their website for the latest on the renovation and expansion project that is currently making parts of the installation inaccessible.

Anyone who has been fortunate enough to visit or be stationed in the Hawaiian Islands knows that it’s hard to stop talking about all that this island state has to offer. But space requires that we stop anyway. So do look at the resources in the sidebar, make plans if you can, or enjoy being an armchair traveler. Aloha, hang loose and mahalo for your attention.  

**Internet Resources:**

- [www.nps.gov/val/index.htm](http://www.nps.gov/val/index.htm) (National Park Service: Pearl Harbor)
- [www.hawaii.com/blog/attack-on-pearl-harbor/](http://www.hawaii.com/blog/attack-on-pearl-harbor/)
- [www.ussarizona.org/](http://www.ussarizona.org/)
- [https://ussmissouri.org/](https://ussmissouri.org/)
- [https://www.bowfin.org/](https://www.bowfin.org/)
- [https://pearlharboraviationmuseum.org/](https://pearlharboraviationmuseum.org/)
- [https://pearlharborwarbirds.com/pearl-harbor-a-to-the-nation/](https://pearlharborwarbirds.com/pearl-harbor-a-to-the-nation/) (lightly edited film, Roosevelt’s speech, Dec. 8, 1941)

**Tourist resources:**

- [www.recreation.gov/ticket/facility/tour/47](http://www.recreation.gov/ticket/facility/tour/47)
- [https://enoa.com/](https://enoa.com/)

**Books:**

Have you ever said to yourself “I’d love to get a computer, if only I could figure out how to use it.” Well, you’re not alone. Computers were supposed to make our lives simpler, but they’ve gotten so complicated that they are not worth the trouble. With all of the “pointing and clicking” and “dragging and dropping” you’re lucky if you can figure out where you are. Plus, you are constantly worrying about viruses and freeze-ups. If this sounds familiar, we have great news for you. There is finally a computer that’s designed for simplicity and ease of use. It’s the WOW Computer, and it was designed with you in mind. This computer is easy-to-use, worry-free and literally puts the world at your fingertips. From the moment you open the box, you’ll realize how different the WOW Computer is. The components are all connected; all you do is plug it into an outlet and your high-speed Internet connection. Then you’ll see the screen – it’s now 22 inches. This is a completely new touch screen system, without the cluttered look of the normal computer screen. The “buttons” on the screen are easy to see and easy to understand. All you do is touch one of them, from the Web, Email, Calendar to Games – you name it… and a new screen opens up. It’s so easy to use you won’t have to ask your children or grandchildren for help. Until now, the very people who could benefit most from E-mail and the Internet are the ones that have had the hardest time accessing it. Now, thanks to the WOW Computer, countless older Americans are discovering the wonderful world of the Internet every day. Isn’t it time you took part? Call now, and you’ll find out why tens of thousands of satisfied seniors are now enjoying their WOW Computers, emailing their grandchildren, and experiencing everything the Internet has to offer. Call today!

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– Janet F.

Have you ever said to yourself “I’d love to get a computer, if only I could figure out how to use it.” Well, you’re not alone. Computers were supposed to make our lives simpler, but they’ve gotten so complicated that they are not worth the trouble. With all of the “pointing and clicking” and “dragging and dropping” you’re lucky if you can figure out where you are. Plus, you are constantly worrying about viruses and freeze-ups. If this sounds familiar, we have great news for you. There is finally a computer that’s designed for simplicity and ease of use. It’s the WOW Computer, and it was designed with you in mind. This computer is easy-to-use, worry-free and literally puts the world at your fingertips. From the moment you open the box, you’ll realize how different the WOW Computer is. The components are all connected; all you do is plug it into an outlet and your high-speed Internet connection. Then you’ll see the screen – it’s now 22 inches. This is a completely new touch screen system, without the cluttered look of the normal computer screen. The “buttons” on the screen are easy to see and easy to understand. All you do is touch one of them, from the Web, Email, Calendar to Games – you name it… and a new screen opens up. It’s so easy to use you won’t have to ask your children or grandchildren for help. Until now, the very people who could benefit most from E-mail and the Internet are the ones that have had the hardest time accessing it. Now, thanks to the WOW Computer, countless older Americans are discovering the wonderful world of the Internet every day. Isn’t it time you took part? Call now, and you’ll find out why tens of thousands of satisfied seniors are now enjoying their WOW Computers, emailing their grandchildren, and experiencing everything the Internet has to offer. Call today!
Communicating information in the military operates by a simple model: Bottom Line Up Front, or BLUF. So here’s the BLUF: The best, most effective way to ensure you get the burial or memorial benefits you earned through your service is through a new VA program called Pre-Need Eligibility. Pre-Need establishes your eligibility for VA burial and memorial benefits in advance of need, so your family doesn’t have to go searching for documentation at the time of your death. Simply fill out a VA form 40-10007 and fax it along with your DD-214 or other discharge/military paperwork to: 866-900-6417. You can also fill out an online form, or print and mail your information. You can find more information online at https://www.cem.va.gov/pre-need/.

The VA will establish a case file and within a few months, you will receive a letter confirming or denying eligibility. If denied, you can appeal the decision and submit additional paperwork. If approved, place the letter in a safe location such as a safety-deposit box, inform your family and then rest easy. At the time of your death, your next of kin, funeral home or representative responsible for making your final arrangements should contact the National Cemetery Scheduling Office at 800-535-1117 to request burial. The VA will conduct one final check to confirm eligibility. This last step happens quickly to ensure the VA meets a family’s needs for burial.

Pre-Need Eligibility provides veterans and their families with peace of mind in knowing their eligibility status. This information is particularly important for reservists from any branch, many of whom don’t realize that their service entitles them to burial benefits. There are some nuances for reservists, so it is best to contact the VA at the numbers listed above. For example, military orders showing active duty service other than training can be used to establish eligibility if it is not reflected on a DD-214 or other discharge documents.

Waiting until the time of need can sometimes result in a non-eligible decision with little or no time to provide additional information.

One Family’s Fight for Eligibility
Many problems encountered in establishing eligibility are most easily resolved while the veteran is still alive, but the VA will work diligently with families to establish eligibility regardless of the circumstances. After one veteran passed away in December 2016, his family was stunned to learn that he was determined ineligible for interment. He was a sailor and had photos of his service in the Philippines during World War II, but all his paperwork was lost in the fire at the St. Louis records buildings many years earlier. He was even inducted into the Coaching Hall of Fame at a large university where his military service was noted on the plaque. But the family had nothing concrete — meaning paperwork — to establish his eligibility.

His daughter, however, refused to give up. She kept her father’s ashes in her home until she could get the right person to help. She tried everyone, including congressional officials, but had no luck. She wanted her father to be buried in a VA national cemetery, a right he had earned. She wasn’t going to be stopped by paperwork, so a case file was opened.

Then one day, on a hunch, a National Cemetery Administration employee at the National Scheduling Office in St. Louis tried something different. She reversed the veteran’s first and middle name and boom! He appeared on her monitor. The employee called the daughter and said, “I’ve got great news. I found your father.” After several minutes of uncontrollable tears, the daughter offered her eternal thanks. Finally, in January 2018, that veteran was buried with full military honors at Bay Pines National Cemetery in Florida. Two years later, his wife of 52 years was laid to rest with him.
What Are the Burial and Memorial Benefits a Veteran Will Receive from the VA?

If a VA national, state, or tribal veterans’ cemetery is selected as the final resting place, a veteran will receive the following: a grave site, the opening and closing of the grave, a grave liner and perpetual care of the grave site. Memorial benefits include a headstone, a marker or a niche cover for a columbarium niche, where applicable. If the veteran chooses to be interred in a private cemetery, he or she can still have a free government-furnished headstone, marker or niche cover. If the veteran chooses to be buried in a private cemetery with a commercially-purchased headstone, marker or niche cover, the family may request to have a free bronze medallion with the word “Veteran” and the appropriate branch of service affixed to the private headstone. All veterans’ families also receive a burial flag. At many VA national cemeteries, National Cemetery Administration partners with local military units or volunteer service organizations to provide deceased veterans with military funeral honors, including the playing of taps and the presentation of the burial flag. Finally, upon request, the veteran’s family will receive a Presidential Memorial Certificate signed by the current U.S. president. Multiple copies can be requested so that all family members can have one.

What Happens on the Day of the Burial or Interment?

Upon arrival at the cemetery, a cemetery representative will meet the family and help guide them through the process. To accommodate multiple interments, families receive 30 minutes at a committal shelter located on site. After the committal ceremony, the casket or urn is turned over to cemetery personnel for interment into the ground or columbarium later that same day. While we highly discourage families from witnessing the actual burial process, each cemetery director, at his or her discretion, can determine how to interpret procedures and policy based on the circumstances. Placing or lowering a casket into the ground is the “business” side of a dignified burial that often requires heavy equipment operations. Once the committal service and burial are complete, it takes approximately 30 days for the headstone, marker or niche to arrive and be set into place.

The VA encourages all veterans to take advantage of Pre-Need Eligibility to ensure they, and their families, know their eligibility status. While families can always apply for the benefit at the time of death, applying in advance brings peace of mind and can help resolve eligibility problems ahead of time, when the person who knows the most about his or her service — the veteran — is still around to answer questions. The VA hopes this process will help with burial planning and place families at ease when the time comes. For more information about VA burial and memorial benefits, please visit www.cem.va.gov.

Branch Listing for 2020

The FRA is proud to provide a listing of all the branches for the coming year. Arranged by region, the directory also includes branch meeting times and locations, as well as contact information for each regional president and vice president. Branches are the heart of the FRA — and we encourage every Shipmate to be involved in their branch and community!

Keeping in touch with other branches in your region and beyond can be very beneficial. Whether planning a new community service project, supporting an outreach event or just looking for ideas to strengthen your branch and the association as a whole, your Shipmates can be a great source of support and assistance. Attending regional and national conventions is a great way to connect with Shipmates outside your branch, but there are numerous other ways to connect with your fellow Shipmates without ever leaving home.

Want to get involved in the FRA? Call your branch secretary or the FRA’s director of membership today and express your interest in volunteering to help with:

- Calling new members to welcome them.
- Mentoring other Shipmates.
- Recruiting new members.
- Calling or visiting lapsed members.
- Serving as a branch officer.
- Engaging in public speaking and outreach.
- Organizing community service opportunities.
- Working on the branch newsletter.

Please visit FRA.org for the most current officers and meeting locations as they may change over the course of a year. We encourage all members to log into your membership profile to see your personalized FRA branch information. The FRA branch tab will have current branch officers, meeting locations and links to branches’ websites and Facebook pages.

Don’t see a branch in your area?

Interested in starting a new branch?

Call Christina Hitchcock, director of membership, at 1-800-FRA-1924, ext. 123.
SOMETHING WORTH PROTECTING . . .

You helped secure our nation’s future. Let us do the same for your family.

Attention FRA members with MEDICARE & TRICARE

If you need more than what Medicare or TRICARE covers, you may either pay for it yourself — or go without.

The FRA-endorsed Hospital Income and Short Term Recovery Insurance Plan can help put you in charge, with CASH BENEFITS for Hospital AND At-Home Recovery Care.

You’ve earned the right to quality health care. It’s what you deserve, and it shouldn’t fall apart when you leave the hospital. This plan can help you pay for the recovery care you want.

• Guaranteed acceptance* — you cannot be turned down
• Affordable FRA-negotiated group rates for members
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GET THE FACTS — NOW!

★ FACT #1 ★
MEDICARE limits the home health care it will pay for.

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TRICARE has strict criteria to qualify and does not cover home health aide, homemaker or companion services at all.

KNOW YOUR OPTIONS!

To request more information, call toll-free: 1-800-424-1120 or go online: www.frainsure.com

Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155. The Hartford® is The Hartford Financial Services Group, Inc., and its subsidiaries, including issuing company Hartford Life and Accident Insurance Company. Plan information includes costs, exclusions, limitations, reduction of benefits and terms of coverage. Coverage may not be issued in some states. All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. Benefits reduce at age 80.

*This policy is guaranteed acceptance, but it does contain a Pre-Existing Conditions Limitation. Please call or go online for more information on exclusions and limitations, such as Pre-Existing Conditions.

THIS IS A HOSPITAL CONFINEMENT INDEMNITY POLICY. THE POLICY PROVIDES LIMITED BENEFITS. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage. This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Program Administered by Mercer Health & Benefits Administration LLC
AR Insurance License #100102691 • CA Insurance License #0G39709 • In CA d/b/a Mercer Health & Benefits Insurance Services LLC

WHO PAYS for the costly “recovery care” services you need at home, after you’re discharged from the hospital? Medicare? TRICARE For Life? You?
EAST COAST REGION

Regional President: Sha’ron D. Martin, 533 Summer Lake Lane, Virginia Beach, VA 23454-6880, H: (757) 675-0699, sdmartin@cox.net
Regional Vice President: Brian J. Jones, P.O. Box 406, Valley Lee, MD 20692-0406, H: (301) 994-0074, papajones62@hotmail.com

No. Location Time/Date Meeting Place President Secretary Telephone # E-mail Address Mailing Address

004 DC, WASHINGTON 1300, 2nd Sat. Contact President Luisito Maligat (301) 379-7908 Luisito G. Maligat Gregory David Mathis (240) 472-4594 gdmathis39@aol.com PO Box 371, Oxon Hill, MD 20750-0371
039 DE, NEWARK 1400, 2nd Thurs. Del. Military Academy, 112 Middleboro Rd., Wilmington, DE Philip Louis Puscher Ronald B. Littlejohn (302) 798-8481 rb137oad@comcast.net 200 Commonwealth Ave, Claymont, DE 19703-2016
024 MD, ANNAPOlis 1900, 2nd Tues. Fleet Res. Club, 100 Compromise St., Annapolis, MD Valerie Toulotte Pleasala J. Collins (301) 454-0895 pleasala1992@gmail.com 100 Compromise St, Annapolis, MD 21401-1808
006 MD, BALTIMORE 1930, 1st Fri. War Memorial Bldg., 101 N. Gay Street, Baltimore, MD Clarence W. Logan, Sr. Anthony Jackson (443) 632-3242 atajack66@yahoo.com 2806 Belmont Ave, Baltimore, MD 21216-4017
182 MD, BETHESDA 1930, 3rd Weds. American Legion Post 86 2013 Viers Mill Rd., Rockville, MD Thomas M. Rauch Paul R. Guntner (240) 338-0929 PaulG48104@aol.com 12867 Sage Ter, Germantown, MD 20874-2050
212 MD, MEADE 1000, 2nd Sat. VFW Post 160, 2597 Dorsey Rd, Glen Burnie, MD Danny R. Fischio Paul E. Taylor (410) 789-6298 mdr3gygsf@yahoo.com 7944 Oakwood Rd, Glen Burnie, MD 21061-6274
093 MD, PATUXENT RIVER 1400, Every Sat. Branch Home, 21707 Three Notch Rd, Lexington Park, MD John W. Rosen, III Lary W. Elliott, II (301) 481-2468 lelliott2nd@yahoo.com PO Box 93, Patuxent Rv, MD 20670-0093
067 MD, SOUTHLAND 1900, 1st Thurs. Branch Home, 506 Sutland Rd, Sutland, MD Richard A. Speight, Sr. Beverly W. Whitfield (301) 385-0990 mejazzeb@yahoo.com PO Box 1753, Elizabeth City, NC 27906-1753
259 NC, FAYETTEVILLE 1230, 4th Tues. Contact Branch Pres. Joseph Palmer (910) 309-9105 John L. Milliken wbashton@cox.net PO Box 140, Road Home, Virginia Beach, VA 23456-6120
301 NC, GREENVILLE 1830, 1st Mon/2nd Sat. Contact Secretary Jerry Leatherwood Bertha L. Newton Jerry R. Leatherwood (252) 933-2790 jerrylwood1038@gmail.com 1410, 2nd Mon/3rd Sat. Contact Branch Pres. Paul H. Miethker Robert A. Herber (757) 966-2852 georges.smith945@gmail.com 1400, 1st Wed/2nd Thurs. Contact Branch Secretary Joseph Cobb
329 NC, ELIZABETH CITY 1900, 1st Wed. CPOA Bldg., 514 Cardwell St., Elizabeth City, NC William A. Speight, Sr. Beverly W. Whitfield (301) 289-9076 richard.scroll@gmail.com PO Box 1753, Elizabeth City, NC 27906-1753
298 NC, JACKSONVILLE 1800, 3rd Tues. Contact Br. Pres. Johnathan Miller (828) 317-7936 Raymond L. Applewhite Paul H. Miehler (910) 545-1374 pmiehler@ecmail.net 4574 Cindy Ridge Rd, Morganton, NC 28655-0028
217 NC, WINSTON-SALEM 1900, 3rd Tues. AmtLeg Post 55, 111 Miller St, Winston-Salem, NC Clarence E. West, Jr. Roberta C. Blue (336) 595-6092 rblue@triad.rr.com 4796 John Hancock Ct Apt 202, Annandale, VA 22003-4998
181 VA, ARLINGTON 1800, 1st Thurs. POE 871, 1015 Cameron St, Alexandria, VA Rich Brune Chris Stawinski (703) 354-3888 csławinski@toast.net 208 John Hancock Ctr Apt 202, Annandale, VA 22003-4988
12 VA, CHEAPEAKE 1900, 3rd Wed. 4060 S. Military Hwy., Chesapeake, VA Richard Dehavens, Jr. George S. Smith (757) 996-2852 george.s.smith45@gmail.com 945 Fennyman Quay, Chesapeake, VA 23323-1149
207 VA, DALE CITY 1000, 1st Sat. Denny’s, 5325 Jefferson Davis Hwy, Fredericksburg, VA John L. Miller William B. Ashton (540) 455-9343 wbashion@cox.net 7 Indian Wood Ln, Fredericksburg, VA 22405-1834
090 VA, NORFOLK 1900, 2nd Wed. Branch Home, 9611 1st View St, Norfolk, VA Dustin Truebenbach John J. Willis (757) 583-6174 gdmsae@aol.com 2240 Tarrallons Dr, Norfolk, VA 23518-3016
037 VA, PORTSMOUTH 1400, 3rd Sun. Contact Branch Secretary Joseph Cobb William D. Hansen Joseph E. Cobb (757) 397-2354 cobbj66@yahoo.com PO Box 7215, Portsmouth, VA 23707-0215
219 VA, RICHMOND 1600, 3rd Wed. 1640 Four Forks Rd., Amelia, VA John D. Herber David A. Herber (804) 561-4112 jurid@triad.rr.com 11221 Pridesville Rd, Amelia Ct Hse, VA 23202-5002
041 VA, ROANOKE 1830, 3rd Tues. Sr. Citizens’ Ctr, 804 E. Washington, Vinton, VA Joe Black David S. Points (313) 948-9480 drdaivdpoints@outlook.com PO Box 7215, Portsmouth, VA 23707-0215
099 VA, VIRGINIA BEACH 1900, 2nd Wed. Branch Home, 537 Edin Dr, Virginia Beach, VA Gabriel Falu Paula D. Falu (757) 433-2423 falu99sec@gmail.com 1925 Rip Rap Ct, Virginia Bch, VA 23456-6120
166 VA, VIRGINIA BEACH 1900, 3rd Mon. VFW Post 392, 2408 Bowlay Rd, Virginia Beach, VA Daniel E. Shaugnessy Ray E. Santee (757) 431-0262 rsantee@cox.net 3212 Lakecrest Rd, Virginia Bch, VA 23452-4910
172 VA, YORKTOWN 1800, 2nd Mon. Branch Home, 400 Old York-Hampton Hwy, Yorktown, VA Paul Kelley Juan Falcon (910) 650-1111 juan.falcon39@gmail.com 400 Old York Hampton Hwy, Yorktown, VA 23692-4819

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<table>
<thead>
<tr>
<th>No.</th>
<th>Location</th>
<th>Time/Date</th>
<th>Meeting Place</th>
<th>President</th>
<th>Secretary</th>
<th>Telephone #</th>
<th>E-mail Address</th>
<th>Mailing Address</th>
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<tr>
<td>215</td>
<td>IA, CEDAR RAPIDS</td>
<td>1800, 4th Thurs.</td>
<td>Vets Memorial Col., 50-2nd Ave., Cedar Rapids, IA</td>
<td>Marian Schlichte</td>
<td>Shirley M. Niedermann</td>
<td>(319) 899-9131</td>
<td><a href="mailto:Shirley.niedermann@gmail.com">Shirley.niedermann@gmail.com</a></td>
<td>6 Chapleidge Cir Apt H, Marion, IA 52302-7250</td>
</tr>
<tr>
<td>242</td>
<td>IA, DAVENPORT</td>
<td>1000, 1st Sat.</td>
<td>Hickory Grove Rest., 3311 Hickory Grove Rd., Davenport, IA</td>
<td>Donald C. Devore</td>
<td>William T. Craig, Jr.</td>
<td>(563) 322-7808</td>
<td><a href="mailto:wtsecraig@aol.com">wtsecraig@aol.com</a></td>
<td>2317 E Pleasant St, Davenport, IA 52803-2325</td>
</tr>
<tr>
<td>012</td>
<td>IL, CHICAGO</td>
<td>1400, 3rd Sat.</td>
<td>181 Countryside Plaza, Countryside, IL</td>
<td>Dennis J. Kotarba</td>
<td>Eugene L. Gillette</td>
<td>(708) 343-3366</td>
<td><a href="mailto:jerry@msginc.org">jerry@msginc.org</a></td>
<td>101 N 23rd Ave, Melrose Park, IL 60160-3655</td>
</tr>
<tr>
<td>053</td>
<td>IL, GREAT LAKES</td>
<td>1130, 1st Wed.</td>
<td>Baker Square, 64-40 Grand Ave., Gunnee, IL</td>
<td>Robert E. Campbell</td>
<td>Wayne Carle, Sr.</td>
<td>(224) 788-8084</td>
<td><a href="mailto:warries@yahoo.com">warries@yahoo.com</a></td>
<td>PO Box 7859, Gunnee, IL 60031-7005</td>
</tr>
<tr>
<td>221</td>
<td>IL, PEORIA</td>
<td>1800, 2nd Wed.</td>
<td>Navy/Marine Corps Club, 1310 E. Seiberling Ave, Peoria Heights, IL</td>
<td>Lawrence H. Zillion</td>
<td>Jerry L. Peterson</td>
<td>(309) 599-9460</td>
<td><a href="mailto:maapecp0606@gmail.com">maapecp0606@gmail.com</a></td>
<td>606 Golden Ct, Mackinaw, IL 61755-7645</td>
</tr>
<tr>
<td>130</td>
<td>IN, INDIANAPOLIS</td>
<td>1800, 1st Mon.</td>
<td>VFW Post 5646, 333 S. Washington St., Greenwood, IN</td>
<td>Greg Puckett</td>
<td>James F. Hayes</td>
<td>(317) 256-0000</td>
<td><a href="mailto:qmndhayes@gmail.com">qmndhayes@gmail.com</a></td>
<td>113 Wallace Ave, Indianapolis, IN 46201-3721</td>
</tr>
<tr>
<td>377</td>
<td>IN, TERRE HAUTE</td>
<td>0800, 1st Thurs.</td>
<td>Contact Branch Secretary Don C. Smock</td>
<td>Marvin Schlichte</td>
<td>Shirley M. Niedermann</td>
<td>(319) 899-9131</td>
<td><a href="mailto:Shirley.niedermann@gmail.com">Shirley.niedermann@gmail.com</a></td>
<td>6 Chapelidge Cir Apt H, Marion, IA 52302-7250</td>
</tr>
<tr>
<td>161</td>
<td>KS, KANSAS CITY</td>
<td>1900, 1st Wed.</td>
<td>DAV Chapter 2, 1-4605 E. US 40 Hwy, Kansas City, MO</td>
<td>Edward E. De La Fuente</td>
<td>Rayburn Jared, Jr.</td>
<td>(913) 937-3329</td>
<td><a href="mailto:ro380452@yahoo.com">ro380452@yahoo.com</a></td>
<td>2200 Creekview Dr, Kansas City, MO 64104-3427</td>
</tr>
<tr>
<td>247</td>
<td>KY, LEXINGTON</td>
<td>1800, 4th Thurs.</td>
<td>VFW Post 4944, 5222 S. 156th Ave., Louisville, KY</td>
<td>Rayburn Jared, Jr.</td>
<td>Richard W. Oiler</td>
<td>(270) 937-3329</td>
<td><a href="mailto:ro380452@yahoo.com">ro380452@yahoo.com</a></td>
<td>2200 Creekview Dr, Louisville, KY 64104-3427</td>
</tr>
<tr>
<td>298</td>
<td>KY, LOUISVILLE</td>
<td>1800, 1st Mon.</td>
<td>AmLeg Post #9, 736 Frederica St., Owensboro, KY</td>
<td>Steven D. Taylor</td>
<td>Louis F. Dravdy</td>
<td>(859) 215-6745</td>
<td><a href="mailto:ldavady@roadrunner.com">ldavady@roadrunner.com</a></td>
<td>4100 Kipling Dr, Owensboro, KY 42333-7220</td>
</tr>
<tr>
<td>364</td>
<td>MO, HOUSTON</td>
<td>1430, 4th Sun.</td>
<td>AmLeg Post 4944, 5222 S. 156th Ave., Louisville, KY</td>
<td>Raymond L. Schilky</td>
<td>Edward E. De La Fuente</td>
<td>(913) 937-3329</td>
<td><a href="mailto:ro380452@yahoo.com">ro380452@yahoo.com</a></td>
<td>2200 Creekview Dr, Louisville, KY 64104-3427</td>
</tr>
<tr>
<td>221</td>
<td>MS, JONESVILLE</td>
<td>1800, 1st Mon.</td>
<td>AmLeg Post #9, 736 Frederica St., Owensboro, KY</td>
<td>Steven D. Taylor</td>
<td>Louis F. Dravdy</td>
<td>(859) 215-6745</td>
<td><a href="mailto:ldavady@roadrunner.com">ldavady@roadrunner.com</a></td>
<td>4100 Kipling Dr, Owensboro, KY 42333-7220</td>
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<td>364</td>
<td>MO, HOUSTON</td>
<td>1430, 4th Sun.</td>
<td>AmLeg Post 4944, 5222 S. 156th Ave., Louisville, KY</td>
<td>Raymond L. Schilky</td>
<td>Edward E. De La Fuente</td>
<td>(913) 937-3329</td>
<td><a href="mailto:ro380452@yahoo.com">ro380452@yahoo.com</a></td>
<td>2200 Creekview Dr, Louisville, KY 64104-3427</td>
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<tr>
<td>316</td>
<td>MO, SPRINGFIELD</td>
<td>1800, 1st Mon.</td>
<td>AmLeg Post 4944, 5222 S. 156th Ave., Louisville, KY</td>
<td>Raymond L. Schilky</td>
<td>Edward E. De La Fuente</td>
<td>(913) 937-3329</td>
<td><a href="mailto:ro380452@yahoo.com">ro380452@yahoo.com</a></td>
<td>2200 Creekview Dr, Louisville, KY 64104-3427</td>
</tr>
<tr>
<td>273</td>
<td>ND, FARGO</td>
<td>0800, 1st Wed.</td>
<td>Contact Secretary Rick Wangen</td>
<td>Timothy A. King</td>
<td>Danny G. Poole</td>
<td>(207) 875-7259</td>
<td><a href="mailto:dpoolery@thinc.net">dpoolery@thinc.net</a></td>
<td>2129 Hinkleville Rd, La Center, KY 42056-9744</td>
</tr>
<tr>
<td>145</td>
<td>NE, LINCOLN</td>
<td>1400, 3rd Tues.</td>
<td>VARIO Great Hall, 850 S. 7th St., Lincoln, NE</td>
<td>Timothy A. King</td>
<td>Danny G. Poole</td>
<td>(207) 875-7259</td>
<td><a href="mailto:dpoolery@thinc.net">dpoolery@thinc.net</a></td>
<td>2129 Hinkleville Rd, La Center, KY 42056-9744</td>
</tr>
<tr>
<td>276</td>
<td>NE, OMAHA</td>
<td>1900, 1st Mon.</td>
<td>AmLeg Post #9, 736 Frederica St., Owensboro, KY</td>
<td>Steven D. Taylor</td>
<td>Louis F. Dravdy</td>
<td>(859) 215-6745</td>
<td><a href="mailto:ldavady@roadrunner.com">ldavady@roadrunner.com</a></td>
<td>4100 Kipling Dr, Owensboro, KY 42333-7220</td>
</tr>
<tr>
<td>017</td>
<td>OH, CLEVELAND</td>
<td>1900, 1st Mon.</td>
<td>VFW Post 5646, 333 S. Washington St., Greenwood, IN</td>
<td>R Gene Jamagin</td>
<td>Gary P. Miller</td>
<td>(651) 203-0214</td>
<td><a href="mailto:fraj136@outlook.com">fraj136@outlook.com</a></td>
<td>15077 8th St N, Stillwater, MN 55082-1801</td>
</tr>
<tr>
<td>026</td>
<td>OK, MCALESTER</td>
<td>1300, 1st Sun.</td>
<td>VFW Post 4944, 5222 S. 156th Ave., Louisville, KY</td>
<td>David E. Hemond</td>
<td>Joanne M. Boyll</td>
<td>(417) 967-9044</td>
<td><a href="mailto:boylljames@gmail.com">boylljames@gmail.com</a></td>
<td>6579 Lilly Rd, Houston, TX 77043-2908</td>
</tr>
<tr>
<td>014</td>
<td>WI, MILWAUKEE</td>
<td>0800, 1st Mon.</td>
<td>AmLeg Post #9, 736 Frederica St., Owensboro, KY</td>
<td>Steven D. Taylor</td>
<td>Louis F. Dravdy</td>
<td>(859) 215-6745</td>
<td><a href="mailto:ldavady@roadrunner.com">ldavady@roadrunner.com</a></td>
<td>4100 Kipling Dr, Owensboro, KY 42333-7220</td>
</tr>
<tr>
<td>238</td>
<td>WI, PLOVER</td>
<td>1300, 2nd Sat.</td>
<td>Plover Municipal Bldg, 2400 Post Rd, Plover, WI</td>
<td>Michael E. Pohl</td>
<td>Gerald M. Place, Sr.</td>
<td>(715) 423-3699</td>
<td><a href="mailto:kl7al@yahoo.com">kl7al@yahoo.com</a></td>
<td>511 Ruby Ave, Wisc Rapids, WI 54494-7810</td>
</tr>
</tbody>
</table>

Kids still in school? Mortgage to pay off? Other outstanding debts? Your life insurance needs change with your life. The FRA-endorsed Easy Acceptance Term Life Insurance Plan is designed to help protect FRA members in all stages of life. Coverage up to $150,000 is available. Pays a $1,000 cash benefit for Critical Illness. Waives your premium if you become disabled. Visit www.frainsure.com for rates and details, or call 1-800-424-1120. All benefits are subject to the terms and conditions of the policy. Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155. Life Form Series includes GBD-1000, GBD-1100 or state equivalent. 86043g
### NORTHEAST / NEW ENGLAND REGION

Regional President: Abe Zino, 5795 Royalton Center Road, Gasport, NY 14067-9359, H: 716-442-5064, gmcmret@gmail.com
Regional Vice President: Neil I. Ross, 10607 Versailles Plank Road, North Collins, NY 14111-9764, H: (716) 696-2246, chiefnr@yahoo.com

<table>
<thead>
<tr>
<th>No.</th>
<th>Location</th>
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<th>Meeting Place</th>
<th>President</th>
<th>Secretary</th>
<th>Telephone #</th>
<th>E-mail Address</th>
<th>Mailing Address</th>
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<tr>
<td>020</td>
<td>CT, GROTON</td>
<td>1800, 3rd Thurs.</td>
<td>Branch Home, 242 Thames St, Groton, CT</td>
<td>John A. Sullivan</td>
<td>Joyce M. Harris</td>
<td>(860) 303-1718</td>
<td><a href="mailto:joymh1@aol.com">joymh1@aol.com</a></td>
<td>16 Crestview Dr, Gales Ferry, CT 06335-1905</td>
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<td>072</td>
<td>MA, FALL RIVER</td>
<td>1400, 1st Wed.</td>
<td>Veterans Center, 755 Pine St, Fall River, MA</td>
<td>Edward T.W. Bailey, Sr.</td>
<td>Alleen R. Given</td>
<td>(508) 646-7130</td>
<td><a href="mailto:alleenyenfab72@comcast.net">alleenyenfab72@comcast.net</a></td>
<td>128 McGowan St, Fall River, MA 02723-2928</td>
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<td>031</td>
<td>MA, PEABODY</td>
<td>1915, 3rd Wed.</td>
<td>VFW Post 1011, 20 Stevens St, Peabody, MA</td>
<td>Robert M. Durne, Jr.</td>
<td>Donna M. Jansky</td>
<td>(978) 979-9629</td>
<td><a href="mailto:janskyd@comcast.net">janskyd@comcast.net</a></td>
<td>9 Basford Ct, Peabody, MA 01960-5301</td>
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<td>156</td>
<td>ME, BRUNSWICK</td>
<td>1330, 2nd Wed.</td>
<td>ArmLeg Post #20, 1 Columbus Drive, Brunswick, ME</td>
<td>Paul F. Loveless, Jr.</td>
<td>Lary R. Berberich</td>
<td>(207) 725-8436</td>
<td><a href="mailto:laryberberich@comcast.net">laryberberich@comcast.net</a></td>
<td>25 Palmer St, Brunswick, ME 04011-3943</td>
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<tr>
<td>013</td>
<td>NJ, ATLANTIC CITY</td>
<td>0900, 3rd Sat.</td>
<td>Contact Albert Davenport (609) 629-2013</td>
<td>Albert Davenport</td>
<td>Kimberly Yoder-Natazo</td>
<td>(609) 204-0188</td>
<td><a href="mailto:kyoderfls@gmail.com">kyoderfls@gmail.com</a></td>
<td>4009 Cottonwood Ave, Egg Hbr Twp, NJ 08234-9747</td>
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<tr>
<td>232</td>
<td>NJ, CAPE MAY</td>
<td>1500, 3rd Thurs.</td>
<td>Chiefs Club, 1 Munro Ave., Cape May, NJ</td>
<td>Sean Boone</td>
<td>Thomas Dougherty</td>
<td>(609) 498-6539</td>
<td><a href="mailto:Thomas.W.Dougherty@uscg.mil">Thomas.W.Dougherty@uscg.mil</a></td>
<td>1 Munro Ave, Cape May, NJ 08204-5000</td>
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<tr>
<td>124</td>
<td>NJ, LAKEHURST</td>
<td>1630, 1st Tues.</td>
<td>Branch Home, 204 Union Ave, Lakehurst, NJ</td>
<td>Raymond S. Rizzo</td>
<td>Sharon A. Munday</td>
<td>(732) 350-6403</td>
<td><a href="mailto:smunday124@comcast.net">smunday124@comcast.net</a></td>
<td>43A Mollie Pitcher Blvd, Whiting, NJ 08759-5616</td>
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<tr>
<td>057</td>
<td>NJ, SOUTH JERSEY</td>
<td>1300, 3rd Wed.</td>
<td>Marine Corps League, 344 Harvey Ave., Wenonah, NJ</td>
<td>Anthony L. McDonald</td>
<td>Michael Fillnuk</td>
<td>(856) 845-8886</td>
<td><a href="mailto:mfillinuk@yahoo.com">mfillinuk@yahoo.com</a></td>
<td>1389 Lehrman Ave, Woodbury, NJ 08096-6003</td>
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<tr>
<td>023</td>
<td>NY, BUFFALO</td>
<td>1930, 4th Mon.</td>
<td>AmLeg Post 735, 35 Legion Dr, West Seneca, NY</td>
<td>Wayne P. Sorrentino</td>
<td>David R. LaGraves</td>
<td>(716) 684-8950</td>
<td><a href="mailto:diagrases@juno.com">diagrases@juno.com</a></td>
<td>1389 Lehrman Ave, Woodbury, NJ 08096-6003</td>
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<tr>
<td>214</td>
<td>NY, SCHENECTADY</td>
<td>1900, 2nd Tues.</td>
<td>Elks Lodge #2157, 1152 Curry Rd, Rotterdam, NY</td>
<td>Bernard D. Smith</td>
<td>Floyd G. Hunt</td>
<td>(518) 304-0816</td>
<td><a href="mailto:fnhunt876@gmail.com">fnhunt876@gmail.com</a></td>
<td>29 Sherwood Ave, Rensselaer, NY 12144-3318</td>
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<tr>
<td>226</td>
<td>NY, STATEN ISLAND</td>
<td>1930, 2nd Wed.</td>
<td>Marine Corps League, 46 Ontario Ave., Staten Island, NY</td>
<td>James E. Brown</td>
<td>Edmund M. Squire</td>
<td>(718) 720-7062</td>
<td><a href="mailto:edmundsquire18@gmail.com">edmundsquire18@gmail.com</a></td>
<td>49 Oswego St, Staten Island, NY 10301-4323</td>
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<tr>
<td>087</td>
<td>PA, BEDFORD</td>
<td>1930, 3rd Thurs.</td>
<td>Contact Secretary Gary Simmons</td>
<td>Harry A. Smith</td>
<td>Gary W. Simmons</td>
<td>(814) 224-2022</td>
<td><a href="mailto:gsimsmons1@atlanticbb.net">gsimsmons1@atlanticbb.net</a></td>
<td>2009 Frosty Hollow Rd, Rossing Spg, PA 16673-9318</td>
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<td>258</td>
<td>PA, ERIE</td>
<td>1900, 2nd Tues.</td>
<td>VA Med Center, 2nd Fl, Conf. Room, 135 East 38th St, Erie, PA</td>
<td>Kenneth G. Sawdey</td>
<td>John E. Harriger</td>
<td>(814) 825-9336</td>
<td><a href="mailto:jusnret@roadrunner.com">jusnret@roadrunner.com</a></td>
<td>1225 Belleview Dr, Erie, PA 16504-2713</td>
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<td>106</td>
<td>PA, HARRISBURG</td>
<td>1900, 2nd Mon.</td>
<td>DAV 4219 E Trindle Rd Camp Hill PA</td>
<td>Albert K. Engle</td>
<td>George J. McDowell</td>
<td>(717) 253-0319</td>
<td><a href="mailto:gmcmeadowl@comcast.net">gmcmeadowl@comcast.net</a></td>
<td>3926 Brookridge Dr, Mechanicsburg, PA 17050-2103</td>
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<td>146</td>
<td>PA, JOHNSTOWN</td>
<td>1930, 2nd Tues.</td>
<td>VFW Post 6403, 645 Louis Dr, Warminster, PA</td>
<td>Otto G. Blavier</td>
<td>Joseph M. Millman</td>
<td>(215) 855-3020</td>
<td><a href="mailto:joemillman@aol.com">joemillman@aol.com</a></td>
<td>1541 Moyer Rd, Hatfield, PA 19440-3235</td>
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<tr>
<td>115</td>
<td>PA, LEHIGH VALLEY</td>
<td>0800, 2nd Mon.</td>
<td>Fellowship Zent Comm. Ctr., 3000 Fellowship Dr, Whitehall, PA</td>
<td>William Nixon</td>
<td>Donald G. Bear</td>
<td>(484) 239-6671</td>
<td><a href="mailto:usnbear@me.com">usnbear@me.com</a></td>
<td>315 Peach St, Catasauqua, PA 18032-1843</td>
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<tr>
<td>001</td>
<td>PA, PHILADELPHIA</td>
<td>1300, 1st Mon.</td>
<td>USCG Station Sector Delaware Bay, Philadelphia, PA</td>
<td>Frank T. Dillon</td>
<td>Randy L. Brown</td>
<td>(215) 702-0890</td>
<td><a href="mailto:Handtruckx@aol.com">Handtruckx@aol.com</a></td>
<td>4674 Sunrise Ave, Bensalem, PA 19020-1112</td>
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<tr>
<td>042</td>
<td>RI, QUONSET POINT</td>
<td>1030, 3rd Sat.</td>
<td>Seabee Museum &amp; Memorial Park, 21 Lafayette Way, North Kingstown, RI</td>
<td>Kenneth A. Senker</td>
<td>Philip A. Justin</td>
<td>(401) 741-8342</td>
<td><a href="mailto:pajusnet@me.com">pajusnet@me.com</a></td>
<td>4 Preserved Arnold Ct, Lincoln, RI 02865-2505</td>
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Are your kids on their own? Have you downsized? Made other life changes? The FRA-endorsed Senior Term Life Insurance Plan may be the answer to your latest needs. You can add up to a $25,000 benefit without a physical exam or medical records. Visit www.frainsure.com for more information, or call 1-800-424-1120. There is no obligation to purchase. All benefits are subject to the terms and conditions of the policy. The policy details exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155. Life Form Series includes GBD-1000, GBD-1100 or state equivalent. 86043d
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Getting better after a surgery is a full-time job — and can be expensive. Could you use some added cash to help pay for the home recovery you prefer? The FRA-endorsed Hospital Income and Short Term Recovery Insurance Plan (RecoveryCare) pays in addition to the insurance you already have. You can use the money to pay for therapy, nursing care, companion services, and home health and homemaker services. All members age 65 and older and their spouses are guaranteed acceptance. Pre-existing conditions are covered after a waiting period. Visit www.frainsure.com to enroll online or call 1-800-424-1120 to learn more. All benefits are subject to the terms and conditions of the policy. The policy details exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155. Hospital Indemnity Form Series includes SRP-1151, or state equivalent. 86043b
### SOUTH WEST REGION

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<th>Regional Vice President</th>
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<th>Phone</th>
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<tr>
<td>32</td>
<td>CA, CARSON</td>
<td>1200, 1st Sun.</td>
<td>AmLeg Post 107, 28810 Eider Ave., Walnut, CA 91789-3132</td>
<td>F. A. Reed</td>
<td>Rogelio A. Bacud</td>
<td><a href="http://www.page.com">www.page.com</a></td>
<td>(619) 598-3736</td>
<td><a href="mailto:rogelio@sbcglobal.net">rogelio@sbcglobal.net</a></td>
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<tr>
<td>118</td>
<td>CA, VENTURA</td>
<td>1200, 1st Wed.</td>
<td>AmLeg Post 107, 28810 Eider Ave., Walnut, CA 91789-3132</td>
<td>Michael A. Reed</td>
<td>Romeo G. Bacud</td>
<td><a href="http://www.page.com">www.page.com</a></td>
<td>(559) 732-4440</td>
<td><a href="mailto:romanbacud@yahoo.com">romanbacud@yahoo.com</a></td>
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### WEST COAST REGION

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<td>1300, 2nd Mon.</td>
<td>AmLeg Post 107, 28810 Eider Ave., Walnut, CA 91789-3132</td>
<td>F. A. Reed</td>
<td>Rogelio A. Bacud</td>
<td><a href="http://www.page.com">www.page.com</a></td>
<td>(619) 598-3736</td>
<td><a href="mailto:rogelio@sbcglobal.net">rogelio@sbcglobal.net</a></td>
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<tr>
<td>200</td>
<td>CA, LAGUNA</td>
<td>1330, 10th Thu.</td>
<td>AmLeg Post 107, 28810 Eider Ave., Walnut, CA 91789-3132</td>
<td>Michael A. Reed</td>
<td>Romeo G. Bacud</td>
<td><a href="http://www.page.com">www.page.com</a></td>
<td>(559) 732-4440</td>
<td><a href="mailto:romanbacud@yahoo.com">romanbacud@yahoo.com</a></td>
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</table>
We have recently made updates to our website’s Branch Locator and Regional Listing features. Every December, we print the Branch Listings by Region; see Page 30. The most current list of active branches and their meeting schedules and points of contact are available at www.fra.org and on the mobile app. These resources will always be the most current.

Sixty-seven percent of our 38,729 members are affiliated with one of the 168 branches across the U.S., the Philippines and Japan. Those members not affiliated with a Branch are classified as Members-At-Large. Some are MAL by choice, but others because their local branch turned in its charter. If you are not affiliated with a branch, use these resources to find a branch near you. They can offer unique opportunities and resources at the state and local levels. We recognize that there isn’t always a convenient branch near every Shipmate. If that is the case and you are interested in starting a new branch, please contact me at: christinah@fra.org.

If you are unaffiliated with a branch or want to find one closer to where you currently live, the first place to explore is the “About FRA” menu on our website. If you go down to “Branch Locator” (Figure 1) and click this link, an alphabetical list of all our branches appears. You can filter the results by country and/or state. You can also click the “Find” button (Figure 2). Each branch in the list is a link that provides the contact information for that branch.

The second area I’d like to highlight is the new and dynamic “Region Listing.” To start, under the “About FRA” menu, choose “Region Listing” (Figure 3) and you will be taken to a map of the eight regions along with a description below the map (Figure 4).

If you select a region, you can see the regional officers at the top and below, all the branches within that region. You can find the contact information for both the branch president and secretary. The branch’s meeting place, time and date are listed to the right.

You will also see that the branch secretary in particular is available for one more level of click, so you can retrieve full, detailed contact information. We always encourage new contacts to start with the branch secretaries so there is a single voice and consistent information about the branch being distributed to any new members or visitors.

Of course, the best thing to do is to attend a branch meeting and meet all the Shipmates. We do hope these resources will make it easier for you.

Please let me know if you have any problems with these online resources and don’t hesitate to point out any corrections or omissions. You can email me at christinah@fra.org or call me at 703-683-1400, extension 123.

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.
1. **BRANCH 89, ATLANTA, GA.**
Shipmate and Branch President Ernie Rose (R) presents a donation of non-perishable food items to Shipmate Paul Heffner (L) who manages a food bank for American Legion Post 160, where Branch 89 meets.

2. **BRANCH AND UNIT 4, WASHINGTON, D.C.**
Branch Junior Past President Arthur Caliguiran (in purple shirt) distributes 400 backpacks that were donated by Branch and Unit 4 to students of a public elementary school in Pangansinan, the Philippines.

3. **92ND ANNUAL CONVENTION**
Shipmates tour Graceland and Elvis Presley’s history. The preservation of Graceland contents brought us back to an era many of us were familiar with as teenagers, from the furniture style to the Emerson TVs of the 50s, and of course the music. (L to R) first row: LA FRA PRPEC Ada Littlejohn U182, FRA NE/NEEng Joyce Harris, LA FRA PRPNW Margie Ippert U46, LA FRA NT Linda Telly U287, FRA PNP John Ippert B46, LA FRA PRP NE/NEEng Debbie Barnes U42, LA FRA NVP Bea Parco, Hilda Peters U94, LA FRA PRPSW Deanna Lewandowski U289, LA FRA PNP Linda Merten U201, FRA PNP Larry Boudreaux B275, LA FRA PNP Pat Boudreaux U275. Second row: PRPSW Nadine Fulton U289, FRA PRPSW Mick Fulton and Richard Bonnett B289.

4. **BRANCH 276, OMAHA, NEB.**
Shipmate and Branch President Evan Longenecker presented a 50-year certificate to Shipmate Robert Freed during the branch meeting that was held on Sept. 5.

5. **BRANCH 57, SOUTH JERSEY, N.J.**
The South Jersey Branch held a coin drop to support veteran scholarships. Shipmates that participated were (L to R) T. Gallahger, M. Rauch, M. Filinuk, A. McDonald, R. Hoffman, P. Williamson and C. Martin.
6. BRANCH 307, GULFPORT, MISS.
Branch treasurer Jim Broussard presented a ceremonial (computerized) bugle to Shipmate Patricia Kirchner, president of the FRA’s Old Naval Home Branch. The bugle will be available to all the services represented at the Armed Forces Retirement Home in Gulfport.

7. BRANCH 301, GREENVILLE, N.C.
Branch President Lee Newton (L) presented Shipmate Brian MacMenamin (R) his Fleet Reserve Association 45-year continuous membership pin.

8. BRANCH 15, WALHALLA, S.C.
Three streamers were awarded to Branch 15 for the following: first place for Youth Activities, second place for Americanism/Patriotism and for 100 percent membership at the national level.

9. BRANCH 208, JACKSONVILLE, N.C.
During a Widow’s Medallion Ceremony on Sept. 10, Mrs. Arlene Hemmingway, widow of the late PNT Conrad William “Bill” Hemmingway, HMC USN (Ret.), was presented the Widow’s Medallion by Branch President Raymond Applewhite.

10. BRANCH 34, TALLAHASSEE, FLA.
The presentation of a 50-year continuous membership certificate and pin to Shipmate GMGC Butler. (L to R) Branch President Reed, Hilda Butler, Shipmate GMGC Butler and Branch Secretary Topicz.

11. BRANCH 146, JOHNSVILLE, PA.
Newly elected Branch President Otto Blavier (R) presented Dave Carver (L) with a favorite photo in celebration during the branch meeting. Honors to outgoing President Dave Carver for his 15 years of leadership and service. Thank You, Shipmate!

12. BRANCH 185, OGDEN, UTAH
(L to R) Branch Treasurer/Secretary Jim Towery presented certificates and checks to Amanda Ivey, 9th grade West Coast Region 1st place winner; Kennedy Lewis, 12th grade West Coast Region 1st place winner; and Jasmin Lopez, 11th grade branch winner, along with Branch President Robert Porter and Unit President Ann Schlutter. The winners not pictured are Haley Orth, 7th grade West Coast Region 2nd place winner, and Bryant Durrant, 8th grade West Coast Region 2nd place winner.

Submit a photo for Shipmate News by email as a high-quality attachment in jpeg format to FRAtoday@fra.org. All images should be 3 inches square minimum at 300dpi. Please include a brief description and include the names of those pictured.
### In Memoriam

<table>
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Kelly, Robert J. USN 214 O’Brien, Lawrence E. AFCM, USN 136
Kent, William T. CPL, USMC 112 Ohler, William SCPO, USN 244
Kolasz, John M. CPO, USN MAL Olson, Donald L. LCDR, USN 24
Kramer, Edward G. EMCS, USN 268

Lambert, Richard E. CDR, USN MAL Parker, Norman B. ACCM, USN 264
Leatherman, Maurice B. USN 67 Pearson, Jay MMCS, USN MAL
Levy, Robert MS1, USN MAL Poole, Jerry W. NCCM, USN MAL
Lightner, Warren W. SKC, USN 219

Marlin, George B. CSCM, USN MAL Rae, Donald R. MCPO, USN 46
McBride, William A. MUC, USN 01 Reinoehl, Loy L. RMCM, USN 163
Minchin, Thomas M. PFC, USMC 106 Rittenhouse, Fersness L. LCDR, USN 106
Mozelewski, Richard G. ABCM, USN 60 Ross, David L. AVCM, USN 18

Nagel, Kennard N. AMHC, USN 93 Sattler, Jacob D. GYSGT, USMC 382

Shivers, Leon R. PO1, USN 339
Stephenson, Donald D. YNC, USN 24
Stinebiser, James G. RMC, USN MAL
Thomas, John S. ETCM, USN 60
Troboy, Marion J. YNC, USN 282
Tyle, Stuart J. PNC, USN 302

Wade, Hugh L. CPL, USMC 105
Walker, Lisa-Ann M. USCG 24
Wasylyk, William A. PN1, USN 24
Webb, Robert V. HTC, USN 13
Weber, Allen K. ABF1, USN 216
Wilhite, James W. USMC 105
Worley, Albert B. RMC, USN 290

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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**REUNIONS**

**VT-29**
4/16/2020-4/18/2020
Corpus Christi, Texas
Contact: Rene Ferrell
Phone: 361-765-1591
Email: rferrell@grandecom.net

**USS Caiman (SS-323)**
4/20/2020-4/23/2020
Albuquerque, N.M.
Contact: Doug Smith
Phone: 360-731-5233
Email: dbfrider@comcast.net
Website: www.flamincaiman.org

**USS LaSalle (LPD-3 / AGF-3)**
4/20/2020-4/24/2020
Pensacola, Fla.
Contact: Andy Anderson
Phone: 256-345-5711
Email: ceanders@hiwaay.net

**USS Kenneth D. Bailey (DD/DDR-713)**
4/22/2020-4/25/2020
Houston, Texas
Contact: Ernie Pina
Phone: 401-333-1964
Email: cpopina@cox.net

**EA-6B Prowler Reunion**
4/22/2020-4/26/2020
Pensacola, Fla.
Contact: Dave Cronk
Phone: 818-339-1467
Email: EA6b2020@gmail.com

**USS Conserver (ARS-39)**
4/23/2020-4/26/2020
Fairfield, Calif.
Contact: Dale Hower
Phone: 619-449-4499
Email: dcwoodworking1@yahoo.com
Website: [www.fairfield.stayhi.com](http://www.fairfield.stayhi.com)

**Navy Postal Clerks Association**
4/26/2020-4/30/2020
Portland, Ore.
Contact: Alan Hass
Phone: 717-226-1595
Email: hassommmnol@aol.com

**LOOKING FOR...**

I am looking for: MMCS Dwayne Simmons, USN (Ret.). Simmons was either stationed with or last seen at the Great Lakes Training Center in Illinois during the early to mid-1970’s. Please contact EMC Roland Santos, USN (Ret.) at 253-759-2125 (Washington state), or by email at iampeopleness@comcast.net

A list of reunions is at: [www.fra.org/Reunions](http://www.fra.org/Reunions). All Reunions/LookingFor… must be submitted online, via email to reunions@fra.org or in writing to FRA Reunions/LookingFor…at 125 N. West St. Alexandria, VA 22314. Include your Member ID and a daytime telephone number. For help, contact FRA Member Services at 800-FRA-1924.

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- Eligibility for you and your family to apply for the FRA education scholarships
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- Representation on disability or other VA claims
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**Service:**
- USN
- USMC
- USCG

**Status:**
- Active
- Reserve
- Retired
- Veteran

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**Membership Application**

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- 1 Year / $40.00
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- 2 Years / $75.00 (for renewing or reinstating FRA members)
- 5 Years / $180.00
- Life Member (see table for price)

**Payment Options**

- [ ] Master Card
- [ ] Visa
- [ ] Discover
- [ ] American Express
- [ ] Check-enclosed

**Signature**

**Exp. Date**

**Life Membership Rates**

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

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December 2019
Promoting the Auxiliary's Mission, Accomplishments and Goals

As I undertake the challenge of serving as the Ladies Auxiliary of the Fleet Reserve Association’s national vice president and chair of the Membership and Retention Committee 2019–2020, I wish to thank the members for their confidence and support and for electing me. It is an honor to work for the benefit of the Auxiliary and the Fleet Reserve Association, their members and their families.

I find the declining membership of the Auxiliary to be a daunting task to overcome. My goal is to reach out and unite the FRA and Auxiliary membership in promoting the mission, accomplishments and goals of our organizations. Publishing “Who We Are and What We Do” within the military and civilian communities is of the utmost importance. This information will increase the FRA’s and Auxiliary’s visibility, spark the interest of potential new members and encourage FRA family members to join.

Regional presidents and vice president’s will promote the Auxiliary’s programs and share successful recruiting and retention events in their respective regions. Membership in the Auxiliary is limited to the spouses, parents, grandparents, sisters, brothers, children, stepchildren and grandchildren not less than 16 years of age of members of the Fleet Reserve Association, or of deceased service members who would have been eligible for membership in the FRA. The FRA members are requested to support the Auxiliary by sponsoring family members.

If an individual is unable to attend meetings or special events due to child care, work schedules, etc., they are welcome to join and support the mission of the Auxiliary. Membership dues are used for the Auxiliary’s Welfare, Youth, Veterans, Social and Patriotic projects, and membership drives sponsored by each unit and the operational costs of the organization.

Together, the FRA and the Auxiliary have strength in numbers. The larger the membership, the stronger our voice is when the FRA represents the military community on Capitol Hill.

Unit officers and members are encouraged to stay contact with the membership via cards, electronic communication, newsletters, visits, etc., to retain current membership and welcome new members.

My 2019–2020 membership project is the Super Star Recruiter Award. A beautiful Gold Star Lapel Pin will be awarded to the first 100 FRA or Auxiliary members who recruit or reinstate three or more Auxiliary members.

My goal is to maintain the traditions of the organization, to expand the methods of advertising and promote the incredible work of the membership for military, veteran, disadvantaged and young members of our communities, as well as the ongoing patriotic events that appeal to potential members and promote growth of the Auxiliary.

In Loyalty, Protection and Service,
Jackie Scarbro, NVP LA FRA

Jackie is the LA FRA national vice president.
Risk, and the role it plays in a portfolio, can be one of the most difficult concepts for investors to grasp. To help clear things up, we outline four important risk-related insights every investor should know.

1. Risk has many faces. When people talk about risk, they are usually referring to investment risk: The idea that you could purchase some stock at $50 a share and it could potentially be worth only $25 a year later. This kind of risk is relatively easy to understand, and it’s measurable based on the ups and downs in an investment’s price. The more volatile the price has been, the more risky the investment is considered to be.

Unfortunately, investment risk is only one of the risks investors can face. There are plenty of others that aren’t as easy to understand or measure. These include:

- **Market risk:** This is the risk that the entire market will decline and pull your investment down with it. Remember what happened to stocks during the Great Recession? That’s an example of market risk.

- **Inflation risk:** Inflation is the overall increase in prices in an economy. There’s a risk that an investment’s return won’t be enough to overcome inflation’s impact. For example, if inflation runs 2% a year and your investment returns only 1%, you lose purchasing power. As a result, your investment buys less at the end of the year than at the beginning.

- **Opportunity risk:** Some investors believe you can avoid risk by investing conservatively. Opportunity risk is the possibility of missing out on the chance to earn better returns because you aren’t being more aggressive.

There are many more types of risks, too, including some specific to certain investment categories. For example, bond investors face default risk — the risk that the issuer will fail to make interest payments or repay the bond’s par value at maturity.

2. Risk is usually linked with expected return. This is possibly the most important thing to understand about risk. Risk and return 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’re seeking higher potential returns.

Of course, things don’t always work out that way. A high-risk investment may not get better returns. (In fact, you could lose your entire investment.) But many investors continue to include riskier investments in their portfolios, often for higher return potential.

3. You should determine your risk tolerance. Your risk tolerance is how much risk you can comfortably live with in your portfolio. Determining your risk tolerance can be challenging. There are tools, including questionnaires,* that can help. One indicator that you’ve exceeded your investment risk tolerance: when your investments’ performance keeps you awake at night — especially when there’s market volatility.

It’s OK to have a relatively low risk tolerance. However, focusing on lower-risk strategies may mean you need to adjust your objectives (for example, having $750,000 at retirement instead of $1 million). Or, you may need to lengthen your time horizon, which is how long you have until you tap into your investments. For example, you may decide to work until age 68 instead of 65 so you have more time to invest.

4. Help is available. Because risk is complicated — and only one aspect of investing — look to your financial advisor for help with building your portfolio. Your financial advisor will take the time to get to know you, including your risk tolerance, before recommending an investment plan.

*https://www.wellsfargo.com/investing/retirement/tools/risk-tolerance-quiz/

All investing involves risk, including the possible loss of principal.

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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