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Shipmates descended upon Memphis, Tennessee, for the 92nd FRA Convention and the 87th LA FRA Convention. The new 2019-20 board of directors of the FRA is featured on page 24.

**features**

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Shipmates, Thank You!

It is an honor and a privilege to be your next National Executive Director for the Fleet Reserve Association. The trust that the delegates at the 92nd FRA National Convention in Memphis, Tennessee, bestowed upon me, will not be forgotten.

We are entering a very exciting time in our association’s history. This month marks the 95th anniversary of our chartering in Philadelphia, Pa. On Nov. 11, 2024, we will not only celebrate our centennial but also host the National Veterans Day Celebration at Arlington National Cemetery.

As we “Head Toward 100,” the FRA faces many challenges. Currently, we have an aging membership. We must all work together to rebuild our foundation with the next generation of Shipmates and prepare them to lead us into the next 100 years.

The FRA has again made history at this year’s convention by electing and installing our first woman national president, Shipmate Donna Jansky. While this is a monumental milestone in our history, we must also remember that she, like all of us, is a Shipmate first.

I am looking forward to working with Shipmate NP Jansky and the national board of directors. I also look forward to working with all of the members of the FRA, from the top leadership to the Members-At-Large, as we all have a voice in this association.

With that being said, I offer my first challenge... look to your families, friends and former Shipmates and share your stories with them. We all have a “why” moment for joining and remaining an active member of the FRA. Share those stories with them, and then ask if they, too, want to become part of our legacy.

I will continue to share my thoughts and ideas, and I want you to do the same. If you have suggestions on how to help our numbers grow, please feel free to reach out to me. FRA
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Hello, Shipmates!

A few years back, someone asked me if I would ever consider running for an elected office at the national level of the FRA. At first, I thought that would really be something, and then it struck me, that if I could work on P-3 Orions and get up to my elbows in work, then certainly I could help steer the Fleet Reserve Association to its next port.

I was not out to prove any point or trying to make a statement, I just thought this could be my next challenge and YES, I am up for the task.

**Hitting the Road**

While I was out visiting regions and branches this past year as National Vice President, I really wanted to get feedback. I would always start off my comments with the Shipmates by asking three questions. Of course, that would always lead to more, but to keep things on an even keel, I would ask three questions — not so much to get answers, but to get the members thinking.

My opening said change will continue with the FRA, so we need to know things and get feedback from the membership. I started to ask these questions:

1. What are we doing well?
2. What could we do better?
3. What more could we do?

When I began thinking about these questions, I wanted Shipmates not to focus on the negatives but rather to try to keep the answers about improvements in a positive tone, not tearing down anything that might have worked 20 years ago. I liked to phrase it more like, “It would be even better if we did this.”

These things we try to accomplish should be new opportunities rather than improvements on existing activities. We need to come together and make a plan that is endorsed, supported and carried out by the Shipmates.

**PTSD – A Serious Problem**

The challenges facing our veterans today are both different from and similar to what we faced when returning from our service. Many of today’s service members experience isolation from their support networks and traumatic events that can lead to post-traumatic stress disorder and other mental illnesses. Particularly in war-torn regions, jobs in the sea services often put service men and women in life-threatening or disturbing situations. Today’s veterans face a society that has almost no concept of what they have gone through. Indeed, many Americans have no personal connection to anyone who has served or is serving in the armed forces today.

**Levity is Always Welcome**

When I was wrapping up my speeches while out in the various regions and branches, I wanted to bring in humor. My “fishbowl” analogy was what I liked to close with. Now some of you think it might have been a bit silly, but that was my intent! I went on, saying that we on the board of directors are now living in a fishbowl and that every Shipmate will be watching everything we do – each and every minute of the day. We have to be on our “A-game” all the time, because we are the leaders of the FRA. We are the ambassadors for the FRA.

Please, Shipmates, feel free to contact me with your thoughts, comments or even advice on how to navigate these new and challenging waters. I look forward to hearing from you and preparing for our new goal to “Head Toward 100” years of socially responsible actions that help support our sea services and veterans.

In Loyalty, Protection and Service,
Donna M. Jansky, AMSC USNR (Ret.)

Donna is National President of the Fleet Reserve Association and may be reached by email at: janskyd@comcast.net
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**The Flag**

I am writing to tell you about my poem for our veterans. I am sick and tired of listening to people run down our flag, our veterans of WWII and veterans of all our wars. It is nice to have someone come up to you and say, “Thank you for your service.”

Those are the people who realize their freedom was given to them by veterans. Those are the people who say, “My grandfather served,” or “My uncle served,” or “My brother served,” or “My sister served.” Please print my poem called “The Flag.”

*Thank you, Joseph Aboussleman, AMH1 USN (Ret.)*

**Renaming the FRA**

With all this scuttlebutt about changing the name of the FRA, I concur. In the heyday of the U.S. Navy with battleships, heavy cruisers and ships like that, the designation of the Fleet Reserve Association was appropriate. Today, the U.S. Navy is comprised of a few aircraft carriers, frigates (or equivalent) and submarines. Therefore, I propose the new name for the FRA should be Naval Armed Forces Association, or NAFA. This new identity better encompasses the cadre of seamen, seabees, marines and guardsmen.

This is only one individual’s recommendation, one individual’s concern, from one who cares about the future of the FRA and its existence. Also, it just so happens I was born in 1924, the same year the FRA was formed.

*Alphonse J. Vacca, BMCM USN (Ret.)*

**Widow’s Tax**

I have been reading in my FRAtoday magazine about the Widow’s Tax in my husband’s SBP benefit. I have yet to see if the widows get that tax as back pay or does our monthly benefit go up? I know it is only in the talking stage, but it would be nice to have more details. I am sure all the widows could use an extra boost in our monthly check. My husband served 22 years in the Navy and I was very proud to be by his side and it sure would be nice to honor that service instead of taking away from us with a Widow’s Tax. Please let all of us know if we get that money back or if it goes into our monthly checks.

*Thank you, Virginia Hopstetter*

**FRA Legislative Department reply:** The FRA strongly supports legislation to repeal the SBP/DIC offset for surviving spouses of personnel who die of service-connected causes. The SBP/DIC offset repeal (Widow’s Tax) for the first time is in the House defense authorization bill (HR 2500). A conference committee has been appointed to resolve the differences between the House and Senate bills. The final bill will be voted on by both chambers of Congress, and if approved sent to the president to be signed into law or be vetoed. This issue is a top issue listed on the FRA Action Center. If it passes, you will see a significant increase in your monthly benefit. Depending on your spouse’s length of service and rank, the increase could be up to $900 a month.

**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.
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— J. Fitzgerald, VA

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The 92nd FRA Annual Convention was held in Memphis, Tennessee from Sept. 22 to 29. The keynote speaker was Navy Capt. Alonza J. Ross, commanding officer of Naval Support Activity Mid-South. Ross enlisted in the U.S. Navy in December of 1982. He was commissioned as a Limited Duty Officer Ensign in October, 1994, and he took command of Naval Support Activity Mid-South in February, 2019. Ross spoke about the modern Navy of today and showed the latest Navy recruiting video. He shared the individual stories of four recently enlisted sailors. He said: “The Navy has 380,000 active duty and reservists currently serving, each with their own story. The security of the nation is in great hands; the Navy’s most valuable weapon system is our people.”

Ross spoke about the 77-year history of the Millington, Tennessee naval installation that started with America’s entry into World War II and how the installation started as an air base in 1942. The 1993 Base Realignment and Closure commission closed the air base, which moved much of the aircraft and support to Pensacola’s naval facility. In 1998, additional staff were reassigned to Washington, D.C. Capt. Ross said: “People at Millington miss the air base. Millington still has 2,200 active duty, 950 reservists, and 2,600 civilian employees. More than 650 military families still live on base.”

The national elections were held at the convention for National President (NP), National Vice President (NVP) and for National Executive Director (NED) followed by the installation of the officers and board. The new officers and board are on page 24.

The FRA’s 2020 Legislative Agenda was approved by the delegates during the Convention and can be found on page 14. The next FRA National Convention (93rd FRA/88th LA FRA National Convention) will be held from Sept. 27 to Oct. 4, 2020, at the Sheraton Portland Airport Hotel, located in Portland, Oregon.

Some TRICARE Beneficiaries May Get a Refund

Some TRICARE Prime beneficiaries who participated in Prime before Jan. 1, 2018 could receive a refund this year due to a new TRICARE change, retroactive to 2018. It will allow annual enrollment payment to count toward the $3,000 catastrophic cap, reducing the amount of money retirees might pay out of pocket each year. That means retirees who paid an enrollment fee for TRICARE Prime this year or in 2018, and then exceeded their catastrophic cap, could get a refund.

The change does not impact active duty or TRICARE-for-Life (TFL) beneficiaries, because they do not pay enrollment fees. It also does not impact monthly premiums paid by users of TRICARE Reserve Select, TRICARE Retired Reserve or TRICARE Young Adult. The FRA supports the inclusion of enrollment fees in the maximum out of pocket expenses for retirees and their family members.
National Defense Authorization Act and Spending Bills

Key lawmakers and the White House agreed on top-line numbers for spending bills before Congress went on its summer recess. As FRAtoday goes to press, it appears that there is much legislative work to be done before the October 1 deadline. The House has passed 10 of the 12 appropriations bills, but some do not conform to the budget agreement. The Senate has not passed any, so a short-term continuing resolution (CR) to keep the government open after October 1, is all but certain. The Senate tried to bring a package of appropriations bills, including Defense, to a vote, but it was blocked by Senate democrats. The House is expected to pass a CR that flat-lines spending at FY2019 levels, starting October 1 and ending on November 21. This will give legislators time to complete work on appropriations.

Lawmakers are also trying to reach an agreement on the competing National Defense Authorization acts (H.R.2500 and S.1790) passed by their chambers of origin earlier. In addition, they need to resolve differences in total spending — $733 billion in the House versus $750 billion in the Senate. There are a number of other disagreements between the two bills; among them are three important provisions for FRA members. A conference committee has been appointed to resolve the differences between the two bills. The House bill has several FRA-supported provisions that are not in the Senate bill. Members are urged to ask their Senators to support House provisions in the final bill that 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. Members are urged to use the Action Center on the website to ask their Senators to accept the above referenced provisions in the final NDAA bill. The issues are listed in “Ask Senators to Support House NDAA Provisions” on the Action Center website.

Senators Urge VA to Expand List of Medical Conditions for Agent Orange Exposure

Ranking Member of the Senate Veterans’ Affairs Committee Jon Tester (Mont.) and six Senate colleagues dispatched a letter to Secretary Robert Wilkie, urging the Department of Veterans Affairs (VA) to take action on behalf of thousands of veterans across the country living with chronic health conditions, by expanding the VA’s list of medical conditions associated with exposure to Agent Orange.

“Mr. Secretary, thousands of veterans – many of whom are aging and in urgent need of critical health care and other benefits – have waited far too long for a final decision that should have been made by the VA in 2016,” wrote the Senators. “We therefore urge you to add Parkinsonism, Bladder Cancer, Hypertension and Hyperthyroidism to the list of presumptive health outcomes for service-connected exposure to Agent Orange without further delay.”

The Senators also called into question the department’s delay in adding Parkinsonism to the list of conditions. “It seems arbitrary to make a distinction between Parkinson’s and Parkinsonism as both severely affect the health and quality of life for veterans, they wrote. “We owe it to our veterans to lift the burden of proving their symptoms are the nexus for service-connected herbicide exposure.”

Earlier this year, President Donald Trump signed the Blue Water Navy Vietnam Veterans Act (H.R.299) into law — a long overdue legislative step to ensure that more Vietnam veterans living with the effects of exposure to Agent Orange receive the benefits and care they have earned and urgently need. This law also extends presumption of Agent Orange exposure to more veterans who served in or near the Korean Demilitarized Zone and provides benefits to children of Vietnam veterans who served in Thailand and were born with spina bifida.

**9/11 Attack Remembered**

Across the country, there were ceremonies remembering the tragic loss of life 18 years ago caused by a terrorist attack on Sept. 11, 2001. The coordinated suicide attack was launched by a terrorist organization and included our largest city and our nation’s capital as targets. Since 9/11, America has launched a “global war on terrorism” that is still ongoing today.

President Donald Trump and the first lady participated in a ceremony at the White House and at the Pentagon. A large American flag was draped over the portion of the Pentagon that was hit by the hijacked commercial airliner. The names of those killed were read at a bell ringing ceremony.

Members of Congress attended a remembrance ceremony on Capitol Hill. Vice President Mike Pence participated in a ceremony near Shanksville, Pennsylvania. There was a ceremony at “ground zero” in New York City, where the World Trade Center towers were destroyed. Ceremonies remembered the ordinary citizens who 18 years ago, rose to the challenge and responded with extraordinary acts of courage. Ceremonies also paid tribute to the first responders (fireman, police, EMS) and men and women in uniform who keep us safe, fighting terrorism around the world today.

**VA to Award More than $30 Million in Grants to Support Formerly Homeless Veterans**

The Department of Veterans Affairs awarded $30 million under the new Grant and Per Diem program October 1, to 128 organizations that provide wraparound supportive services for veterans who were previously homeless or at risk of losing their housing.

The GPD case management grants aim to improve housing retention among formerly homeless veterans by providing an array of individualized services that promote housing and stability.

“When veterans transition from homelessness to permanent housing, some may need help readjusting to the routines and responsibilities of managing their household affairs,” said VA Secretary Robert Wilkie. “The case management grants announced today will help ensure that formerly homeless Veterans have the tools to remain in stable housing and successfully reintegrate back into their communities.”

The GPD case management grant program funds community organizations that provide these veterans with resources, referrals and services, such as home visits to monitor their tenant responsibilities. This can include help with managing finances, using public transportation, planning meals and more. The grants were open to applications from organizations in all 50 states, the District of Columbia and Puerto Rico. A list of grantees is available at: [www.va.gov/homeless/gpd.asp](http://www.va.gov/homeless/gpd.asp).

Recipients competed for the case management grants under a Notice of Funding Availability published March 21, 2019. The funding will support case management services from Oct. 1, 2019, to Sept. 30, 2021. This NOFA was the first for this new grant program, which was authorized under Public Law 114-315.

The VA also recently renewed $2.4 million for 11 GPD special needs grants to fund operational costs for community organizations that serve the most vulnerable veterans.

To learn more about the case management and special needs grants available through the Grant and Per Diem program, visit: [www.va.gov/homeless/gpd.asp](http://www.va.gov/homeless/gpd.asp).

**Blue Water Navy Agent Orange Press Conference**

Assistant Director of Veterans Programs Brian Condon participated in a press conference on Capitol Hill. It addressed the devastating effects that delaying Blue Water claims is having on those veterans in need of care. Ranking member of the Senate Veterans Affairs’ Committee, Sen. Jon Tester (Mont.), and chairman of the House Veterans Affairs Committee, Rep. Mark Takano (Calif.), both spoke about the importance of providing care to those who took care of this nation in a time of need. They believe the VA has the resources it needs and it is time the VA started the process that has been denied to these veterans for far too long. The VA is scheduled to start processing Blue Water claims beginning in January 2020, even though the landmark court decision of Procopio v. Wilkie was made months ago.

The FRA signed onto a letter, along with several other veteran service organizations, that was sent to President Trump expressing the urgency that some of these Blue Water veterans need. For some, waiting even a few months is too long.
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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 military construction to build 175 miles of border wall on the Mexican-American 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 and 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.

Approximately 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 childcare centers is a concern of the association.

New ASDHA and DHA Director Sworn In

Thomas McCaffery was recently sworn in as Assistant Secretary of Defense for Health Affairs. The ASDHA is the principal advisor to the secretary of defense on all DOD health policies, programs and activities. In addition to exercising oversight of all DOD health resources, the ASDHA serves as director of the TRICARE Management Activity. McCaffery was the subject of the featured story in the February 2019 issue of FRAtoday.

McCaffery, a former civilian health care executive, has served as the assistant secretary of defense for health affairs since August 2017. The Defense Health Program provides health care to 9.5 million beneficiaries (including service members, retirees and their families) through the TRICARE health benefit both at military medical treatment facilities and through civilian networks.

He will now also oversee a series of reform efforts, including:

- Transfer of the management of hundreds of military hospitals and clinics from the Army, Navy and Air Force to the Defense Health Agency, which assumed responsibility for U.S.-based medical facilities on Oct. 1, and will manage all DOD treatment facilities around the world by October 2021.
- Deployment of a new electronic health record system, MHS GENESIS, which will enable the DOD to have a single record-keeping system for all medical care, from the battlefield to home-station facilities. The Department of Veterans Affairs is deploying a similar health record system. It will eventually provide seamless record-keeping throughout a service member’s time in the military and the VA health care system.
- Better alignment of medical operations to the National Defense Strategy to increase joint force readiness and provide the highest quality of care possible to all Military Health System beneficiaries.

“The mission is unique for me and a great opportunity to be a part of an organization with a true purpose,” said McCaffery. “It is a privilege to work alongside people every day who are committed to the mission.”

In related news, the DHA director, Navy Rear Adm. Raquel Bono, retired after completing a 36-year career. Bono became the DHA director in 2015, just two years into its existence, and only a few months before Congress enacted historic changes to military medicine through the FY2017 National Defense Authorization Act. The legislation accelerated many changes that the Department of Defense had already begun (listed above). Bono is the first female Navy medical officer to achieve the three-star rank. She was replaced by Army Lt. Gen. Ronald Place. Former NED Tom Snee attended her retirement ceremony.

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 the 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.

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

Approximately 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 childcare centers is a concern of the association.
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2020 FRA LEGISLATIVE AGENDA

The FRA 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. The FRA’s 2020 legislative agenda is as follows:

EXPAND HEALTH CARE OPTIONS

Oppose Excessive TRICARE Fee Increases – Ensure the Defense Department sufficiently investigates and implements other options to make TRICARE more cost-efficient as alternatives to shifting costs to TRICARE beneficiaries, and the association opposes any indexing of future TRICARE fee increases beyond Consumer Price Index (CPI) indexed to cost-of-living adjustment (COLA) increases.

Allow Military Retirees to Pay for Health Care with Pretax Dollars – Secure authorization for military retirees to pay health insurance premiums on a pretax basis and allow for a tax deduction for TRICARE supplemental insurance premiums.

PROTECT PERSONNEL PROGRAMS

Active Duty Pay – Secure annual active duty pay increases that are at least equal to the Employment Cost Index to at least keep pace with private sector pay.

Keep 12 Years of Service Bonus – Oppose efforts to eliminate a major provision of the newly created Blended Retirement System that provides a mandatory 12 years of service bonus (minimum 3 months’ pay) if the service member signs up for four more years of service.

Extend and Increase Government Match for TSP – Extend the government match for the Thrift Savings Plan beyond the current 26 years of service to retirement, and increase the maximum government matching contribution.

Ensure Early Retirement Benefits for Involuntarily Separated Personnel – Ensure that early retirement and other benefits are authorized for service members involuntarily separated with less than 20 years of service – including the temporary early retirement authority program to minimize the impact of end strength reductions on career personnel.

Defense Budget – Advocate for a Defense (DOD) budget that is at least five percent of the Gross Domestic Product to ensure adequate funding for both personnel and weapons programs.

Military Resale System – Ensure adequate funding for the Defense Commissary Agency (DeCA) and oppose privatization to preserve the value of the current benefit and access for all patrons, and oppose consolidation or closure of military exchanges.

Oppose TRICARE and VHA Being Made Part of Universal Health Care Coverage Plan – Prevent TRICARE and VA healthcare programs from inclusion in any universal, single payer “Medicare-for-all” law.

Support Adequate Funding for the Defense Health Agency – Ensure adequate funding and staffing for the Defense Health Agency in order to meet readiness needs, fully fund TRICARE, and improve access to and awareness of benefits for all beneficiaries regardless of age, status or location, including reservists participating in TRICARE Reserve Select and TRICARE Retired Reserve, and Individual Ready Reserve personnel.

DOD/VA Health Care Resource Sharing – Ensure adequate funding for Department of Defense and Department of Veterans Affairs health care resource sharing and the interoperability of both departments’ electronic health records in order to deliver seamless, cost-effective, quality services to personnel wounded in combat and other veterans and their families.

Pharmaceutical Drug Benefit – Monitor the pharmacy benefit and ensure that pharmacies maintain a broad uniform formulary. The FRA supports efforts to reduce prescription costs through “federal pricing” and other discount programs, and will encourage increased utilization of home delivery prescriptions to limit co-pays for beneficiaries and reduce costs as alternatives to higher fees, and co-payments.
End Strengths – Track active duty and Reserve end strengths to ensure there are adequate personnel available to meet operational requirements, and work to minimize expanding deployment periods and reduced dwell times.

BAH – Oppose cuts to Basic Allowance for Housing payments, and restore BAH to 100 percent of housing costs. Reform enlisted housing standards by allowing E-7s and above to reside in separate homes, track BAH to ensure it is commensurate with actual housing costs, ensure adequate housing inventory and ensure that housing privatization programs are beneficial to service members and their families.

Support Active Duty Tenant Bill of Rights – Work to ensure service members and their families have safe, quality homes and communities. Increase the accountability of privatized housing companies by putting more oversight authority in the hands of local military leaders.

PCS Reform – Track the PCS process, ensure adequate funding of the Transition and Relocation Assistance programs, and advocate for authorization of increased PCS mileage rates and higher household goods weight limits for senior enlisted personnel. Also advocate for shipment of a second POV for accompanied overseas assignments.

SCRA Enforcement / Predatory Lending Protections – Ensure that the Servicemembers Civil Relief Act is enforced by regulatory agencies, including the Consumer Financial Protection Bureau’s Office of Military Service Member Affairs, and work to ensure that active duty personnel are protected from predatory lenders. Make mandatory arbitration agreements in financial contracts unenforceable.

Coast Guard Parity – Ensure funding parity with the DOD for pay, benefits and housing for Coast Guard personnel plus adequate resources for both within the U.S. Coast Guard budget.
Impact Aid Program – Ensure that the Department of Education has adequate funding to reimburse local school districts for educating military children and that the DOD budget includes sufficient supplemental funds to provide support for highly impacted school districts.

School Choice for Military Families – Allow military families to use public funds to send their children to a private school or pay for other education services.

Reserve Component Readiness – Ensure Congress adequately funds and supports Reserve Component requirements for an operational reserve.

Reservists’ Out-of-Pocket Expenses – Allow full tax-deductibility for non-reimbursable expenses related to military training and weekend drills.

Sea Services Recruiters – Work to ensure that recruiters have unrestricted access to secondary schools, colleges and universities on the same basis as private sector employers.

VETERANS’ ISSUES

Monitor Implementation of the VA MISSION Act Program – Monitor implementation of the VA MISSION Act (formerly VA Choice) and support improvements to ensure veterans have timely access to medical care.

No VA Claim Pending Over 125 days – Ensure Congress passes legislation that requires the VA to be held accountable for achieving the VA secretary’s stated goal of no claim pending more than 125 days and all claims having an accuracy rate of 98 percent or higher.

Improve Department of Veterans’ Affairs Funding – Support initiatives to help ensure adequate funding for the Department of Veterans Affairs (VA), with special attention to VA health care to ensure access and care for all beneficiaries.

Improve Department of Veterans Affairs Suicide Prevention Program – Support improvements to and monitor the implementation of VA and DOD suicide prevention programs to reduce the rate of suicide among veterans (on average 20 a day) and active duty service members.

Support Blue Water Navy Agent Orange Disability Claims – Seek to reverse the VA’s policy that prevents “blue water” military retirees and veterans from claiming disability benefits for diseases associated with exposure to Agent Orange during the Vietnam War.

Oppose Access Fees – Oppose establishing a tiered enrollment fee structure for veterans in Priority Groups 7 and 8 within the VA health care system.

Improve VA Claim Processing – Work to eliminate the backlog of claims at the VA and support reform of the antiquated Veterans Benefits Administration paper claims system.

Education Enhancements – Monitor the Post-9/11 GI Bill program and work to improve other education benefit programs for veterans, and survivors of disabled or deceased veterans. Preserve the military Tuition Assistance program and oppose shifting a significant part of the cost to active duty beneficiaries.

Veterans’ Hiring Incentives – Re-enact employer tax incentives for hiring veterans and disabled veterans under the Vow to Hire Heroes Act.

Strengthen Veterans’ Hiring Preference – Oppose legislation restricting the veterans’ hiring preference currently in law.

Female Veterans’ Health Care – Work to increase access to gender-specific medical and mental health care to meet the unique needs of female service members and transitioning female veterans.

POW/MIA Accountability – Work to ensure that the DOD makes every effort to obtain a complete accounting of all Prisoners of War and Missing in Action service members for past and current conflicts.

SAFEGUARD RETIREE BENEFITS

Protect Military Retired or Retainer Pay – Fight efforts to reduce military retired or retainer pay and ensure equitable cost-of-living adjustments for all military retirees commensurate with their service and sacrifices, and oppose efforts to civilianize the military retirement system. Advocate for rounding up to the next dollar for retired pay and other benefits.
Now you can ease your fear of falling while walking more naturally.

The Perfect Walker II enables you to walk upright and avoid falls.

What did you tell your children the whole time they were growing up? “Stand up straight, don’t slouch!” Well, now that you are one of the countless Americans who use walkers and rollators for safety and mobility, why aren’t you heeding your own advice? Until now, using these products meant shuffling along, hunched over, eyes down, with your weight centered on your hands and wrists. Instead of promoting safety, these products lead to bad posture, an unnatural gait and a risk of additional injury from not seeing where you are going. Now, there’s a better way.

The Perfect Walker II has solved the uncomfortable bent over posture that has plagued users of traditional walkers and rollators. It enables you to walk safely and comfortably in a natural, upright position. It features innovative forearm support cuffs that support your weight with your arms and shoulders, keeping you standing in a natural way. It is height-adjustable for users up to 6 feet tall. No more leaning forward, stretching, slouching or crouching- no worrying about toppling over or losing your balance. Best of all, when you are walking, you are looking forward, not down.

Look forward to going more places more often!

Perfect Walker II folds up for transit or storage with a dual-folding design, making it compact and easy-to-handle, weighing only 18 pounds. It’s extremely simple and convenient to take and use just about anywhere. It features an advanced braking system, a secure locking mechanism and a stable wheel base. The rear “walking space” of the Perfect Walker II is wider than traditional rollators, giving you a greater range of motion and a natural, comfortable walk.

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1-888-717-7541
Please mention promotion code I12068.
Concurrent Receipt — Support legislation authorizing the immediate payment of concurrent receipt of full military retired pay and VA disability compensation for all disabled retirees.

Oppose Delay in Matching TSP Contributions — Oppose the delay of the employer matching contribution for the newly created “portable” Thrift Savings Plan from after 3 years of service, to after 5 years of service.

Reserve Retirement Age — Support the extension of authority for early retirement (90 days active duty, a three month reduction) for all reservists who have served since 9/11.

USFSPA — Encourage the introduction and enactment of legislation to eliminate inequities in the Uniformed Services Former Spouses Protection Act.

Retention of Final Month’s Retired Pay — Support legislation that authorises the retention of the full final month’s retired pay by the surviving spouse (or other designated survivor) for the month in which the member was alive for at least 24 hours.

SBP/DIC Offset — Support legislation to repeal the SBP/DIC offset for surviving spouses of personnel who die of service-connected causes.

Increase SSIA for Spouses — Support increasing the Special Survivor Indemnity Allowance, which should continue to be increased gradually to pay for at least a portion of the SBP/DIC offset.

Paid-up SBP at Age 67 — Work to change the minimum age for paid-up SBP from age 70 to age 67, which would allow those who joined the military at age 17, 18 or 19 and serve 20 years to only be required to pay SBP premiums for 30 years.

Base Closures — Closely monitor the impact of base closures and realignments and support retention of military treatment and other facilities at BRAC sites that are patronized by sizeable retiree and reserve populations.
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Welcome to Memphis

Two hundred and fifty plus Shipmates and unit members descended upon Memphis, Tennessee, this past month to take yet another step closer to the one-hundred-year mark for the Fleet Reserve Association.

Following a rather thorough search, the convention committee selected the Crowne Plaza Memphis East on Thousand Oaks Boulevard to hold its richly historic and symbolic opening ceremonies, meetings and most importantly, voting. The hotel was a convenient distance to the airport and only a few minutes from downtown Memphis and Graceland. In fact, a group of several attendees traveled to Graceland to see the home of “the King of Rock and Roll” Elvis Presley, probably one of the most notable single-name pop icons of the 20th century. The “King” is the best-selling solo artist in the history of recorded music. He succeeded in many genres, including pop, country, blues and gospel. Presley won three Grammys, received the Grammy Lifetime Achievement Award at age 36 and has been inducted into multiple music halls of fame.

Convention Time

Following the assembly call and presentation of honored guests, the presentation of colors was conducted by Command Senior Chief, of Sector Lower Mississippi River Shane Carroll. National Chaplain Valerie Toulette from Branch 24 shared the opening prayer and eased into past NED Thomas J. Snee’s introduction of the keynote speaker, Capt. Alonza J. Ross of the U.S. Navy. Snee always enjoys a chance to bring onto the stage any naval leadership, with pride. You can see by Tom’s posture that no Navy official escapes his respect and gratitude. A summary of Captain Ross’s opening comments have been captured on page 8 as the lead story under “On & Off Capitol Hill.”

The first business session kicked off on Wednesday just following lunch. This is the beginning of the real purpose of the annual convention: to get down to business. Most of the sightseeing and catching up with Shipmates has happened and everyone settles into the business of the year. After several evenings in town followed by the all-too-well-know nightcap in the hospitality room, folks are ready for what is to come. This was an especially busy year since the position of National Executive Director needs to be elected from the general membership to run the FRA as a financially sound and stable organization as we “Head Toward 100.”

Another First for the FRA

This year, National Vice President Donna M. Jansky ran unopposed to become the first female to be elected national president for the Fleet Reserve Association – the highest position within the organization. Jansky served on active duty for eight years and then completed 16 years as a reservist, including a one-year activation for Desert Shield and Desert Storm. She received an honorable discharge in September 1999, at the rank of Aviation
Structural Mechanic Chief Petty Officer.

NP Jansky is a resident of Peabody, Massachusetts, and is a Life Member of the FRA. In 1992, she joined the Fleet Reserve Association and discovered one of her greatest passions — being a member of an organization that helps veterans receive their rightful benefits from Veterans Affairs and other government agencies.

Jansky’s opening remarks were poignant and on target. She started by saying: “This is an extremely special moment for me. In the face of my upcoming duty, I feel humbled but at the same time, I also feel very honored and privileged. I am grateful to you, for giving me this opportunity to work for the better of the FRA and to lead for the next year. I will strive in every way to be worthy of your confidence and to fulfil my duties. We were founded on the human principles of honesty and service to our sea services. Even after 95 years, this should be the continuum of who we are.

“In my work, I will remember my predecessors and the examples they have given. I have closely followed the work of three presidents: George Hyland, Mark Kilgore and Bob Washington. They have all become role models whose work is a joy and an honor to continue. At the same time, their achievements have posed high expectations and goals for my own term, now, as I carry on after Shipmate Bob.”

“Yes, I am the first female to be elected, just as last year, we had our first African-American national president. These are the indicators of the times to be all-inclusive within our sea service members — active duty, reservists, retirees and veterans. These are the convictions of our core values, regardless of position or titles, past or present, we simply must shoulder up to the call for each Shipmate, current and future.”

“So, again, my sincerest thanks, and let’s forge ahead to make the FRA the best association that cares for all our potential members.”

The Next Vice President

Shipmate PRPSW Mick Fulton successfully landed the majority of votes to secure his spot on the leadership board of the association. This was Fulton’s second run at national vice president and he was determined to get out and meet and greet with the Shipmates throughout the regions during their various meetings and conventions. Mick expressed his gratitude for all the support he received from all of the branches and stated he looks forward to working with the new national board of directors. His message to the Shipmates is, “I am humbled and honored to serve as your national vice
president and embrace the work that will be required to meet the many challenges the FRA is facing in the near future. I don’t profess to have all the answers but stand ready to be engaged and to listen to any and all ideas from Shipmates as I travel in the coming year.”

Who Will be Leading the FRA HQ?
Tom Snee held the position of National Executive Director at the FRA for the past six years. I had the privilege of working with and for him during four of those years. Tom’s generosity and true kindness always seeped into the day-to-day at the office. Especially when pushback came from outside and he “endeavored to persevere.” Yes, that is a quote from the movie “The Outlaw Josey Wales” starring Clint Eastwood.

On a side note, Tom’s son, Capt. David T. Snee, who recently took command of the USS VICKSBURG (CG-69), joined us in Memphis.

National Service Director Christopher J. Slawinski captured more than 50 percent of the total votes cast by each branch delegate in a three-way vote — avoiding any run-offs. Chris has been with the headquarters staff for fifteen years and has been very active throughout the years with both the branches and regions. He is a past regional president of the East Coast and has been involved with numerous committees within his branch as well as at the national and regional levels.

His vision for the future of the Fleet Reserve Association is to “plan on working together as one team. We need to get together and focus upon growing membership numbers and increasing revenues for the association,” said Slawinski.

The Resolutions
All the resolutions were published in the September issue of FRAtoday, starting on page 34. The National Committee on Budget and Finance reviewed C&BL Resolutions 1, 2 and 3 and recommended the National Parliamentarian rule Resolution 1 and Resolution 2 not in order as Merchant Marines are not a component of the Department of Defense and further the Naval Academy and Coast Guard Academy are basically four year college institutions whose graduates are required to serve in an officer capacity.

The committee reviewed C&BL Resolution 3 and recommended the NP rule Resolution 3 not in order due to the FRA being founded by signed charter in November and not in October as the resolution states.

The committee also recommended that the Future Planning Committee take the finance officer’s recommendation to move forward and explore the viability of selling the national headquarters building in Alexandria, Virginia, to shore up the association’s reserves and get to a financially sound status for years to come. We all want to “Head Toward 100.”
Men Over 40 Celebrate Breakthrough Pill

By S.A. Nickerson, Health Correspondent

Renowned holistic physician David Brownstein, M.D., knows most men feel embarrassed to talk about their prostate.

However, if you’re a man over 40 or 50, your prostate is probably talking to you — and it’s time to listen.

“With aging, your prostate gland can swell,” warns Dr. Brownstein. “This pressure begins to affect urinary control, forcing you to look for a bathroom wherever you go. You may have difficulty sleeping because of multiple nightly bathroom trips.”

Rogue Testosterone Starts Attacking Around Age 40

Once you hit middle age, your body begins to secrete the enzyme 5-alpha reductase. This causes your normal “manly” testosterone to turn into a rogue testosterone compound called DHT (dihydrotestosterone).

The build-up of DHT is a primary reason why prostate size increases as you age — and is associated with the unpleasant urinary symptoms that result.

What you need, says Dr. Brownstein, is something to block the 5-alpha-reductase enzyme so it can’t do its dirty work and encourage higher levels of this rogue testosterone.

Collateral Damage

Inflammation, the second culprit contributing to prostate concerns, represents collateral damage. As your body’s response to injury, inflammation leads to the release of chemicals that cause fluid to accumulate in and around your prostate.

So you also need a solution that promotes a healthy inflammatory response in your prostate’s tissues.

Based on his two decades of research and treating patients, Dr. Brownstein formulated one of the top-selling prostate support formulas available on the market today. Since 2013, PROSTATE REVIVE® has been helping thousands of men across the country.

A Proprietary Blend of 15 Ingredients

PROSTATE REVIVE is truly a male health breakthrough, with 15 powerful, handpicked nutrients working together in a synergistic formula.

Ingredients such as saw palmetto, plant sterols with beta-sitosterol, pumpkin seed powder, and others help reduce the production of DHT.

Additional ingredients, including boswellia extract, pomegranate fruit extract, and pygeum, help promote proper inflammatory response.

Plus, nutrients such as selenium, zinc, and lycopene are essential for the health and function of your prostate.

The Simple Solution

With daily use, PROSTATE REVIVE makes it simple to support normal prostate health and function. With better control and fewer trips to the bathroom, you may even sleep better.

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You’ll also receive Dr. Brownstein’s detailed special report “A Doctor’s Guide to a Healthy Prostate” as a FREE bonus gift (a $20 value).

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Online: ProstateRevive.com/FRA

Trial offer requires enrollment in SmartShip program. See website for details. These statements have not been evaluated by the Food and Drug Administration. This product is not intended to diagnose, treat, cure, or prevent any disease. Testimonials are from actual customers who have used our products. *Testimonials reflect their experience but may not be representative of all those who will use our product.

PROSTATE REVIVE® Users Speak Out*

Many users write to praise this prostate support formula.

“Had trouble urinating and it took forever. Had to get up 6 times a night. After using PROSTATE REVIVE for 2 weeks everything is good. I feel it is perfect. I have used other brands and not one of them worked like yours.”

Kenneth F., California

“I’m so happy with PROSTATE REVIVE, there aren’t enough words to describe it. Fantastic!”

Manuel L., Tennessee

“PROSTATE REVIVE keeps my bladder under control, so I don’t feel the urgency to urinate anymore. I feel more alert and wake up restful, ready to go ahead with my day.”

Luis C., New York

“I took it for 6 weeks and my PSA level went way down.”

Ramon G., Wisconsin

*Testimonials reflect their experience but may not be representative of all those who will use our product.
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National Parliamentarian
George P. Hyland
Groton Branch 20
Groton, Conn.
The FRA Annual Convention concludes the association's year and is where the committees recognize the branches and individual Shipmates who have demonstrated excellence in community involvement and participation. Congratulations to all branches and Shipmates!

Americanism-Patriotism Committee
Chair: JrPRPEC Paul A. Phelps, Branch 40 (Chesapeake, Va.)

The committee recognizes:
First Place
Group I - Branch 269 (Goose Creek, S.C.)
Group II - Branch 161 (Kansas City, Kan.)
Group III - Branch 293 (Elizabeth City, N.C.)
Group IV - Branch 186 (Hernando, Fla.)
Group V - Branch 222 (Slidell, La.)

Second Place
Group I - N/A
Group II - Branch 22 (Pensacola, Fla.)
Group III - Branch 89 (Atlanta, Ga.)
Group IV - Branch 17 (Cleveland, Ohio)
Group V - Branch 34 (Tallahassee, Fla.)

Third Place
Group I - N/A
Group II - N/A
Group III - Branch 201 (Austin, Texas)
Group IV - N/A
Group V - Branch 85 (San Gabriel Valley, Calif.)

The Walter "Step" Rowell Award for the first place overall report goes to Branch 186 (Hernando, Fla.)

The Leonard "Swede" Nelson Award for Shipmate of the Year goes to Shipmate Tennell C. Wright, Branch 293 (Elizabeth City, N.C.).

The committee determined the theme for the 2019-2020 Americanism Essay Contest is "What my vote will mean to me."

Honorary Membership Committee
Chair: RPNE Abe Zino, Branch 23 (Gasport, N.Y.)

FRA delegates awarded honorary membership to Daniel M. Serik, sponsored by Branch 293 (Elizabeth City, N.C.) and also Jeff Watkins (aka Jeff Wayne), sponsored by Branch 137 (Sierra-Taho, Nev.).

Certificate of Merit: Brian Condon, president of Branch 181 (Arlington, Va.)

FRA delegates awarded the Certificate of Merit to James D. Short.

Hospitals, Welfare and Rehabilitation Committee Chair: PRPRNC Marty J. Posekany Branch 298 (Grand Rapids, Mich.)

The committee recognizes:
First Place
Group I - Branch 269 (Goose Creek, S.C.)
Group II - Branch 161 (Kansas City, Kan.)
Group III - Branch 126 (W. Jacksonville, Fla.)
Group IV - Branch 298 (Grand Rapids, Mich.)
Group V - Branch 98 (Shreveport, La.)

Second Place
Group I - Branch 61 (Chula Vista, Calif.)
Group II - Branch 166 (Virginia Beach, Va.)
Group III - Branch 162 (New Orleans, La.)
Group IV - Branch 186 (Hernando, Fla.)
Group V - Branch 15 (Walhalla, S.C.)

Third Place
Group I - Branch 99 (Virginia Beach, Va.)
Group II - Branch 94 (Corpus Christi, Texas)
Group III - Branch 163 (Phoenix, Ariz.)
Group IV - Branch 104 (Puyallup, Wash.)
Group V - Branch 197 (Modesto, Calif.)

The committee selected PNP George Hyland, Branch 20 (Grotton, Conn.) as National Shipmate of the Year.

Public Relations Committee
Chair: PRPNC Pete Lazzaretti, Branch 18 (Seattle, Wash.)

The committee congratulates:
First Place
Group I - Branch 24 (Annapolis, Md.)
Group II - Branch 94 (Corpus Christi, Texas)
Group III - Branch 163 (Phoenix, Ariz.)
Group IV - Branch 207 (Dale City, Va.)
Group V - Branch 37 (Portsmouth, Va.)

Second Place
Group I - Branch 289 (Grand Rapids, Mich.)
Group II - Branch 22 (Pensacola, Fla.)
Group III - Branch 276 (Omaha, Neb.)
Group IV - Branch 382 (Nampa, Idaho)
Group V - Branch 309 (Newark, Del.)

Third Place
Group I - Branch 99 (Virginia Beach, Va.)
Group II - Branch 161 (Kansas City, Kan.)
Group III - Branch 163 (Phoenix, Ariz.)
Group IV - Branch 186 (Hernando, Fla.)
Group V - Branch 222 (Slidell, La.)

Veterans Service Committee
Chair: NSO Chris Slawinski, Branch 181 (Arlington, Va.)

The committee selects:
First Place
Group I - Branch 269 (Goose Creek, S.C.)
Group II - Branch 181 (Arlington, Va.)
Group III - Branch 163 (Phoenix, Ariz.)
Group IV - Branch 302 (Nampa, Idaho)
Group V - Branch 309 (Newark, Del.)

Second Place
Group I - Branch 99 (Virginia Beach, Va.)
Group II - Branch 22 (Pensacola, Fla.)
Group III - Branch 156 (Brunswick, Maine)
Group IV - Branch 186 (Hernando, Fla.)
Group V - Branch 214 (Schenectady, N.Y.)

Third Place
Group I - N/A
Group II - Branch 161 (Kansas City, Kan.)
Group III - Branch 14 (Milwaukee, Wis.)
Group IV - Branch 298 (Grand Rapids, Mich.)
Group V - Branch 98 (Shreveport, La.)

Shipmate of the Year was awarded to Shipmate Stella Reyes, Branch 163 (Phoenix, Ariz.).
FEATURE

Nauticus is a naval and maritime museum complex anchored by the USS WISCONSIN, the Iowa-class battleship featured in last month’s issue. Nauticus was conceived in the 1980s as a science, education and museum complex in the heart of Norfolk, Virginia’s, developing waterfront. It was incorporated in 1988, with Rear Admiral Jackson Knowles Parker, retired commander of Naval Station Norfolk, as its founding executive director. Nauticus opened in 1994 and celebrates its 25th anniversary this year.

Driving west along the Elizabeth River shore on Waterside Drive, you round a 90-degree curve at Town Point Park, and there it is, an angular, modern three-story building between you and the water. The Virginian-Pilot, Norfolk’s daily newspaper, describes it as “a dynamic, interactive museum that explores the economic, naval and natural power of the sea.” Its purpose is to teach, to entertain and to serve, always on the subjects of history, science and activity in both the local waters and the national interest.

Since it opened, its areas of engagement have continued to expand. The massive WWII battleship, USS WISCONSIN, now owned by the city of Norfolk and operated as a museum ship, is berthed there, and the building’s blue-gray exterior creates a visual connection between the two. The U.S. Navy’s Hampton Roads Naval Museum is housed on the building’s second floor. There are film theatres,
permanent and temporary exhibits, installations in and around the building, a café and a shop.

There is a dedicated crew of docents and staff, and Nauticus maintains a schedule of educational and entertaining events throughout the year. It operates a sailing school to get young people onto the water with an appreciation for safety and the correct protocols for sharing the waterways, as well as the skills to exercise them. The broader complex welcomes cruise ships at the Half Moone Center immediately west of the Nauticus building, which also provides attractive, capacious venues for all sorts of events.

**Hampton Roads Naval Museum**

The second floor of the Nauticus building houses the Hampton Roads Naval Museum, an official museum of the U.S. Navy. Its purpose is the study and presentation of 240 years of the Hampton Roads region’s naval history. It is famous for its treasure trove of artifacts and has an exceptionally fine collection of ships’ models. Among them is the original builder’s model of the carrier *USS AMERICA* (CV-66). Many of the models serve as the centerpieces of displays focusing on particular moments in naval history. Display boxes hold uniforms, weapons, tools of navigation, ships’ clocks and the silver service given by the state of Wisconsin to the ship that bears its name. The walls are rich with maps from 200 years of Navy operations, recruitment and public message posters, photographs, documents and video screens, all of them informed by the museum’s mission to teach. The website includes a generous menu of information services for teachers and researchers.

The museum was recently closed for the installation of “The Ten Thousand Day War at Sea: the U.S. Navy in Vietnam, 1950-1975,” a comprehensive exhibit that opened in early October for a three-year run. The Vietnam exhibit fills half the museum’s gallery space and includes a Vietnamese sampan that was captured by riverine forces in 1968, as well as a massive model of the *USS NEWPORT NEWS* (CA-148). A contingent of sailors from the *USS GETTYSBURG* came to help the museum’s staff by muscling and maneuvering this enormous artifact from the truck into...
the building, and into its place in the gallery.

A September post on the museum’s Facebook page reports that “the exhibit discusses the U.S. Navy’s role in intelligence and special operations, the contributions of surface forces, the role of air power, the unique nature of riverine operations, and the vast capabilities of the U.S. Navy’s logistical and combat support operations.” If you can’t visit the museum in person, its weekly blog is a fine consolation prize, with first-rate writing, fine photography and enough depth to keep the reader entirely engaged.

Science, Technology and Marine Life

On the third floor, Nauticus’ own exhibit space presents a series of installations, many of them interactive, presenting smart, creative introductions to their subjects. The entrance to the gallery area sends you past an exhibit of commercial shipping in the Hampton Roads seaport, into a room housing the bridge from the WWII destroyer USS PREBLE, the fourth of the five ships that have been commissioned with that name since 1813. Its equipment shares the space with an observation deck overlooking the river. The next space holds equipment and fittings from the USS WISCONSIN, as well as a photo gallery of life on board. As is often the case with older machinery, the engineering is much more visible, showing you more of how it works, unlike modern screens and buttons, whose digital operations are entirely invisible.

Perhaps the most astonishing piece of equipment is a 2,400-pound steel box housing the MK 48 MD 1 analog computer, designed to plot the range and position of guns relative to their targets in rolling seas. Its innards consist primarily of 24 neat vertical rows of the ends of an enormous number of small cables individually attached to contacts, each with its own numbered label wrapping around the visible few inches. Their lengths are wrapped into bundles around the perimeter of the box and stuffed into its depths. My guess is that its entire function could probably be executed by an app on a laptop.

Jamestown Exposition

Farther along the gallery is the permanent installation “1907: The Jamestown Exposition and the Launching of the Steel Navy.” The proposed exposition was one of many such large world’s fairs then popular across the country, and Norfolk competed for it, and won. At about the same time, President Theodore Roosevelt said this in his first State of the Union message: “The American people must either build and maintain an adequate Navy or else make up their minds definitely to accept a secondary position in international affairs, not only in political but in commercial matters.” At the dawning of the 20th century, it was clear that the new Navy must be built of steel, and this exhibit examines the development of these ships.

The monumental project of building the exhibition
Hemp Gummies Shown To Relieve Discomfort

Hemp Gummies offer users fast acting relief from joint and muscle discomfort that’s absolutely delicious; now available in the U.S. without a prescription.

For millions battling daily discomfort, this news couldn’t be more exciting. A new relief extract found in hemp is available across the nation and can be purchased without a prescription.

And the best part, it comes to users in the form of a tasty gummy bear. You can say goodbye to pills, needles, and creams!

**Hemp Gummies**, contains pure concentrated doses of hemp extract, which can help relieve joint discomfort along with general muscle aches and soreness.

It also calms, relaxes, and eases tension all over the body.

Exciting new scientific research shows that hemp extract contains special relief molecules called cannabinoids which bind to receptor cites in the brain and body. When taken orally, hemp extract activates these receptors, and soothing comfort begins to take form.

### Available Across the Nation

Recent developments, like the US Farm Bill, allow Hemp Gummies to be sold in the U.S. without a prescription. And since it can’t get you high it’s flying off the shelves.

“Most people have no idea that pure hemp extract, like Hemp Gummies, can be purchased. And that’s because it contains no THC,” explains Dr. Joe Weizensky, who sits on the scientific board at Medici Quest.

“Instead, it’s bursting with special relief compounds called cannabinoids. These cannabinoids target special receptor cites all over the body but are most prominent in the brain.”

“This system of cannabinoids and the receptors that they bind to are called the Endocannabinoid System and science is just now unlocking its amazing medical potential!”

“In fact, the initial research has been so impressive that hemp extract is now patented by the US Government (patent #6,630,507).”

“It’s also being used by athletes in the NFL, MMA among other physically demanding sports as a safe alternative.”

### Clearing Up the Confusion Around Hemp

One of the biggest mistakes people make when talking about hemp extract is mixing it up with marijuana.

Although the two fall under the same plant category, cannabis sativa, they have completely different effects on the body.

Remarkably, hemp extract is available in the U.S. and can’t get you high (ever!). That’s because there is no THC in it, the chemical that makes you feel “buzzed”.

“Although you can’t get high from Hemp Gummies, you can start feeling the effective relief,” explains Weizensky.

“Most people have very low cannabinoid levels, which is why they constantly ache. Hemp Gummies boosts cannabinoid levels extremely fast, helping relieve lingering joint discomfort...muscle tension...and general soreness. It also eases stress and elicits amazing relaxation without feeling impaired. And what most people really love is they’re delicious and so easy to take on the go.

### How it Works

Clinical studies show that cannabinoids and the receptors that they bind to are found all over your body.

However, they are most concentrated in your brain. That’s why it has such a profound impact on how you feel, especially your level of comfort.

These cannabinoids and their receptors work like “lock and key” and bind to each other triggering important biological processes.

### Keeps Your Body Balanced...

The incredible impact cannabinoids have on your health is directly related to the primary goal of your Endocannabinoid System, which is to maintain a balance in the body, a physiological state known as homeostasis.

Research shows that maintaining this balance is a key to vitality and healthy bodily function.

The cannabinoids found in Hemp Gummies, hemp extract, replenish your levels quickly, easing discomfort over the entire body.

Plus, by keeping your body in balance (homeostasis), Hemp Gummies also helps to relieve stress and tension...improve sleep... and even promote relaxation and calmness.

### Not Yet Sold in Stores

Hemp extract that is derived from industrial hemp, like Hemp Gummies, is now available nationwide. However, several major pharmaceutical companies are currently testing hemp extract in clinical settings, which means it may require a prescription in the future. It’s advised to get Hemp Gummies while you can.

### Taking All the Risk Off Consumers

A large percentage of men and women using Hemp Gummies experience truly amazing results. That’s why it’s now being sold with a guarantee that goes way beyond the industry standard.

“We can only make this guarantee because we are 100% certain our customers will be satisfied,” says Wezensky. We want to take full risk off consumers. So in addition to offering substantial discounts for first time customers, we also make them a huge promise that ensures they don’t have to risk a cent.”

Here’s how it works: Take Hemp Gummies exactly as directed and you must be thrilled with the results! Otherwise, simply return the empty bottles within 90 days. Then, the company will refund your money plus give you an extra $10 for having tried the product.

### Where To Find Hemp Gummies

This is the official nationwide release of Hemp Gummies hemp extract. And so, the company is offering a special discount supply to anyone who calls within the next 48 hours.

An Order Hotline has been set up for local readers to call. This gives everyone an equal chance to try Hemp Gummies hemp extract.

Starting at 7:00AM today, the discount offer will be available for 48 hours. All you have to do is call TOLL FREE at 1-800-797-0507. The company will do the rest.

Important: Due to hemp extracts growing popularity and recent media exposure, phone lines are often busy. If you call and do not immediately get through, please be patient and call back.
did not go to plan. Despite additional federal and participating state investments and eventual completion of more of the plan than was managed in time for the opening, it lost several million dollars. It did, however, bring national attention to the Hampton Roads waterways. That attention and the entry of the United States into WWI led to the 1917 commitment to establish the Norfolk naval base. Its development made use of many of the remaining buildings and improvements originally created for the exposition.

On a day just ahead of the first day of school, the children’s area in the center of the third floor was alive with children, bouncing around among games and interactive stations, playing a big electronic game of “Battleship,” and clearly having a wonderful time. Just beyond the play area, there is a high, wide window looking down at the great battleship, with a fine model of the same ship in a display box along the wall beside it. Across the room, an iconic Volkswagen beetle hangs suspended on cables. Why? Because the weights of the car and of the shells fired by WISCONSIN’s 16-inch guns are the same.

The rest of the long gallery is full of smaller displays and kiosks with video presentations, many interactive, describing how to prepare for tsunamis, or playing the sounds of undersea communications among sea creatures, or bringing ecological science to life. But perhaps the most arresting educational tool is a six-foot globe hanging just above eye level, designed to reveal what the earth looks like from outer space. Night falls and lights come on in the progressing darkness, and then the light of day moves around the globe as the planet turns slowly away from the sun and back again. This is the National Oceanic and Atmospheric Administration’s “Science On a Sphere,” animated by computers and projectors, and twice a day, this globe comes alive with animated images of weather and climate conditions projected across the earth. Seeing that is both exciting and humbling.

It is unlikely that you will spend time here without being engaged or even surprised, and hearing yourself or your companions say, “I didn’t know that!” or at least once, “Will you look at that!” When you have had all you can absorb, the Town Point Park next door or a nice restaurant or bar are welcome spots to sit, gaze at this historic river and talk about this rich educational smorgasbord.

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What My Vote Will Mean to Me.

FLEET RESERVE ASSOCIATION
2019-2020
AMERICANISM ESSAY CONTEST

Eligibility: Students, grades 7 through 12
Deadline: December 1, 2019
Requirements: 350 words or less about “What My Vote Will Mean to Me.”
Website: www.fra.org/essay

For Information about the contest, contact:

School Counselor: ________________________________________________________
FRA Essay Chairman: ____________________________________________________
FRA Branch: ___________________________________________________________
Telephone: ____________________________

Grand Prize
$5,000

18 National Awards and Regional / Local Prizes
If you are a disabled veteran, you may qualify for both Veterans Affairs benefits and Social Security Disability Insurance (www.ssa.gov). While both benefits come from government programs, they are overseen by two completely different departments and they have different requirements, so different criteria must be met. You can apply for benefits from both programs at the same time, or you may be approved for benefits from one and then start the application process for the other. The process can be complicated, but the key to a successful claim for either kind of disability benefit involves providing supporting documentation and hard medical evidence.

Receiving VA Disability Benefits
To be approved for VA disability benefits (www.va.gov/disability/eligibility), you must show that you have a disability that is directly related to your military service. The VA will not review medical issues or injuries that aren’t associated with your military service since they cannot be used to help your VA disability claim. You can be approved for VA disability benefits even if you aren’t completely disabled. This means that if you have a 0 percent compensability rating, the VA is acknowledging that you have a military related condition, but it doesn’t warrant compensation. If you have a 10 percent rating, you can receive some compensation for your condition, but of course, a 10 percent rating will not get the same compensation as a 100 percent rating.

To determine if you qualify for VA disability benefits, the VA will review your military medical records. Any outside medical records will not be considered to determine if you are disabled. It is imperative to make sure you seek treatment from a VA health care provider so your records are readily available and any problems that you have because of your service are carefully considered during the claims process.

Of course, your compensability rating can change. You might initially receive a rating of 20 percent, but as your condition worsens, you will want to ask for a review because the more severe your condition, the higher your monthly benefit will be. Anytime you believe your condition has worsened, you should ask for a review from the VA. The ratings for a disabled veteran often change throughout the years.

Receiving Social Security Disability Benefits
The Social Security Administration oversees Social Security Disability Insurance. To qualify for SSDI, you must meet specific medical criteria outlined in the SSA’s Blue Book and you must have a condition that will last at least 12 months or that is expected
to end in your death. You must be completely disabled to qualify for SSDI, unlike VA disability benefits. While you can receive VA benefits for being partially disabled, that isn’t the case with SSDI. However, you could receive VA benefits for partial disability and still qualify for SSDI benefits because any other medical conditions will be considered.

As an example, you might be approved for VA benefits for a 20 percent compensability rating because of a back injury from your service as a paratrooper. However, you could be approved for SSDI because you also have diabetes, high blood pressure, and a heart condition that cause you extreme difficulty. All your medical issues — regardless of their nature and their severity — are considered, and then they are all put together to determine your overall health situation and how they work together to limit you.

Using One Approval To Assist With The Other

When you apply for VA benefits, they will review your medical records and your military service details. They will give you a compensability rating, which will determine if you have a military-related disability and if it qualifies for compensation – which is in the form of monthly disability benefits. If that rating is 100 percent, which means that you are fully disabled as per the VA guidelines, then that can be used to help you with your SSDI claim. Also, if you are a wounded warrior, you should indicate that on your SSDI claim form so your claim will be expedited. Those who have a 100 percent compensability rating from the VA or who are considered wounded warriors should be sure to include those details on their claim form when it is submitted to the SSA’s Disability Determination Services for review. In the past, having a high compensability rating would increase your chances of an approval for SSDI benefits, but new regulations were published in 2017. The most recent regulations indicate that the SSA will no longer accept VA approvals as a reason to approve an SSDI claim, but they will carefully review the VA file and consider the evidence that the VA used to make its decision. The SSA will also use information provided by the VA and the Department of Defense to expedite those veterans with a 100 percent compensability rating or who are wounded warriors.
For the purposes of applying for Social Security disability benefits, if you were injured during active duty on or after Oct. 1, 2001, and mark down wounded warrior, then you’ll qualify for the expedited claim.

The VA will not give special consideration to those seeking VA benefits who are already approved for SSDI benefits. The VA, however, is required to review all records that the SSA reviewed during their review when the claimant was awarded SSDI. There are situations, which could be in the medical records that Disability Determination Services has reviewed, that could be pivotal in the decision-making process for your VA disability claim. You should remember, though, that you might have only a 10 percent compensability rating through the VA and still be fully disabled as per the SSA guidelines when your SSDI claim is reviewed. Always make sure both agencies have access to the full picture, so they can properly assess your claim and determine if you qualify for disability benefits.

Applying For Disability Benefits
The application processes for VA disability benefits and SSDI benefits are very different, but both require you to complete a detailed claim form and to provide supporting documentation. To apply for VA disability benefits, you will want to contact your local Veterans Service Office, then apply by calling 1-800-827-1000, or by completing the Application for Veterans Compensation and/or Pension on the VA Forms website and sending it in by USPS mail. To apply for SSDI, you can apply online or call 1-800-772-1213 to apply over the phone or schedule an appointment at your local SSA office. While the review process is very detailed, you can start your claim at any time.

SSDI benefits are not payable until your sixth month of being disabled as per SSA guidelines. However, to qualify for SSDI, you must meet specific criteria. This includes having earned adequate work credits. Usually, this means having worked the equivalent of full-time for five of the last 10 years. So, if you wait too long after you stop working to pursue your disability claim, you will not be eligible to receive SSDI because your credits will have expired. Your monthly benefits are based on your work history and earnings. Your spouse and dependents are eligible to receive auxiliary benefits based on your approval and your earnings.

If you are a veteran who is disabled and cannot earn a living, you should start the application process for both VA benefits and SSDI right away. It often takes a while to be approved for benefits, so the sooner you get your claim filed, the more quickly you can get your approval and get your benefits started. You can work with a disability lawyer or with an advocate to ensure your claim is in order and to make sure you have all the necessary documentation available for review by the proper representatives.

About the Author
Rachel Gaffney is an Outreach Specialist for the Disability Benefits Center, an independent organization dedicated to helping people of all ages receive the Social Security disability benefits they deserve. She currently lives in Boston, Massachusetts but helps those seeking assistance nationwide.

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

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

Questions?
E-mail us at scholars@fra.org or call 703-683-1400.
Membership & Retention Awards

The Annual Convention Committee on Membership & Retention met during the 92nd Annual Convention in Memphis, Tennessee, where members discussed the 2019-2020 Membership Marketing Plan. They plan to continue overall recruiting and retention programs to stabilize membership including the Calls program.

The committee supports participation in outreach events for both active duty and retired service members and wants to continue with the Branch Membership Development Program. They defined improvements to the Recruiting Awards Program. Some of the other membership growth efforts will include the 100% Branch Award Recognition Program, the Recruiting 32 Members Program and the Incentive Awards Program for Recruit 5 and Retain 10.

The committee will promote the Life Membership Program to increase Life Members to 10,000; provide mailing labels to branches for Members-At-Large, terminated members and prospective members; and continue complimentary memberships for active duty enlisted sea service personnel. Also, they will promote the FRA Student Veteran Program, which was developed to attract the next generation of FRA members.

**Frank J. McPherson Memorial Award**

This award is competitively awarded by the National Convention Membership and Retention Committee to one Shipmate who exemplifies the three cardinal principles of the Fleet Reserve Association, especially in membership endeavors. The Shipmate selected must have expended extensive effort towards the overall growth of the Fleet Reserve Association. The selectee need not necessarily be a top recruiter, but an individual who has maintained a positive public attitude that affects the membership and retention of members of the association. Names of qualified nominees for this award, accompanied by an affidavit supporting the nomination, were submitted by branches to their respective regional chairman of the Membership and Retention Committee by June 30. Regional presidents forwarded their nominees, along with supporting documents, to the chairman of the National Committee on Membership and Retention by September 14. The committee would like to congratulate the following nominees:

**East Coast Region**
Christopher Erickson, Branch 24 (Annapolis, Md.)

**Northeast/New England**
Albert Davenport, Branch 13 (Atlantic City, N.J.)

The recipient of the Frank McPherson Memorial Award is Christopher Erickson.

**Charles E. Lofgren Awards**

The Charles E. Lofgren Awards for excellence in recruiting are to honor the memory of our late national secretary, Charles E. Lofgren.

There are 10 awards, five for individuals and five for the top-performing branches. They are awarded in each of the five membership groups. The individuals receive an award. The branch award is a ship’s bell mounted on a wooden base.

The 2018-2019 awardees were:

**Group I:**
Christopher Erickson, Branch 24 (Annapolis, Md.) = 48 members

**Group II:**
Thomas J. Snee, Branch 181 (Arlington, Va.) = 71 members

**Group III:**
Pete Lazzaretti, Branch 18 (Seattle, Wash.) = 14 members

**Group IV:**
Roberto G. Macaraeg, Branch 247 (Dagupan City, Philippines) = 18 members

**Group V:**
William S. Matthews, Branch 197 (Modesto, Calif.) = 7 members

**Branch Recruiting Awards**

**Group I:**
Branch 24 (Annapolis, Md.)
1.23% gain = 24 members

**Group II:**
Branch 181 (Arlington, Va.)
13.64% gain = 42 members

**Group III:**
Branch 103 (Yokosuka, Japan)
6.57% gain = 13 members

**Group IV:**
Branch 294 (Crossville, Tenn.)
8.47% gain = 5 members

**Group V:**
Branch 197 (Modesto, Calif.)
15.69% gain = 8 members

**Abraham M. Rosenberg Membership Award**

From the branches winning the Charles E. Lofgren Award, one branch is selected for its achievements in outstanding membership promotion. Shipmate Abraham M. Rosenberg served as national president in 1934-35. He was a member of Cleveland Branch 17 and is credited with establishing the association’s financial stability in the late 1930’s. Arlington, Virginia Branch 181 with 13.64% was selected as the Abraham M. Rosenberg Award recipient. Congratulations to the leader and members of Branch 181 for the exemplary manner in which they promoted membership.

**Gold Lapel Pin Award**

Any member who recruits 10 new or reinstated members is eligible to receive the Gold Lapel Pin, a Gold Membership Card and a Letter of Commendation.

The award was presented to:

**Matt E. Edwards**
Branch 46 (Honolulu, Hawaii)

**Patrick Fedorowicz**
Branch 24 (Annapolis, Md.)

**Anthony A. Quintero**
Branch 161 (Kansas City, Kan.)

**Selina Sandoval**
Branch 61 (Chula Vista, Calif.)

FRA
Recruiting 32 Members
This was established in 2005 to provide an incentive to members who worked hard to recruit 32 new or reinstated members. The award offered to members who participated in this recruiting effort is a paid life membership or $100 cash. During the 2018-19 membership year the following members received these awards:

**Thomas J. Snee** Branch 181
**Christopher Erickson** Branch 24

Silver Anchor Squadron Award
Any member who recruits 50 new or reinstated members subsequent to September 13, 1974 shall be presented with a Silver Anchor Squadron Award Pin, Silver Anchor Squadron Certificate and a Letter of Commendation signed by the National President. The recipients for this year’s award were:

**Christopher Erickson** Branch 24 (Annapolis, Md.)
**David A. Field** Branch 162 (New Orleans, La.)

100% Gold Ribbon Award
The 100% Gold Ribbon is awarded to each branch that maintains the same or increases their branch membership by one or more members from 1 April through 31 March of the following year. This total must indicate the branch has maintained or increased total members on board over deaths and suspensions. In addition, those members transferred into the branch from the Membership-at-Large rolls are not included in the retention figures and, in addition, members who merged into a branch from another branch as result of a National Board of Directors action were not included in making this calculation. Only those branches whose membership were the same or increased by one or more through normal recruiting and retention efforts were recognized. For the 2018-2019 membership year, 20 branches qualified for this award out of 191. They were:

**Group I** (513 or more members)
Branch 24 East Coast
Annapolis, Md. = 1.23%

**Group II** (313-512 members)
Branch 181 East Coast
Arlington, Va. = 13.64%

**Group III** (113-312 members)
Branch 103 Northwest
Yokosuka, Japan = 6.57%
Branch 367 Northwest
San Miguel, Philippines = 2.86%

**Group IV** (63-112 members)
Branch 294 South East
Crossville, Tenn. = 8.47%
Branch 307 South Central
Gulfport, Miss. = 1.02%
Branch 302 Southwest
Carson, Calif. = 0.95%

**Group V** (10-62 members)
Branch 197 West Coast
Modesto, Calif. = 15.69%
Branch 364 North Central
Houston Mo. = 11.90%
Branch 74 Northwest
Olongapo City, Philippines = 11.11%
Branch 295 South Central
SanAngelo, Texas = 10.71%
Branch 242 North Central
Davenport, Iowa = 10.53%
Branch 310 Northwest
Silverdale, Wash. = 5.45%
Branch 232 Northeast/New England
Cape May, N.J. = 5.00%
Branch 287 West Coast
Livermore, Calif. = 4.00%
Branch 227 South Central
Springdale, Ark. = 3.85%
Branch 062 Southwest
San Diego, Calif. = 2.17%

Branch 174 Northwest
Sequim, Wash. = 1.75%
Branch 034 South East
Tallahassee, Fla. = 0.00%
Branch 222 South Central
Slidell, La. = 0.00%

Branch Recruiting Incentive Awards Program
The National Committee on Membership & Retention announced the continuation of the Branch Recruiting Incentive Awards Program, which provides a $100 award to one branch from each of the Groups that recruited the highest number of former members. The winners were:

**Group I**
Branch 269 (Goose Creek, S.C.)
Southeast = 9

**Group II**
Branch 29 (Bremerton, Wash.)
Northwest = 3

**Group III**
Branch 117 (Orlando, Fla.)
Southeast = 5

**Group IV**
None = 0

**Group V**
None = 0

Congratulations to each branch for an outstanding effort to bring back previous members of the FRA. The checks for $100 each were distributed to the respective branch delegates or regional presidents at the annual convention. FRA
1. BRANCH 287, LIVERMORE, CALIF.
Polly Stonich (L), WCR auxiliary past president and Unit 287 past president along with Branch President George Mancuso (R) participated in the ribbon cutting ceremony and parade for a road dedicated to veterans. They rode in the 1951 Dodge M-37 Weapons Carrier owned and driven by William S. (Steve) Matthews, WCR/VP Branch 197.

2. BRANCH 229, NEWBURGH, N.Y.
Branch Secretary/Treasurer MN1 Norman M. Sivertsen Jr. presents EN2 Robert M. Ibe with his 10-years service certificate along with his President’s Pin for the Mid-Hudson Branch.

3. BRANCH/UNIT 382, NAMPA, IDAHO
Memorial Day Wreath Laying Ceremony at the VA Cemetery in Boise, Idaho. (L to R) Marianne Heilea, Jim Murrell, Les Meade, PRPNW Roger Christopher, Chuck Crooks, Branch President Dan Hunt, Bill Sutherland, RPNW Bill Hall and PRPNW Hazel Bettencourt.

4. BRANCH 89, ATLANTA, GA.
Life Member and Shipmate William Lienhop (L) receives his pin for 35 years of continuous membership in the FRA, presented by Shipmate Wayne Barron (R).

5. BRANCH 307, GULFPORT, MISS.
RPSC Emmett Smith presented Shipmate Patricia “Patty” Kirchner her 25-year pin. Patty serves at Branch 307 Old Name Home in Gulfport.

6. BRANCH 70, POWAY, CALIF.
PNP Dick Smith and PRPSW Elaine Smith receive a medal and certificate for their service to the FRA and Branch 70 in Poway Valley. (L to R) Alice Smith, PRPSW Elaine Smith, PNP Dick Smith and USMC Master Gunnery Sergeant (Ret.) Lou Irvin.

7. SOUTHEAST REGION
During the regional convention a speaker presented an excellent brief on the K9s for Warriors organization. The delegates voted to make a $1,000 donation to the K9s for Warriors in Ponte Vedra, Florida. (L to R) Stephanie Vogt, Community Relations Manager, and JrPRP J. J. Thomas.
8. BRANCH 208, JACKSONVILLE, N.C.
Fleet Reserve Association Camp Lejeune Branch Shipmate Raymond Applewhite (L), and Shipmate Luis Aleres (R), attended the Secretary of the Navy Retiree Council in Washington, D.C., this past August.

9. BRANCH 23, BUFFALO, N.Y.
AVCM Tom McHugh received his 50-year pin and certificate at his favorite restaurant, Winfield Grill. (L to R) Branch President Wayne Sorrentino, Tom’s son-in-law Bob Lasch, Celia McHugh, Tom McHugh, great-granddaughter Emily Schiffbauer, daughter Karen Lasch, granddaughter Jenni with her husband Josh Zulkosky and Branch Secretary Dave LaGraves. Photo by Abe Zino.

10. BRANCH 293, ELIZABETH CITY, N.C.
Shipmate RPEC S.D. Martin presented Shipmate PRPEC Darrell F. McKinley his The Leonard “Swede” Nelson Award for Shipmate of the Year for 2017-18 on Sept. 4, 2019 during the monthly branch meeting.

11. BRANCH 207, DALE CITY, VA.
An American flag and certificate were presented to Will Nehboss (11th grade essay winner) and Rebecca “Katlyn” Hicks (12th grade winner). The American flags were flown over the nation’s capital in their honor. (L to R) Branch Secretary Bill Ashton, Treasurer John Tyler, Katlyn Hicks, Will Nehboss, PNP Gilmartin and Branch President John Milliken.

12. LA FRA, SHREVEPORT, LA.
The LA FRA dropped off food and toiletries at Woody’s Home for Veterans in Shreveport, Louisiana, and thanked them for their service. Pictured with residents are LA FRA JrPNP Christina Murray, FRA RPSC Emmett Smith and his wife Sandra. Photo by PNP Donald Larson.

13. NAS ATLANTA REUNION
The following have a combined 485 years of continuous membership. (L to R): Leonard Miller (41 years), Joanna Roesser (25), Hilbert Laidlaw (47), George Edmondson (25), Darrell Floyd (31), James Renfro (16), Wayne Barron (37), John McElroy (26), Ernie Rose (27), Gerry Whitt (7), Clifford Holcombe (44), Al Nordin (30), Ed Roesser (33), Sid Hardy (37), Joel Darby (26), Marion Lyles (3), Dennis Dunn (30).
Recruit 3 Program
Any FRA or Auxiliary member who recruits/sponsors three new or reinstated FRA members will be eligible to receive the red/white/blue collectible pin.

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

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

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

Retain 5 Initiative
To strengthen retention, we will randomly draw a total of 20 names of new or rejoined FRA members with one or two years of membership who are eligible for renewal. This drawing will be held quarterly to select five names each in July, October, December and April. Winners’ memberships will be extended for one year, valued at $40.

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

SPECIAL OFFER
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2 Years for $64.00

Name: ___________________________ Rate/Rank: ___________________________
Address: ________________________________________________________________
Street Lot/Space City State Zip Code
Date of Birth: ______________ SS No. (Optional): ___________________________ Phone: ( ) __________________________
Service: __________ Status: __________ Membership Pref.: Branch No.__________ Nearest to home Member-at-large
Previous FRA member: No Yes If yes, previous Member No.: ___________________________
Email Address: ___________________________________________________________
Spouse’s Name: ___________________________
Applicant’s Signature: ___________________________ Date: ___________________________

DUES OPTIONS:
- 1 Year $40.00
- 2 Years $64.00 FIRST TIME MEMBERS
- 2 Years $75.00 (for renewing or reinstating)
- 5 Years $180.00

PAYMENT OPTIONS:
- Master Card
- Visa
- Discover
- American Express
- Check/Money Order Enclosed

Amount: ______________ Credit Card No.: ___________________________
Exp. Date: _______________ Signature: ___________________________

November 2019
In Memoriam

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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.
**Member benefits include:**
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- Use of the Action Center at www.fra.org to share your opinions directly with Congress
- Eligibility for you and your family to apply for the FRA education scholarships
- Access to expert staff to answer your legislative questions
- Representation on disability or other VA claims
- Discounts on products and services
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**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
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THE FRA CONGRATULATES THE FOLLOWING Shipmates who became Life Members during the third quarter of 2019. The listing, which is arranged alphabetically and by the month joined, includes their branch number or Member-At-Large (MAL) designation. Call 1-800-FRA-1924 to learn how you can become a Life Member of the FRA.

**JULY**

Jay K. Abel  MAL
Mark Adams  163
Donald C. Anderson  230
Frank Arruda Jr.  281
Christopher T. Beck  60
Jeffrey A. Berger  115
Susan Bickell  MAL
Joseph J. Cannella  46
Allen C. Clark  MAL
Jerry B. Cofield Jr.  MAL
Charles W. Compton  91
Robert E. Dailey  MAL
Charles E. Colvin  MAL
Kevin Daughtery  105
Carl H. Drake  47
Brock Dulko  24
Michael Dye  24
David Ely  MAL
Bernard W. Fezer  61
Michael Lee Ford  269
Steve T. Hendrickson  24
Mark Adams  163
Gary Bruce Galles  60
Michael J. Gervais  24
Raquel B. Gladieux  24
Michael J. Gervais  24
Gary C. Grempler  24
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William A. Frerich  MAL
Rudy M. Fremen  269
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Dan J. Eytchison  24
Joseph Eiting  238
Wendell P. Easley  MAL
Philip N. Dowland  46
Roberto E. Castro  247
Wayne L. Turek  29
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William H. Smith  172
Clarence Senn Jr.  MAL
William H. Smith  172
Michael M. Segala  MAL
John P. Taylor  175
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Kyle A. Twitchell  04
M. A. Vandestadt  17
Fred C. Willis  47
George M. Wood  MAL
Eric M. Yonamine  46

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Lindsay K. Nelson  269
Jacob Ortegon  289
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Nancy S. Polk  309
John A. Priest  269
Harold C. Pritchett  89
Keith R. Reed  MAL

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The National President’s Project: Operation Homefront

This is a new chapter for the Ladies Auxiliary of the Fleet Reserve Association, and it is truly an honor to be elected as the 2019-20 national president. Becoming a leader of this magnitude was accomplished due to the activities and passion of the members involved in both the FRA and the Auxiliary. Through their mentorship, I learned the importance of their longevity, and that they must continue to serve their families and the veteran community. The foundation of the Auxiliary was built from past members’ efforts, senior members’ values and the traditions that make a difference for the veterans who served to protect this country. The LA FRA has been chartered since 1936 and is comprised of the family of an FRA member or a deceased sea service veteran. For more information, go to: www.LA-FRA.org.

As experienced military families, we all had to make sacrifices and overcome challenges to keep our families stable during the transition process from military to civilian life. What is more difficult, is going through the transition process and leaving military life being wounded, ill or injured and then having to support a family. The National Presidents Project gives us an opportunity to support a national 501(c)(3) nonprofit organization that assists veterans with the transition process. The program is called Operation Homefront and its mission is to build strong, stable and secure military families so they can thrive, not just struggle to get by, in the communities they have worked so hard to protect.

Operation Homefront’s Critical Financial Assistance is one of two programs that help military families address critical financial shortfalls as they adjust to civilian life. Most often, this means providing assistance with mortgage payments, rent, utilities, car repairs, home repairs, overdue bills, critical baby items and groceries. Another program they have is called Transitional Housing (or Villages), which provides (rent-free) two- and three-bedroom apartments to wounded, ill or injured warriors and their families as they transition out of the military. Ninety-two percent of all your contributions will go directly into these two programs. To learn more about all of Operation Homefront’s programs, go online to www.operationhomefront.org.

On this website, you can choose to donate to a specific program by filling out the “Amount” and “Billing Information” then selecting the “Given in Honor or Memory” box. Be sure to check mark “In Honor.” Next, fill in “First Name” with “NP Project” and “Last Name” with “LAFRA 282101.” Be sure to check the “Please send a Notification Letter on my Behalf” box and enter “Pat Suckow, LA FRA NFS, 106 Hyrne Drive, Goose Creek, SC 29445-7331.” Or preferably, you can write a check payable to “LA FRA.” Please write in the memo section of the check “NP Project 2019-2020” and mail your donation to Pat Suckow, LA FRA NFS, at the address above. Your support for this project will be appreciated.

Through the FRA and the Auxiliary, many more veterans may learn about us and join our organizations. Together may we plant many seeds of gratitude and passion to be of service to our families, our local veteran community and our country. With passion we will be successful in touching many more hearts and making a difference in our veteran community. FRA

In Loyalty, Protection and Service,
Beatrice Parco NP LA FRA

Bea is the LA FRA Regional National President.
Help Protect Your Finances in a Natural Disaster

From blazing wildfires and floods to hurricanes and tornadoes, natural disasters make front-page news whenever and wherever they happen. Less headline-worthy are the financial repercussions that follow, which tens of thousands of people are dealing with right now. These types of tragedies are unavoidable — the most you can do is prepare to minimize the time it takes to put the pieces of your life back together.

Creating a plan that addresses your finances and insurance beforehand can make it easier to recover from a devastating event.

1. Stockpile Savings
Maintaining an emergency fund with three to six months’ worth of savings is a key part of any household budget. But it’s also important in an emergency: Funds that you can draw on quickly and easily can be a lifesaver in the wake of a natural disaster. Also consider keeping a few hundred dollars in cash on hand to see you through if your area loses power or banks and ATMs are out of commission.

2. Gather Key Documents
Make sure you have important legal and financial documents with you if you have to evacuate. These may include copies of insurance policies and even bank account numbers. Keep these documents easily accessible, as you would flashlights and spare batteries. That way you’re less likely to leave them behind — even if you have to abandon your house quickly.

3. Protect your Credit
Part of protecting your finances involves protecting your credit. Include the contact information for your creditors — such as your mortgage lender, credit card companies and utilities — in your financial preparedness kit. If you have to evacuate, reach out to your creditors as soon as possible to request a temporary reprieve from payments. Make sure you reach out to your employer as well, to provide as much warning as possible if you won’t be able to work in the aftermath of a disaster.

4. Review Your Insurance
Your insurance policies can help you recover financially from a disaster, provided you have the right coverage. Review your property, flood, life and disability insurance policies once a year when you receive the new documents from your insurer. And don’t focus only on your deductibles and coverage amounts — pay attention to the riders as well.

For instance, does your property insurance cover temporary food and housing costs if you’ve had to evacuate but your home is undamaged? If you miss work for a week because you’ve had to evacuate, will your disability policy cover your lost income? Talk to your agent about covering any gaps in your policies, and make sure you know whom to contact and what documentation you’ll need to file a claim.

5. Use a Checklist
Include your financial preparations in your overall disaster recovery plan. Use a checklist to make sure you are giving yourself the best chance of recovering from a natural disaster. The Federal Emergency Management Agency’s (FEMA) website (https://www.ready.gov/) is a valuable source of information and guidelines to help you plan. Just remember — the more you prepare now, the less you’ll have to do if disaster strikes.

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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