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What’s the secret? Pure class. Our Stauer Walking Sticks are a tip of the top hat to turn-of-the-century tradition. Today these tributes to a gentleman’s power, prestige, and posture are fetching as much as $200,000 at auction. But only Stauer can deliver a modern version of these vintage classics that looks and feels as good as the original for only $59 each!

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You must use the insider offer code to get our special price.

Stauer... Afford the Extraordinary.

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Goal-based Insurance Strategies Can Help Strengthen Your Portfolio

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

(Cover) Nashville Mayor David Briley gives remarks about the city’s Equal Business Opportunity Program, which levels the playing field for women owned businesses, during the 9th Annual Small Business Industry Day March 6, 2019, at Tennessee State University’s Avon Williams Campus in Nashville, Tennessee. USACE photo by Leon Roberts.
Is Higher Education For You?

Continuing your education and pursuing a degree have so many benefits, and you are never too old to get another degree. That piece of paper can never be taken back. It will be your achievement in perpetuity. Some reasons for seeking higher education can be tied to a pay increase, a new profession or simply the enjoyment of learning and become more knowledgeable about your particular interest.

My wife has been an avid student for the past twenty plus years. She is in the nursing field, albeit a highly specialized pediatric trauma environment. Her opportunities continue to expand with each degree she achieves — she has three, along with countless certifications. Her most recent achievement was to receive her masters in nurse education, which she earned from Excelsior College this past December. Excelsior is recognized by Children’s National Medical Center in Washington, D.C., where she works, as an accredited learning institution. Her classes were all online, and she was able to achieve her degree within two years. Excelsior has more than 34,000 students currently enrolled; 34 percent are military service members and 12 percent are veterans. They are also an Affinity Partner with the FRA.

September is the time most people start back to school after the summer break. One of the biggest hurdles to obtaining higher education is the cost. This issue of FRAtoday has several pages dedicated to obtaining funding for school. The FRA Education Foundation distributes nearly $100,000 each year through academic scholarships awarded to deserving students based on financial need, academic standing and demonstrated leadership qualities.

The FRA also offers the Americanism Essay Contest each year at the branch, regional and national levels. Some students win multiple awards, one at each level. It is difficult to put a total value on the Essay Contest since there are myriad events all throughout the country, but it is one of the FRAs most used, talked about and popular programs.

Whether you’re a high school senior or a senior citizen, everyone pursuing higher education, needs funding, and the FRA’s scholarship options may help you reach your educational goals. 

In Loyalty, Protection & Service,
William Stevenson, Editor-in-Chief
Our “Brotherhood of Veterans” Men’s Hoodie honors those brave individuals who have courageously served our country, and in the process forged a forever brotherhood with those who fought by their side. Crafted in a navy blue cotton-blend knit, our hoodie features classic zip-front styling. The front of the hoodie showcases an embroidered American flag patch and the words PROUD VETERAN. Featured on the back is a dramatic appliqué patch with a detail of the Vietnam War Memorial against the words COURAGE, HONOR and COMMITMENT, framed with a rope design border. Surrounding the patch are the embroidered words VETERAN PRIDE AND BROTHERHOOD. The hoodie has two front pockets, rib knit cuffs and hem, and a soft fleece lining. The hood features contrasting light brown thermal lining and metal toggles on the cords. Imported.

**An Exceptional Value with Your Satisfaction Guaranteed**

This jacket is a superb value at $99.95*, payable in 3 convenient installments of $33.32 each and backed by our 30-day guarantee (Add $10 for sizes XXL-XXXL. To reserve yours, send no money now; just return the Priority Reservation. You won’t find this exclusive design in stores. So don’t miss out—order yours today!

*For information on sales tax you may owe to your state, go to bradfordexchange.com/use-tax.

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**Signature**

[ ] Mrs.  [ ] Mr.  [ ] Ms.

Name (Please Print Clearly)

City  State  Zip

Email

E27941
Better Days are Surely to Come

Shipmates, it has been an honor to be your national president this past year. As NP, my plan for the future of the FRA was to bring the presidency back to the Shipmates. I wanted to spend as much time as possible, out with the Shipmates on the front line. My goal was to visit each regional president and discuss how we can increase membership. I also wanted to visit several Fleet Concentration areas to meet with senior enlisted leaders and ask for their help in supporting and recognizing the FRA. I shared that for us to continue advocating for their benefits, we need new members. I believe these were accomplished.

One of the things that I feel strongly about, is changing how we recruit new Shipmates, but more importantly, younger members. I have been talking with several people from the younger generation. I wanted to know how we are missing the boat on attracting young folks and what they are looking for in organizations such as the FRA.

Plugged In
We live in the cyber-age where learning and communication has changed. Young people are engrossed with their hand-held mobile devices. Pictures and Google searches are becoming “the” source of learning. Those of us fortunate enough to have children, grandchildren and great-grandchildren understand this. Many of you use social media and probably have a Facebook page. Many branches, too, have a Facebook page like Headquarters — with nearly 40,000 followers. If you have an online presence, try using it in ways that appeal to the younger generation. Imagery and short, to-the-point messaging are effective. Your branch events can be announced and then followed up with pictures or even a short video. Two other popular social media tools are Twitter and Instagram. Be sure to share your posts with FRA HQ.

According to many experts, the younger generation communicates and is motivated differently than previous generations. The “millennials,” as they are referred to, range in ages from 18 to 36. By working together, the FRA and LA FRA members have a great opportunity to bring this group of prospective members into the FRA.

As the FRA nears its 100th anniversary, there is an opportunity to increase membership. In past years, somebody thought enough to bring each of us into the association.

We Work for You
FRA historians report many legislative hurdles have been overcome to improve the lives of all sea service members and their families. As the work of those who endured the struggles are honored, it is now time for the sea service family to take up the fight for future Shipmates. Work will be needed to improve the new Blended Retirement System and Thrift Savings laws and to overcome the loss in buying power that has resulted from a 10-year sequestration plan that was further complicated by a stagnant economy. Since 2000 military families have lost 30 percent of their purchasing power according to economic experts.

The FRA recognizes those serving in their first enlistment, and those transitioning from service to civilian life. The FRA helped deliver a much-improved military life for us. Members benefit from FRAs legislative, educational, and veterans service work. Whether a one-tour veteran, a reservist, or a retiree, you are all are impacted by the laws enacted by elected officials.

Today, the FRA provides legislative representation to more than 40,000 Coast Guard, 163,000 Marine, and 270,000 Navy enlisted men and women currently serving on active duty. All military service members are beneficiaries of the FRA’s efforts on the Hill and grassroots support work. It is a great opportunity to be a part of the FRA family.

Shipmates, it has been a great year as your president, and I am looking forward, to better days to come. As my term comes to an end, I hope I left an impression on the FRA to move forward. Fair winds and following seas, Shipmates.

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

Our Perfect Sleep Chair® is just the chair to do it all. It’s a chair, true – the finest of lift chairs – but this chair is so much more! It’s designed to provide total comfort and relaxation not found in other chairs. It can’t be beat for comfortable, long-term sitting, TV viewing, relaxed reclining and – yes! – peaceful sleep. Our chair’s recline technology allows you to pause the chair in an infinite number of positions, including the lay flat position and the zero gravity position where your body experiences a minimum of internal and external stresses. You’ll love the other benefits, too: It helps with correct spinal alignment, promotes back pressure relief, and encourages better posture to prevent back and muscle pain.

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Because each Perfect Sleep Chair is a custom-made bedding product, we can only accept returns on chairs that are damaged or defective.

Easy-to-use remote for massage, heat, recline and lift

To you, it’s the perfect lift chair. To me, it’s the best sleep chair I’ve ever had.”
— J. Fitzgerald, VA
**A Bathyscaphe Is a Complete Vehicle**

The item identified as a Bathyscaphe on page 30 of the June issue of FRAtoday is misidentified. It probably is the former “control sphere” of the Alvin. The U.S. Navy’s only bathyscaphe is retired and at the Naval Undersea Museum in Keyport, Washington. A bathyscaphe consists of a control sphere and a hull to hold aviation gasoline which provides flotation. A bathyscaphe is a complete vehicle, not just a control sphere.

I’ve attached a photo of Trieste, DSV–1. Trieste, DSV–1 was preceded by several versions of Trieste/Trieste II. One of the control spheres for Trieste may be in the Washington Navy Yard. That would be the Krupp sphere with which Trieste dove to the deepest spot in the ocean. It was more than 50 years before this achievement was accomplished again.

Respectfully, Merle Vogel ETCM (SS) USN (Ret.)

**The Sea Services Association**

In the June 2019 issue of FRAtoday, Shipmate B.T. Davenport suggested changing the association’s name to from the Fleet Reserve Association to the Sea Services Association to help increase membership. I like the name Fleet Reserve Association, although I would agree that our present name is somewhat outdated considering that we serve more than just the Navy. I also agree that the abbreviation, FRA is rather bland and for most of the public, a mystery. I also like the suggested name of Sea Services Association, but I am afraid that its abbreviation (SSA) would carry the wrong connotation.

Lee Hoffman, USN (Ret.)

Shipmate Davenport seems comfortable referring to the Fleet Reserve Association as FRA in his letter. Has he considered that changing your name to Sea Services Association as he suggests will inevitably cause people to refer to you as SSA? Not to be confused with the Social Security Administration, of course. Did GM change their name when they acquired additional car companies? Remain FRA, thank you very much.

C. F. Nye ETCM (SS) (Ret.)

**Same Hurricane Twice?**

When I read that about “Same Hurricane Twice” in the May issue, I was almost rolling on the floor with laughter. I was at NAS Key West from November of 1964 until October of 1966. I don’t know the exact date but I believe it was in 1964 when Hurricane Betsy came through and I was petty officer in charge of the shuddering detail for the Special Services Department at the NAS. Anyway, a day after the hurricane had passed my lieutenant says, “Dearinger are all the shudders put away?” I told him, “Yes sir, they sure are.” He said, “Put them back on.” I thought, what another hurricane already? No, Betsy had made a U turn and it came back and hit us again. I’ve never heard of another one doing that.

Steven E. Dearinger BTCM (SW) USN, (Ret.)

**Canceling BenFeds Plan**

I enrolled during open season for the new dental and vision plans for 2019. I got into the Tricare Delta Dental Plan back in 2003 and had no problems with filing claims. They would process them quickly and quickly have a check to me. I filed a claim with the vision plan and to be perfectly honest since signing up through BenFed, both plans are terrible. I called BenFed and was told I couldn’t cancel the plans until open season in October. I will be on the phone the first chance I get in October. I live in the Philippine Islands and even with the old dental plan had no problems. I think the canceling plans should be looked into and we should be able to cancel whenever. Thanks.

Thanks, Walter A. Soss MS1, Life Member

Submit letters to FRAtoday, 125 N. West St. Alexandria, VA 22314. or to fratoday@fra.org. Please include “Shipmate Forum” in the subject line. FRA reserves the right to select and edit letters for publication. Letters published in Shipmate Forum reflect the opinions and views of individual FRA members. They do not necessarily reflect the official position of the FRA as a whole. The FRA is not responsible for the accuracy of letter content.
In 2009, the United States Mint made history (but not in the way they wanted) when they released the nation’s first Native American Golden Dollar, featuring Sacagawea on the obverse and one-year-only Native American reverse designs.

Over the course of several years, a corrupt U.S. officer stole and smuggled out an entire hoard’s worth of coins, each taken before a crucial step in the minting process could be completed—the addition of edge lettering.

**Why Steal Unfinished Coins?**

In the coin world, rarity means value. Not only were the stolen coins highly coveted first-year issues but, more importantly, their missing edge lettering made them “error coins,” increasing their scarcity even more. The thief knew this would drive their value up even further.

Just how rare are these coins? Only 1,118 of the 39,000,000 coins struck as part of the 2009 Golden Dollar mintage are error dollars that bear the grade, designation and signature of the coin we’re offering today. That’s less than 0.0029% of the entire 2009 Golden Dollar mintage!

**Officially Authenticated Error Dollars**

Not only are these 2009 Golden Dollar error coins now legal to own, but they’ve also been professionally authenticated as error coins by Professional Coin Grading Service (PCGS) and certified as being in collector-grade Mint State-66 (MS66) condition. In addition, each coin comes sealed in a protective holder bearing the autograph of Edmund C. Moy, the former Director of the U.S. Mint who held the office when the coins were stolen.

**Stolen From the U.S. Mint!**

*The Secret of the U.S. Dollar Valued at $250 Explained*

Due to the uniqueness of the error and the extremely small number of Gold Error Dollars, the PCGS price guide currently lists their value at a whopping $250 each. But thanks to our eagle-eyed buyers, we secured a small number of these coins for savvy customers. Secure your 2009 Golden Error Dollars for just $99 each. Buy two or more and receive FREE Shipping!

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The FRA members are delighted that the Agent Orange Blue Water Navy issue has been resolved favorably and that the budget agreement eliminates sequestration. In addition, the long-sought SBP/DIC offset repeal and a delay to drastic cuts in military medical staff are in the House version of the National Defense Authorization Act (NDAA-H.R. 2500). The FRA is working to keep these and other provisions in the final bill that will be voted on by both chambers and sent to the president to be signed into law or vetoed. The FRA is deeply disappointed that concurrent receipt was again not included in either bill. The association will continue to pursue concurrent receipt and other key pocketbook issues that impact Shipmates.

John Davis
Director Legislative Programs

FRA Advocacy Success and Challenges

The House and Senate have passed their versions of the FY2020 Defense Authorization Act (H.R.2500-S.1790). There are no TRICARE fee increases in either bill and both proposals provide an annual active duty pay increase of 3.1 percent, which at least keeps pace with civilian pay increases.

Now that both chambers of Congress have passed their version of the FY2020 Defense Authorization, a conference committee will be appointed to resolve the differences between the two bills. The House bill has 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 Widows Tax
• Delaying proposed drastic cuts to military medical staff and requiring a study on the potential impact
• Allowing military service members to sue the DOD for instances of medical malpractice unrelated to combat

The conference committee bill will be submitted to the House and Senate for approval. If approved by both chambers, the bill will go to the president to be signed into law or be vetoed. FRA members are urged to use the Action Center online (www.fra.org/FRA/Web/Content/VotervoiceFullInfo.aspx), to ask their senators to accept the above referenced provisions in the final bill.

Support NDAA Provisions

The House and Senate have passed their versions of the FY2020 Defense Authorization Act (H.R.2500-S.1790). There are no TRICARE fee increases in either bill and both proposals provide an annual active duty pay increase of 3.1 percent, which at least keeps pace with civilian pay increases.

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CORRECTION: In the August issue of FRAtoday the NDAA chart on page 14 incorrectly stated: Active Duty Pay Increase pay 3.1% Effective December 31, 2020. It should have said Effective December 30, 2019.
Disability benefits for Blue Water Navy veterans now fall into the presumptive category of service connection for conditions related to Agent Orange exposure, thanks to the FRA-supported, Blue Water Navy Vietnam Veterans Act (H.R.299 - Public Law 116-23). The law that was signed in June, will take effect Jan. 1, 2020. Addressing the issue of a long delay, Department of Veterans Affairs Secretary Robert Wilkie said the postponement is designed to “ensure that we have the proper resources in place to meet the needs of our Blue Water veteran community and minimize the impact on all veterans filing for disability compensation.”

Eliminating the DIC dollar-for-dollar offset to SBP annuities for eligible survivors would correct an inequity that has existed for many years. Each payment serves a different purpose: DIC is a special compensation paid by the Department of Veterans Affairs (VA) to the survivor when a military member’s death is service-connected. SBP annuities are paid by the Department of Defense and reflect the longevity of the service of the military member. They are usually calculated at 55 percent of covered retired pay for retirees who elect to participate. It ensures their family has a guaranteed income after their death. The legislation was added to the House version of the Defense Authorization bill (H.R.2500).

Members are urged to use the FRA Action Center on the website (www.fra.org/FRA/Web/Content/VotervoiceFullInfo.aspx), to contact their U.S. representative to ask them to support this provision in the final NDAA.

FRA Asks VA to Start Processing Agent Orange Blue Water Navy Claims Now!

Disability benefits for Blue Water Navy veterans now fall into the presumptive category of service connection for conditions related to Agent Orange exposure, thanks to the FRA-supported, Blue Water Navy Vietnam Veterans Act (H.R.299 - Public Law 116-23). The law that was signed in June, will take effect Jan. 1, 2020. Addressing the issue of a long delay, Department of Veterans Affairs Secretary Robert Wilkie said the postponement is designed to “ensure that we have the proper resources in place to meet the needs of our Blue Water veteran community and minimize the impact on all veterans filing for disability compensation.”

The FRA has signed onto a letter with other veteran service organization groups urging VA Secretary Robert Wilkie to begin adjudicating Blue Water disability claims immediately. The letter is in reference to the VA secretary’s decision not to start processing these claims until Jan. 1, 2020. The letter states that delaying processing until Jan. 1, 2020, will unnecessarily delay thousands of aging and ill Vietnam veterans and survivors from getting benefits. Many of these men and women have waited decades for recognition that they too were exposed to Agent Orange herbicide and suffered negative health consequences as a result. It is unacceptable to make these veterans wait until January to have their claims processed.

The Procopio v. Wilkie court decision mandated that veterans who served in Vietnam’s coastal waters will be treated the same as those Vietnam veterans who served on land. Subsequently, the House and Senate both approved H.R. 299, the Blue Water Vietnam Veterans Act, which was signed into law on June 25, 2019 (P.L. 116-23). This legislation adds a new section, 1116A, to Title 38, which extends the presumption of Agent Orange exposure to veterans who served in the waters offshore beyond the 12 nautical miles recognized by Procopio v. Wilkie, up to 90 nautical miles from Vietnam’s shoreline in some locations, based on a series of grid coordinates. The law, which takes effect on Jan. 1, 2020, also expands benefits to veterans exposed to Agent Orange while serving along the Korean DMZ and to children born with spina bifida due to a parent’s exposure in Thailand.

Presumptive Agent Orange conditions granted for Blue Water Navy veterans may be retroactive to the date the VA received their original claim. If Blue Water veterans had a previously denied claim they must resubmit their claim and the effective date will be determined on a case-by-case basis. Veterans who served in the seas around Vietnam and were previously denied claims related to Agent Orange exposure can file new claims under the changed rules. VA officials said veterans older than age 85 or with life-threatening illnesses will have priority in claims processing.

If the claimant dies while their claim is pending, a living dependent, such as a spouse or child, may file a request to be substituted as the claimant. If the veteran served on a ship that operated not more than 12 nautical miles from the demarcation line of the waters of Vietnam and Cambodia, as defined in the new law, and the cause of death was from a condition related to exposure to Agent Orange, then the VA may award entitlement to DIC on that basis.

The VA has set up an information website for veterans and family members at: https://www.va.gov/disability/eligibility/hazardous-materials-exposure/agent-orange/.
The FRA-supported VA MISSION Act was signed into law on June 6, 2018. National Executive Director Tom Snee and Director of Legislative Programs John Davis attended the bill signing ceremony at the White House. One year later, the law is being implemented by the Department of Veterans Affairs. Under the new law, the Veterans Health Administration will undergo internal structural changes that give veterans greater access to the health care they earned.

Fully implementing this new law is going to take years. Among other things, the VA has to integrate community care programs, update payment systems and conduct a review of the department’s assets and infrastructure. These major changes to the VA structure are scheduled throughout the next several years with review dates set to monitor the progress and build in accountability.

Another important provision of the new law is the expansion of the VA Caregiver Program, which was expanded to include benefits for all badly disabled veterans. Previously, it only applied to veterans disabled after 9/11/2001. The FRA will continue to monitor the implementation of all these important provisions and to ensure that veterans continue to benefit from this new law.

VA MISSION Act Implementation

The Department of Veterans Affairs (VA) recently announced the publication of two final regulations as part of its new Veterans Community Care Program under the FRA-supported VA MISSION Act. The MISSION Act strengthens the VA's ability to deliver trusted, easy to access, high quality care at VA facilities or community service providers, as well as virtually through telehealth. The law makes several improvements to VA care that took effect on June 6.

"President Trump promised to give veterans greater choice. We are honoring that promise by making sure veterans have access to timely, high-quality care, whether from our VA facilities or our community providers," said VA Secretary Robert Wilkie.

A key component of the MISSION Act is a new urgent care benefit that provides eligible veterans with greater choice and access to timely, high-quality care. With urgent care, veterans have a new option for care for the treatment of minor injuries and illnesses, such as colds, sore throats and minor skin infections. The benefit is offered in addition to the opportunity to receive care from a VA provider, as the VA also offers same-day services.

The VA also published the final regulation for the Veterans Community Care Program governing how eligible veterans receive necessary hospital care, medical services, and extended care services from non-VA entities or providers in the community. This new program replaces the Veterans Choice Program, which expired June 6, 2019.

The VA is implementing improvements to its community care program as required by the VA MISSION Act. Veterans can find detailed information on urgent care eligibility, community care eligibility and information on the VA MISSION Act implementation at: www.missionact.va.gov/.
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Five Years after Phoenix Scandal
The House Veterans Affairs Committee (HVAC) held an oversight hearing that marked the five-year anniversary of a watershed moment for the Department of Veterans Affairs: the 2014 VA wait-time scandal. That year, VA employees in Phoenix revealed that supervisors and senior leaders at the VA had intentionally hidden how long veterans were waiting to receive care. While waiting for appointments, veterans’ conditions had worsened, and some had even died. Months of hearings and investigations followed, and the House Veterans Affairs Committee concluded that egregious appointment scheduling malpractices and lengthy delays in access to care had been experienced by veterans across the nation for years. Then Acting VA Secretary Sloan Gibson, in testimony before the HVAC, acknowledged five years ago that there were:
- Widespread scheduling improprieties
- Inadequate IT resources
- Cultures fear and retaliation

To address this, Congress passed the FRA-supported Veterans Choice Program in August 2014, with the goal of helping veterans access more timely health care by sending them to community providers. The VA Choice program was recently replaced with the VA MISSION Act that was signed into law in June 2018 and took effect in June 2019.

VA witnesses at the recent hearing suggested that it’s too early to assess the impact of the VA MISSION Act since it took effect in June. “I am alarmed that too much of what Acting Secretary Gibson observed 5 years ago still rings true today,” said HVAC Chairman Rep. Mark Takano. “This is unacceptable — we simply cannot put veterans’ lives at risk while they wait for care.”

“VA witnesses claimed that with the MISSION Act, increasing numbers of veterans will be eligible to receive community care. However, concerns have been raised that veterans’ wait times for care from community providers may be as long or longer than those experienced at the VA. Unfortunately, it is still difficult to compare these wait times because the VA has not kept reliable data on veterans’ wait times for care either in the community, or at its own facilities.

Chairman Takano suspects that the VA’s Office of Accountability and Whistleblower Protection is failing to protect whistleblowers. “We rely on whistleblowers to speak truth to power and hold VA accountable,” Takano said. “OAWP must do its job and immediately end the toxic culture of retaliation at VA.”

More STEM Benefits for GI Bill Students
Effective Aug. 1, 2019, Post-9/11 GI Bill students enrolled in STEM programs could have an additional nine months of GI Bill benefits available to them. The STEM Scholarship provision is part of the Forever GI Bill Act of 2017, which made improvements to the Post-9/11 GI Bill of 2008. Among those improvements, is a provision to give extra benefits to students training in the high-demand fields of Science, Technology, Engineering and Math. Obtaining a degree in these areas may require more training than other fields.

This scholarship aims to provide an additional incentive to students who choose the careers our society needs most. It is not automatic and must be applied for. For more information go online to https://benefits.va.gov/gibill/fqib/sem.asp.

Sloan Gibson, acting VA secretary in 2014.
Photo by Henry Hancock.
A Salute to our Guardians of Freedom.

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Budget Deal Eliminates Sequestration
The House and Senate passed a two-year budget deal (H.R.3877) that in effect repeals the Budget Control Act spending caps, known as sequestration. President Trump and congressional leaders reached an agreement on the budget package earlier in July. FRA opposes sequestration because it poses a threat to national security and would have substantially impacted member pay and benefits. These automatic cuts require that 50 percent come from Defense, even though Defense makes up only 16 percent of the total federal budget.

The budget deal adds more than $320 billion in spending over two years and will clear the way for appropriations bills for FY2020 and FY2021. Specifically, the bill provides $738 billion in Defense spending for FY2020. In addition, the agreement suspends the debt ceiling for two years. The suspension will allow the federal government to borrow and spend without having to worry about being limited by the debt ceiling. Congress had been operating under a debt holiday that ended in March 2019, when the Treasury Department began using “extraordinary measures” such as borrowing from retirement accounts to keep the government operating.

CNO Nominee Drops Out
Admiral Bill Moran recently withdrew his nomination to become the next chief of naval operations and has retired from the U.S. Navy. His sudden retirement is in response to an “open investigation” of e-mail exchanges with Chris Servello, a retired former staffer. Servello was involved in an incident at a 2016 Pentagon Christmas party where he dressed up as Santa Claus and allegedly behaved inappropriately toward female staff. Admiral Moran was nominated for CNO and was approved by the Senate without the issue being raised.

Navy Secretary Richard Spencer nominated the three-star former head of the Navy’s Cyber Command, Vice Admiral Michael Gilday, to become the 32nd chief of naval operations. He was unanimously confirmed on Aug. 1, and succeeds Admiral John Richardson.

Secretary of Defense Nominee Approved
Mark Esper was confirmed by the Senate to be President Donald Trump’s new Secretary of Defense, ending the seven-month period that was the longest vacancy of that position in the history of the Department of Defense. Esper won overwhelming bipartisan support in the 90-8 vote. He is a 55-year-old West Point graduate who served as an infantry officer with the 101st Airborne Division and deployed with the Screaming Eagles for the 1990 - 91 Gulf War. His battalion was part of the famous “left hook” that led to the defeat of the Iraqi Army. For his actions, Esper was awarded a Bronze Star, and the Combat Infantryman’s Badge.

More recently, he served as Secretary of the Army and is a former top lobbyist for defense contractor Raytheon. He had been serving as acting Pentagon chief following Secretary of Defense Shanahan’s departure.
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- Gilmore B.

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(Above) NATO Supreme Allied Commander Transformation, French General Denis Mercier (Right) takes in the aroma of Strisselspalt hop pellets as Bold Mariner Brewery owner Michael Stacks (left) and an unidentified French soldier look on. Photo courtesy of the Virginia Craft Beer Magazine & website.
Have you ever thought about joining the more than 13 percent of American veterans who are self-employed? If so, you may have considered how difficult it would be to start your own business. Luckily, the Office of Veterans Business Development is a wealth of information and resources for veterans looking to open their own small business.

Within the U.S. Small Business Administration’s scope of services lies the Office of Veterans Business Development, whose stated mission is “to maximize the availability, applicability and usability of all administration small business programs for Veterans, Service-Disabled Veterans, Reserve Component Members, and their Dependents or Survivors.”

The OVBD is the SBA’s liaison with the veteran business community. It provides policy analysis and reporting and acts as an ombudsman for veteran entrepreneurs. The OVBD has several programs and services in place to help veteran entrepreneurs such as training, counseling, mentorship and oversight of federal procurement programs for veteran-owned and service-disabled veteran-owned small businesses.

Businesses that are owned by veterans or by service-disabled veterans have been a research priority of the SBA since the Veterans Entrepreneurship and Small Business Development Act of 1999 became public law. That law provides technical, financial and procurement assistance to veteran-owned small businesses. A company with as much as $38.5 million in annual sales and 1,500 employees or less can be considered a small business, depending on the industry.

Some Stats About Small Businesses

Among the many SBA resources, there is one that many may consider the most important source of data on veteran-owned businesses — the U.S. Census Bureau’s Survey of Business Owners. The SBO is conducted once every five years, with the most recent edition using data from 2012. The 2017 survey data collection began in June 2018. The first set of data is scheduled to be released in December 2019. Approximately 1.75 million business tax filers received the SBO survey. The report is based on a sample rather than a complete census.

In December 2015 and February 2016, the U.S. Census Bureau released data from its survey, which included 80 datasets with veteran-related information. Some of the key points made in the survey were:

• 2.52 million businesses in the U.S. are majority-
Leading Acid Reflux Pill Becomes an Anti-Aging Phenomenon

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

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

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

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

But soon doctors started reporting some incredible results...

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

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

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

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

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

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

FIX YOUR GUT & FIGHT INFLAMMATION
Since hitting the market, sales for AloeCure have taken off and there are some very good reasons why.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

HOW TO GET ALOECURE
Due to the enormous interest consumers have shown in AloeCure, the company has decided to extend their nationwide savings event for a little while longer. Here’s how it works...

Call the AloeCure number and speak to a live person in the US. Callers will be greeted by a knowledgeable and friendly person approved to offer up to 3 FREE bottles of AloeCure with your order. AloeCure’s Toll-Free number is 1-800-746-2896. Only a limited discounted supply of AloeCure is currently available.

Consumers who miss out on the current product inventory will have to wait until more becomes available and that could take weeks. They will also not be guaranteed any additional savings. The company advises not to wait. Call 1-800-746-2896 today.

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owned by veterans.
• 442,485 veteran-owned businesses have employees.
• 2.08 veteran-owned businesses are for self-employment, with no additional employees.
• 9.1 percent of all U.S. businesses are majority-owned by veterans.
• $1.14 trillion in annual revenues are generated by veteran-owned businesses.
• 5.03 million people are employed by veteran-owned businesses.
• $195 billion in annual payroll is distributed by veteran-owned businesses.

**Are Veterans More Likely to Be Business Owners?**

Have you ever wondered if veterans are more likely to become self-employed, start a company and grow it into a thriving, revenue-generating employer? Many veterans have already shown that their military skills make them great business leaders. Think Nike, FedEx and GoDaddy — all three companies were created by veterans and have grown into huge successes. Actually, most veteran-owned small businesses are home-based businesses with nearly 55 percent having four or less employees.

According to the SBO survey, veterans are 45 percent more likely to be entrepreneurs than non-veterans, and more than 13 percent of veterans reported being self-employed at some point in the past five years. I reached out to three entrepreneurs who each went through the SBA to start their own small business.

Michael Stacks started his own brewery in 2015 called Bold Mariner Brewing Company. Stacks, the brewery’s founder and president, comes from a long line of U.S. Naval service, as well as beer brewers. Stacks chose to continue his family legacy and decided there was no better place than Norfolk, Virginia, to establish the Bold Mariner Brewing Company. Stacks just announced the acquisition of a new building, which will be transformed into the new Bold Mariner Brewing Company that includes all production and more space.

I also spoke with Mark David Kring, a Marine who started a small seasonal business called Veterans Sealcoating LLC located in Albany, New York. Kring started his company in 2014 and it took off at first, but he eventually decided to sell the business after it started to fall short of his expectations. He said the SBA was a wealth of information and advice. He participated in the Boots to Business program and was much better prepared with all kinds of resources, facts and figures.

Kring did feel like the buildup and launching of his company was great, but the SBA program kind of “just stopped” after the startup was launched.
“I think the main reason my business started strong and kind of reached its peak was that it was a seasonal business,” said Kring. “Running a full-time, year-round business is really what I wanted to have.”

The snow removal and seal coating work were rewarding and provided some great business experiences for Kring. He states, “I only hired combat vets and I only used eco-friendly products, that was my edge. The money was great but New York State took too much of it. If we had some serious legitimate breaks in taxes and insurance, I could have kept it going to a million dollar business and eventually (my) long-term plan was to find other vets to follow suit with the same philosophy.”

The third veteran is Colin Archipley, a Marine sergeant who started Archi’s Acres Inc., which is a USDA-certified hydro-organic farming enterprise. The water-wise, highly efficient farming enterprise is headquartered in Escondido, California, and is dedicated to sustainable organic agriculture. Archi’s Acres Inc. is a veteran-run farm that is utilizing technology from as far back as 600 B.C. to conserve 90 percent of the water use and yield up to as much as five times the crop. Archipley and his wife Karen refer to this as a sustainable organic revolution using a hydro-organic growing technique.

During Colin’s third deployment to Iraq, the Archipleys bought some land just southeast of Camp Pendleton to grow some pecan trees and soon found out the value of water conservation with agriculture after receiving their first water bill. That must have been the “aha!” moment.

In addition to their agriculture business Archipley provides programs and advice to other veterans with hands-on hydroponic learning on the farm. He says, “everyone should be able to pursue profit, but should also provide value or do something good in our communities.”

**Veteran Business Outreach Center**
The Small Business Administration’s programs provide access to capital and preparation for small business opportunities. They can also connect veteran small business owners with federal procurement and commercial supply chains. According to the SBA website, “The Veterans Business Outreach Center Program is designed to provide entrepreneurial development services such as business training, counseling and resource partner referrals to transitioning service members, veterans, National Guard and Reserve members and military spouses interested in starting or growing a small business.”

Some of the services offered are pre-business planning workshops, concept assessments, business...
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**Center Locations and Areas of Coverage**
The SBA has 10 regional offices across the country, and within those regions there are 22 partner organizations participating in the Veterans Business Outreach Center Program, creating the VBOC network. You can easily find which VBOC organization is nearest to you, by going to the website. https://www.sba.gov/offices/headquarters/ovbd/resources/1548576

**Boots to Business Program**
The Boots to Business program is educational by design, but tailored to the entrepreneurial veteran. The training program is provided by the SBA and is part of the Department of Defense Transition Assistance Program. The programming provides an overview of the fundamentals of owning a small business. Active duty service members, veterans of all eras and spouses are eligible to participate.

The first part of the Boots to Business (B2B) two-part program is the Introduction to Entrepreneurship course. Participants are educated about the skills, knowledge and resources they most likely need to launch their business. The steps needed for developing business concepts and developing a business plan as well as other valuable information about SBA resources, is available. This two-day, in-person program is facilitated by subject matter experts from the SBA and their extensive network of skilled business advisors.

Once you finish the Introduction to Entrepreneurship course, you can then choose to dive in deeper and go through the B2B Revenue Readiness course, which is delivered online through a partnership with several third party experts. There is no cost for the course if you are a service member, veteran or military spouse. B2B and B2BR program graduates can also take advantage of the many resources and services offered by the SBA and its partner network. Some of those services include Veterans Business Outreach Centers, Service Corps of Retired Executives, Small Business Development Centers and Women’s Business Centers.

**Ready to Take the Next Step?**
The traits and skills our nation’s service members possess make them great entrepreneurs.

If you are a veteran who wants to start your own company, you might consider contacting the SBA’s Office of Veterans Business Development and asking about their Boots to Business program and how you can get your five takeaways: leveraging your military experience, assessing your opportunity, researching your market and knowing your plan, knowing where to get funding and completing your feasibility analysis.
Greetings Shipmates and Auxiliary Members

Memphis, Tennessee has been selected as the site for the 2019 National Convention by the National Committee. The hotel selected is the Crowne Plaza Memphis East at 2625 Thousand Oaks Blvd., Memphis, TN 38118. The dates are from September 22–29, 2019. It is located I-240 and Perkins 8 miles from the Memphis International Airport and 16 minutes from downtown & 13 minutes from Graceland.

There is on-site self-parking which is complimentary. Complimentary airport transportation to and from the hotel and within a five-mile radius of the hotel.

Room Rates are $99.00 (without Breakfast) plus 17.75% tax and the City of Memphis Hotel Tourism Fee of $2.00 per day or $109.00 (which includes a Full and Complete Breakfast). Room rates apply for up to three days prior and three days following the convention dates.

The cut-off date for the block of rooms will be held until Sunday, September 1, 2019. Reservation requests received after 5:00 PM local time at the hotel on the cut-off date will be accepted based on guest room availability at the Group rate.

Telephone Number: Crowne Plaza Worldwide Reservations 844-750-1135.

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This elegant ring features 1 3/5 carats of the coveted London blue topaz in a perfectly-faceted oval cut. If you are looking to mark a milestone or make any occasion special, this ring is all you need.

You could spend nearly a thousand dollars on a sterling silver ring set with a London blue topaz stone. Or, you could treat her to our London Blue Topaz Ring for less than you’d spend on tea at the Savoy. With Stauer in your corner, you can indulge in the most fascinating of all blue gems without getting a case of the blues.

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– N. B., Mattapoisett, MA
In this city of public grandeur, smaller treasures abound.

Washington's Modest Memorials
The nation’s capital is a city of images. Traveling east along Constitution Avenue, one can’t help but be struck by the dignity and power expressed in the imposing government buildings on the left, and by the architectural exuberance of the museums to the right, across the National Mall’s expanse of green. The mall is anchored at one end by the elegant U.S. Capitol Building and at the other by the Lincoln Memorial’s classical temple. In the center, the stone obelisk of the Washington Monument rises 555 feet to honor the father of the country.

These are images familiar to schoolchildren across the country, and the obvious choices for a filmmaker’s immediately recognizable establishing shot. But not all the monuments and memorials scattered throughout the metropolitan area make such grand statements. Among them are these four, which might be of interest to Shipmates in the neighborhood looking to see something a little different.

**United States Marine Corps War Memorial**

On a high ridge just above the northern perimeter of Arlington National Cemetery in Virginia stands the United States Marine Corps War Memorial. Of the four, it is certainly the most immediately recognizable.
Although it is commonly called the “Iwo Jima Memorial,” it is dedicated to all United States Marines who have given their lives in the country’s defense.

The most surprising thing about a first visit to this memorial is how enormous it is. Inspired by a world-famous photograph, Felix de Weldon designed and sculpted 32-foot figures of the six Marines who raised the flag on Mount Suribachi in 1945. Each form was cast separately and the complete memorial was assembled like a three-dimensional puzzle, then installed on a 10-foot-high black Swedish granite base. The names and dates of every major Marine engagement since 1775 are engraved around the base. The memorial was dedicated in 1954 on the 179th anniversary of the founding of the Corps.

In 2018, a three-part rehabilitation project, made possible by a $5.37 million gift to the National Park Foundation from a well-connected Washington financier and philanthropist, was completed. The newly restored statue has been waxed, the engravings regilded, additions to the educational materials made, and new lighting and landscaping installed. The mass and artistry of this sculptural tribute communicate the determination and physical tension in the bodies of these Marines, working as one so far from home. Only four of them would make it off the island alive.

United States Coast Guard Memorial, Arlington National Cemetery

Of all the memorial installations within the Arlington National Cemetery, one of the loveliest is the U.S. Coast Guard Memorial, sited at the southern end. At the top of a hill is a small, stunningly simple three-sided marble pyramid on a rock base, partly surrounded by a grove of trees. Its front face is engraved with the seal of the Coast Guard, and above it is a bronze seabird with wings spread as if in flight. The other two faces of the pyramid remember the officers and crew of the cutters SENECA and TAMPA; both ships were sunk by torpedoes with all aboard lost just five days apart in 1918.

Descending from that quiet hill on a beautiful summer’s day, two visitors heard below them the somber strains of a familiar hymn from a military band and the cracks of a rifle salute. Along the
“With my Zinger Chair, I can go anywhere and everywhere I want!”

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

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

—Dana S., Texas

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roadway, a caisson drawn by the team of white horses and their riders from Fort Myer’s Caisson Platoon and stable rolled by on its way home, its somber duty done. The only thing to do was stand, quiet and still, to watch it pass. It was a fitting end to this day spent thinking about commitment, service and sacrifice.

The United States Navy Memorial at Penn Quarter
The Navy Memorial on Pennsylvania Avenue between the White House and the Capitol Building is subtle and blends so seamlessly into its surroundings that people can bustle past it without noticing. But when you pay attention, you see a cohesive whole around the circular Memorial Plaza between a pair of elegantly curved residential towers. Two flanking pools with fountains square the circle on the Pennsylvania Avenue side, where four towering masts serve as flagpoles. The plaza’s central surface is a simple, two-toned granite map of the world. Low walls faced with bronze bas-reliefs representing moments in the history of naval operations partially enclose the center, where concerts featuring the Navy’s range of terrific musical groups and other events take place on a regular schedule. Off to the side stands the lifesized bronze statue of the Lone Sailor, duffel bag at his side and collar turned up against the wind, gazing across to the western coast of the American continent. He is the avatar of every Navy man and woman, past, present and future.

An unassuming doorway in the eastern residential building is the entrance to the Naval Heritage Center lobby. At the back, an etched glass wall leads down a curving stair to the galleries, a special event space, and a research library. Notable among the gallery’s artifacts are a model of the USS CONSTITUTION, examples of uniforms and an older version of a dive suit. Two special exhibits, “The American Sailor” and “Zumwalt,” are being presented now through the summer of 2020. The center’s theater presents a variety of programs throughout the year and runs two lively wide-screen films. The accommodating staff will sometimes run one off-schedule if visitors ask.

The U.S. Navy Memorial hosted a Wreath Laying Ceremony on Nov. 12, 2018. Depositphotos stock photo.
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The Navy-Merchant Marine Memorial
This graceful image, known locally as “Waves and Gulls,” rises into the sky beside the Potomac River in Lady Bird Johnson Park on Columbia Island. Though the island appears to be part of Virginia, it actually belongs to Washington, D.C. The park recognizes Claudia “Lady Bird” Johnson for her commitment to the beautification of public parks and roadways in and around the District. Particularly in the spring, this first lady’s effectiveness is evident in masses of flowering bulbs and blooming trees here and in landscapes all over the area.

Since 1934, the memorial has honored the sailors of the U.S. Navy and Merchant Marine who died at sea during World War I. Its cresting surf with seven seagulls aloft is a familiar sight from the George Washington Memorial Parkway. Designed in 1922 by Harvey Wiley Corbett and sculpted by Ernesto Begni del Piatta, the cast aluminum image rises 35 feet from a 30-foot-wide green granite base. The intricacy of the wave form is apparent once you get close to it. From its stone terrace, there is a perfect view across the river to the Washington Monument. The inscription reads:

To the strong souls and ready valor of those men of the United States who in the Navy, the Merchant Marine and other paths of Activity upon the waters of the world have given life or still offer it in the performance of heroic deeds this monument is dedicated by a grateful people.

America’s Capital City
Memorials of every size and scope are present among the hundreds around Washington. For an American, arriving in Washington feels different from visiting any other great city in the country because it belongs to all of us, and we all have ownership here. FRA
Delegates at the FRA’s upcoming national convention in Memphis, Tennessee, will be voting on a variety of resolutions, each of which is summarized below. These resolutions have been promulgated at FRA Branches and the full content is available on the FRA website. If you select the “Membership” tab and then select the “Shipmate Resources” page, the 2019 Nominating Resolutions link is located at the top left column under the heading of Shipmate Resources. All Shipmates are encouraged to read the details of each resolution and be prepared to vote on them in September.

### 2019 FRA Candidates & Resolutions

**Nominating Resolutions**

**Candidate for National President:**
North Shore Branch 31 has within its membership a Shipmate, Donna M. Jansky, who has demonstrated all of the required qualifications as well as shown dedication and willingness to serve the FRA by practicing the three cardinal principles. Jansky has been a member in good standing since joining in 1992 and recently became a Life Member. At the branch level, this Shipmate has served in various positions, including secretary, treasurer, vice president, and president, and has served on or as the chairman of all five standing committees that are submitted to the regional level. During her time at the regional level, Jansky has served in various positions in the former New England Region, and the Northeast/New England Region including master-at-arms, secretary, vice president and president. She has served on or as the chairman for the following national committees: Budget and Finance; Hospitals, Welfare and Rehabilitation; Public Relations and Honorary Membership. The Shipmates at North Shore Branch 31 know that Jansky’s dedicated experience and devotion to our association qualifies her to continue to serve her Shipmates in the capacity of National President.

**Candidate for National Vice President:**
Annapolis Branch 24 has within its membership an exceptionally qualified and experienced Shipmate that exemplifies the FRA cardinal principles of Loyalty, Protection and Service. Shipmate Penny Collins served in the U.S. Coast Guard Reserve for 34 years, obtained the enlisted rate of Yeoman Chief Petty Officer and retired with an honorable discharge in 2007. She has been a continuous member of Branch 24 since 2007 and a Life Member for more than 10 years, served as President in 2012-2013, member of Board of Directors from 2010 to 2015, and Chairman of the Membership, Public Relations, Legislative and Las Vegas Night Committees, and she currently serves as the secretary/treasurer since 2018. She represents Branch 24 on the Maryland Military Coalition to support state legislative efforts for veterans and chaired the FRA Central Liaison Committee for branches in the D.C., Maryland and Virginia metro area. Collins also served as East Coast Region President in 2015-2016, FRA Director of Membership Development and was Chair, National Committee on Membership and Retention for 10 years. Penny has testified on Capitol Hill regarding female veterans’ issues, and attended the Coast Guard Enlisted Person of the Quarter and Year to present awards. During the recent government shutdown, she handed out baby products to Coast Guard families in need.

**Candidate for National Vice President:**
Imperial Beach Branch 289 has within its membership a Shipmate, PRPSW Michael “Mick” Fulton, who is qualified and who has consistently dedicated
himself as a member of the FRA for 40 years at various branches, continuously at Branch 289 for the past 27 years.

During his tenure at Branch 289, he has served multiple terms as a member of the Board of Directors, Secretary, First Vice President and three terms as president. In addition, he has served as a member and chaired numerous committees at both the branch level and regional level and he served as the convention committee chairman for the 55th and 56th Southwest Regional conventions in 2011 and 2012. He also served as treasurer for the 2018 National Convention Committee and has volunteered to serve in that capacity for the 2019 National Convention.

Fulton served the FRA Southwest Region as Regional Vice President 2012, Regional President 2012-2013 and 2013-2014; Regional Parliamentarian 2014-2016 and 2018, was a member of the National Committee on Budget and Finance 2014 to 2017 and stepped in to serve on the committee at the 2018 National Convention to fill a vacancy.

Fulton served faithfully in the United States Navy for 30 years, retiring in 2006 as Command Master Chief of Naval Base Coronado, California.

The Shipmates of FRA Branch 289 know that this dedicated Shipmate’s extensive experience and devotion to the association, his fellow members and their families eminently qualifies him to serve in the office of National Vice President of the FRA.

Candidate for National Executive Director: High Sierra Branch 274, has within its membership a Shipmate, Virgil P. Courneya, who possesses attributes of leadership, integrity, and perseverance necessary for this important office and meets the prerequisites of Loyalty, Protection, and Service while providing the highest standards to the office and to the shipmates of the FRA.

Courneya has served at the branch level with positions on the board of directors, as treasurer, as vice president, president, and collateral duties as a committee member, chairman or advisor. He served nationally as Chairman, Americanism-Patriotism Committee, (two terms); and as a member or advisor of four other national committees. For years, Courneya served as a director representing the West Coast Region of the Past Regional Presidents’ Club; serving on the VOV’s Reno, Education Foundation, currently serving as the Budget Chairman and served as the National Vice President for two terms, National President for two terms, Jr. Past National President for two terms and is willing to relocate to the Washington, D.C. metro area.

Candidate for National Executive Director: Virginia Beach Branch 166 nominates Shipmate John R. Davis, who has 35 years of association experience and is in his 14th year serving as Director of Legislative Programs lobbying Capitol Hill, promoting the FRA’s agenda, supervising a staff of four lobbyists serving as co-chair of the Military Coalition Retiree Policy Committee.

Davis also has familiarity with FRA Headquarters operations and staff.

Davis was elected co-chairman of the Military Coalition by his peers in November 2013. He writes Congressional testimony and testifies on Capitol Hill, gained recognition on the Hill regarding enlisted personnel issues while creating a strong working relationship with Navy and Marine Corps Legislative Fellows program.

He writes the FRA’s weekly newsletter, monthly FRAtoday column, established an FRA booth at the Rolling Thunder event, dramatically enhanced Association’s Internet advocacy program, and organized Hill visits for the association’s board from 2006 to 2018.

Davis enlisted in the Marine Corps Reserves in 1981, was honorably discharged and was appointed Second
Lieutenant in the Illinois National Guard supervising a platoon in an administration company in Chicago. He managed a state chapter of a small business association for nine years, managing the budget and supervising three staff and 20 salesmen who sold memberships. Davis also supervised a marketing program, which was the only source of revenue for the association.

Davis has been a continuous member since February 2006 and served as Branch President for two terms 2009-2011 and as Branch Vice President for one-term 2008-2009. He earned a Bachelor of Science in Political Science from Illinois State University and a Master of Arts in Public Policy from Regent University. He has lobbied Capitol Hill since 1993.

Christopher J. Slawinski

Candidate for National Executive Director: Navy Department Branch 181 nominated Shipmate Christopher Slawinski who enlisted in the U.S. Navy in 1978, serving four years active duty retiring from the Reserve in 1998. He deployed during operations Desert Shield/Storm; awarded National Defense Medal; Navy Good Conduct Medal; Navy Achievement Medal; Naval Reserve Meritorious Service (4 awards); Armed Forces Reserve; and numerous other awards.

Slawinski holds a Bachelor of Arts in Communications from The University of Toledo and during his nearly twenty-year broadcast career in Ohio was awarded two Regional Emmy Awards.

He is a Life Member and served in numerous Branch and Regional Offices including RVP and RP; Branch President; Secretary/Treasurer; and Parliamentarian. Also, Chaired the National Capital Region Central Liaison Committee; East Coast Region’s Americanism-Patriotism Committee; National FRA Building Committee; Veteran Service Committee; and

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Convention Steering Committee.
Slawinski was hired at the FRA National Headquarters in 2004 to lead the veteran programs, representing the FRA before Congress and at all levels of the Department of Veterans Affairs, from the Office of the Secretary and their Agencies. He is Co-Chairman of The Military Coalition Standing Committee for Guard and Reserves; and TMC Veterans Committee;
Slawinski is an accredited Veterans Service Officer and developed the FRA VSO policy. He serves as the National Representative for the Veterans Day National Committee and received approval for the FRA to serve as the host for Veterans Day 2024; serves as National Representative on the National Advisory Committee for VA Voluntary Service; and Treasurer for the James H. Parke Memorial Scholarship Board.
Slawinski led the establishment of the Veterans Service Standing Committee and the 501(c)3 Veterans Service Foundation. Slawinski also manages the Headquarters’ building.

Honorary Membership Resolutions
HMR 1 (by Elizabeth City Branch 293) seeks to grant an Honorary Membership to Daniel M. Serik. Whereas he continues to provide ongoing support and assistance to all service members, including members of our sea services and has consistently, without reservation assisted the members of Branch 293 in strongly supporting the men and women of our nation’s Sea Services, unselfishly giving of his time and resources to assist Branch 293 wherever assistance is needed.
He is a 22-year U.S. Army and U.S. Army National Guard Veteran who served honorably. He was awarded the Purple Heart, Combat Infantry Badge, Parachutist Wings, Air Assault Wings, Army Commendation and Army Achievement Medals and Foreign Service Awards for service in Panama and the Persian Gulf War.
For the past 20 years, Serik has dedicated hours of his time and energy to activities that promote patriotism and awareness of the deeds and sacrifices of the men and women of the armed forces. In the past 15 years, he has worked with Fleet Reserve Association Branch 293 to remember and acknowledge the sacrifices of past and present Shipmates and fellow veterans through ceremonies held for Memorial Day, Veterans Day, and National Pearl Harbor Remembrance Day.

Honorary Membership Resolution 2 HMR 2 (by Sierra-Tahoe Branch 137) seeks to grant an Honorary Membership to Jeff Watkins (aka Jeff Wayne) who is a professional entertainer and has over the years, unselishly and continually offered his time, talents and assets to enhance the efforts and image of the Sierra-Tahoe Branch of the FRA. He has provided entertainment for the Branch’s many outreach programs including the annual barbecue for the personnel and families at the USMC Mountain Warfare Training Center in Pikel Meadow, California, the Hospitality Suite at several branch hosted regional conventions. He has participated with the branch in both state and local parades.
Watkins has provided professional entertainment at no expense to the branch including backup entertainers, professional audio equipment and a sound-equipped parade stage/float, and has traveled to and from branch and unit activities.
Additionally, he continued participation in branch activities has greatly contributed to the community’s image of the Sierra-Tahoe Branch and the FRA by bringing media recognition, which greatly encourages community participation and attendance at branch functions.

Certificate of Merit Resolution 1 (by Navy Department Branch 181)
Whereas, Article 15, Section 1506, C&BL, FRA, defines the prerequisites for recognition of an individual person, Branch 181 seeks to recognize James D. Short for his service as mail room supervisor, providing assistance in maintaining the National Headquarter building, picking up trash around the facility daily, replacing light bulbs and taking items to the local recycling center. Short volunteers countless hours assisting with FRA outreach events in the National Capital Region, including annual participation during off-hours for Rolling Thunder activities.
Since becoming an Honorary Shipmate, he has been an active member of Navy Department Branch 181, regularly attending meetings and serving as Branch Chaplain. His countless devotion to the association in his daily activities exemplifies the FRA’s three cardinal principles of Loyalty, Protection and Service.

Constitution and Bylaws (C&BL) Resolutions
C&BL Resolution 1 (by Poway Valley Branch 70) addresses Article 2, sections 201 and 202 of the CB&L, whereas, there is a resolution submitted to amend eligibility for membership in the FRA.
The object of this association is to take care of members and their families who may be in urgent need of assistance, financial or otherwise; to assist in recruiting for the United States Navy, Marine Corps, Coast Guard, NROTC and U.S. Merchant Marine; to assemble for social intercourse; and to keep ourselves informed on United States Navy, Marine, Coast Guard and
Merchant Marine matters, whereby we may continue to loyally serve the nation and the United States Navy, Marine Corps, Coast Guard and Merchant Marines. These, together with the preamble to this constitution and bylaws, define the object of the Fleet Reserve Association.

The composition of the association is an organization of current and all personnel who have many years of honorable service in the United States Navy, Marine Corps, and Coast Guard, including the reserve components and U.S. Naval Academy Midshipmen, NROTC, U.S. Coast Guard Academy Cadets and U.S. Merchant Marine Midshipmen, Naval, Marine and Coast Guard Reserve Officers and OCS personnel who are now serving or have served, be eligible for FRA membership. The FRA is composed of the national association and its subordinate branches chartered under and pursuant to its authority, in the manner hereinafter provided, to become effective Jan. 1, 2020.

C&BL Resolution 2 (by Poway Valley Branch 70) addresses Article 3, Section 301, whereas in order to grow the membership and to maintain the integrity of the association in order to continue to be a viable veteran service organization for years to come, eligibility for membership in the FRA should be open to all personnel who have served or are now serving in an enlisted or in an officer status in the United States Navy, U.S. Marine Corps, U.S. Coast Guard or their respective Reserve components, as well as qualified U.S. Merchant Marine and U.S. Naval Academy Midshipmen, NROTC, U.S. Coast Guard Academy Cadets and U.S. Merchant Marine Midshipmen, regardless of length of service to become effective Jan. 1, 2020.

C&BL Resolution 3 (by Sierra-Tahoe Branch 137) seeks to specify the life membership tier fee structure under Section 405(a) to assist with maintaining the viability of the FRA by reducing the life membership fees. Article 4, Section 405(a), C&BL, FRA should be amended to add Section 405(a)(1) to read, “Section 405(a)(1). In the anniversary month (October) of the founding of the FRA, life membership fees will be reduced by fifty percent. The reduced fee must be paid in full and received by the finance officer no later than close of business on the last business day of the month,” to become effective Jan. 1, 2020.

C&BL Resolution 4 (by the National Board of Directors) Whereas Article 7, Section 702(h) states, “Regional Vice Presidents shall not be National Officers,” which prevents the regional vice president from assisting the regional president in representing the region when the regional president cannot attend the meeting of the National Board of Directors, the board suggests Article 7, Section 702(h) be amended to read as follow: Regional Vice Presidents are not National Officers,” and be it further resolved that Section 702 be amended by adding Section 702(i), which says, “When the Regional President is absent from the meeting of the National Board of Directors for any reason other than vacancy in the office of Regional President, the National Board of Directors is authorized by a two thirds vote to appoint the Regional Vice President to represent the region with the same authority as the Regional President.”
C&BL Resolution 5 (by the National Board of Directors)

Section 808 explains the duties of the National Executive Director, whereas a continuity of reviews of finance records with regards to credit cards issued to staff members, including monthly bank and contract agreements is needed to ensure creditability, a person on the staff, outside of the Finance Department, at the Headquarters of the Fleet Reserve Association should be reviewing the finance records to ensure proper and sound spending. It is suggested that Section 808(m) is added to the duties and responsibilities of the National Executive Director as approved by the National Board of Directors: “If there are any questions, he/she will bring it to the attention of the Finance Officer, and if needed, advise the National President for further review, disposition and/or action(s),” to become effective January 1, 2020.

C&BL Resolution 6 (by Wyoming Branch 59) seeks to merge Wyoming Branch and Unit 59 into the West Coast Region. The merger would reduce the cost of travel due to the proximity of branches in the West Coast Region. Branch 59 is the only branch in the state of Wyoming.

When West Coast Branch and Unit 21 surrendered their charters, several of the members merged with Wyoming Branch and Unit 59. By merging Wyoming Branch 59 into the West Coast Region, it would allow Unit 59 not to be threatened by the Northwest Region’s Unites’ instability. Also, Branch 59 is located 107 miles from the closest West Coast Region Branch and more than 700 miles from the closest Northwest Region branch. The branch suggests Article 11, Section 1101(f), C&BL, FRA be amended to read, Section 1101(f)

West Coast Region: California north of the east-west line drawn between Monterey, Kings, Tulare and Inyo Counties to the north, and San Luis Obispo, Kern and San Bernardino Counties to the south; Nevada north of a line running east-west from the Arizona-Utah border; Utah; Colorado, and Wyoming.

The branch seeks to amend Article 11, Section 1101(g), C&BL, FRA to read, Section 1101(g) Northwest Region: Washington, Oregon, Idaho, Montana, Alaska, Hawaii, and all branches in the Pacific including those in the Republic of the Philippines.

C&BL Resolution 7 (by Low Country Branch 269) seeks to clarify Article 11, Section 1312(a), which states, “a branch shall have the authority to interpret and apply the law in matters pertaining to its auxiliary. The unit shall submit its bylaws and amendments to the branch for ratification."

Whereas, the interpretation to “interpret and apply the law” is quite broad and can relate to any law relating to federal, state, local, or FRA bylaws, the wording has led branches to interpret that they have ultimate authority over the auxiliary unit and can compel them to do as the branch demands when deemed in violation of articles and sections of the FRA and LA FRA Auxiliary Bylaws and Standing Rules in matters pertaining to its auxiliary. The unit shall submit its bylaws and amendments to the branch for ratification."

Standing Rules (SR) Resolutions

SR Resolution 1 (by the Veterans Service Committee) seeks to modify Standing Rule 5(g), which recognizes outstanding Shipmates for consideration for the Shipmate of the Year Award.

The FRA lost a dedicated Shipmate in an auto accident March of 2018. This Shipmate was serving as Regional President and was very engaged in the VA Voluntary Service program on a local level, along with being an active member of the Standing Committee on Veterans Service.

During the 91st FRA National Convention that was held in San Antonio, Texas, the committee recommended and unanimously approved to name the award for Shipmate of the Year for Veterans Service to be called The PRPNC Rosemary Posekany Memorial Award.
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.
FRA Education Foundation Announces 2019 Scholarship Recipients

THE FRA EDUCATION FOUNDATION proudly announces its scholarship recipients for 2019. Funded through private donations, corporate sponsorships and established trusts, the foundation will present $90,000 in scholarships to 21 deserving students who are pursuing their dreams of a college degree in the 2019-2020 academic year.

Scholarship recipients are selected based on need, academic proficiency and character. Established in 2009, the FRA Education Foundation works to advance the FRA’s long-standing tradition of helping students reach their educational and professional goals.

“Our scholarship program continues to be a great source of pride for the Foundation and we’re especially proud of this year’s award recipients,” says Joe Barnes, President of the Foundation’s Board of Directors and FRA National Executive Director Emeritus. “Students from 16 states will benefit from these scholarships. Since 2000, we’ve disbursed nearly $1.9 million in awards and we’re grateful for the great support from FRA, many FRA branches and shipmates, and other contributors who make these awards possible.”

All current and former members of the Navy, Marine Corps and Coast Guard, their spouses and dependent children are eligible to apply for Foundation scholarships. Members of the FRA, their spouses, children, grandchildren, and great grandchildren qualify for a broader range of awards, several of which are funded through member legacy donations.

Although applicants are not required to have a connection to the FRA to apply for Foundation awards, it is important to note that 16 of the 21 recipients are, or are related to, FRA Shipmates. “Our scholarship program is a high interest issue to prospective members. Shipmates should mention these scholarship opportunities when interacting with Navy, Marine Corps and Coast Guard personnel,” suggests Barnes.

Applications for FRA’s 2020-2021 scholarships will be available at www.fra.org/foundation after September 1, 2019.

THE RECIPIENTS OF FRA EDUCATION FOUNDATION SCHOLARSHIP AWARDS FOR 2019

<table>
<thead>
<tr>
<th>Scholarship Name</th>
<th>Recipient Details</th>
</tr>
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<tbody>
<tr>
<td>Glenn F. Glezen Scholarship ($5,000)</td>
<td>Douglas J. Shelton, Manchester, Ga, grandson of Shipmate</td>
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<tr>
<td></td>
<td>Douglas J. Shelton, Member, Branch 293</td>
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<tr>
<td>Robert W. Nolan Scholarship ($5,000)</td>
<td>Shipmate Thomas D. Melvin, North Charleston, S.C., Member-at-Large</td>
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<tr>
<td>Joseph R. Baranski Scholarship ($5,000)</td>
<td>Darby M. Shadwick, Parma, Idaho, granddaughter of Shipmate</td>
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<td>James A. Shadwick, Member, Branch 382</td>
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<tr>
<td>FRA Education Foundation Awards ($5,000 each)</td>
<td>Lydia J. Elwell, Searsport, Maine, spouse of Evan C. Teanor, Non-FRA Member</td>
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<td></td>
<td>Christopher A. LaCourse, East Taunton, Mass., son of Anthony L. LaCourse, Non-FRA Member</td>
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<tr>
<td></td>
<td>Michael Austin Gable, White House, Tenn., step son of Raymond B. Tuschl, Non-FRA Member</td>
</tr>
<tr>
<td>GEICO Scholarship ($5,000 each)</td>
<td>Jakolby L. Wright, Tukwila, Wash., step son of Demond R. Ricard, Non-FRA Member</td>
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<td></td>
<td>Caеля B. Caretta, Burlington, Wis., grandson of Ricky K. Stenzel, Non-FRA Member</td>
</tr>
<tr>
<td>Robert M. Treadwell Annual Scholarship ($5,000)</td>
<td>Adam B. Reingold, Boise, Idaho, grandson of Shipmate Harold E. Pinson, Member, Branch 382</td>
</tr>
<tr>
<td>Stanley A. Doran Memorial Scholarship ($5,000)</td>
<td>Ethan A. Sizelove, League City, Texas, son of Shipmate William E. Sizelove, Member, Branch 61</td>
</tr>
<tr>
<td>Colonel Hazel Benn Scholarship ($2,000)</td>
<td>Erin E. Sulfaro, Fernandina Beach, Fla., daughter of Shipmate Eric G. Sulfaro, Member, Branch 181</td>
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<tr>
<td></td>
<td>Emily R. Ray, Burleson, Texas, daughter of Shipmate Gregory P. Ray, Member-at-Large</td>
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<td></td>
<td>The Donald Bruce Pringle Family Scholarship ($5,000)</td>
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<td></td>
<td>Claudia L. Harding, Runnemede, N.J., granddaughter of Shipmate Randal G. Olsen, Member, Branch 1</td>
</tr>
<tr>
<td>MCPO Ken E. Blair Scholarship ($5,000)</td>
<td>Thierry J. Simic, Shepherdstown, W.Va., daughter of Shipmate Robin A. Thomas, Member-at-Large</td>
</tr>
<tr>
<td>Express Scripts Scholarship ($4,000 each)</td>
<td>Danielle P. Lamson, Austin, Texas, spouse of Shipmate Ryan Lamson, Member-at-Large</td>
</tr>
<tr>
<td>US Family Health Scholarship ($5,000)</td>
<td>Trenton J. Sample, Cheyenne, Wy., grandson of Shipmate Jack E. Sample (deceased), Member, Branch 267</td>
</tr>
<tr>
<td>Angelo and Mildred Nunez Scholarship ($5,000 each)</td>
<td>Rachel M. Cartwright, Marshall, Ark., daughter of Shipmate Robert Cartwright, Member, Branch 251</td>
</tr>
<tr>
<td>Tom and Karen Snee Scholarship ($3,000)</td>
<td>Madison R. Garver, Lima, Ohio, daughter of Shipmate Grant W. Garver, Member-at-Large</td>
</tr>
<tr>
<td>Navy Department Branch 181 Scholarship ($2,000)</td>
<td>Suzannah R. Quirk, Woodford, Va., granddaughter of Shipmate Ed Huylebroeck (deceased), Member, Branch 181</td>
</tr>
<tr>
<td>Rosemary Posekany Memorial Scholarship ($1,000)</td>
<td>Hannah D. Maile, Woodbridge, Va., daughter of Sabrina K. Ellis, Non-FRA Member</td>
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</table>
The FRA Education Foundation
The FRA Education Foundation provides academic scholarships to deserving students based on financial need, academic standing, and demonstrated leadership qualities. The Foundation is a Combined Federal Campaign authorized charity and partners with military and educational professionals to promote life-long learning opportunities that help scholars reach their educational, professional and personal goals. To learn more, visit www.fra.org/foundation, call (703) 683-1400 or email, scholars@fra.org.
Membership is open to all current and former enlisted sea service (USN, USMC, USCG) personnel.

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

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SEPTEMBER 2019
Advocacy Is, and Will Always Be, a Priority

In 1921, Chief Yeoman George Carlin conceived an association dedicated to monitoring all legislation that impacts enlisted personnel. We at the FRA continue that tradition of advocacy today and have a tool that gives you a voice and helps your fellow Shipmates be advocates. Our strength and influence are greater than just a team here in Washington, D.C. educating and advocating on the hill. Each one of you can make a difference by lending your voice to our mission.

One of the greatest tools the FRA offers its member is the Action Center, which is available on FRA.org under the menu title “Advocacy” and accessible via the FRA app. We have recently updated the FRA app (available for both Android and Apple mobile devices) to a new version, making it easier to navigate. This month, I would like to walk you through the Action Center and give you some guidance on how best to use it.

The Action Center is designed to capture and leverage grassroots advocacy on issues that are specific to our membership and constituents. Typically, we encourage Shipmates to subscribe to NewsBytes first, so they are informed by email as soon as we add something new to the Action Center. You can subscribe via the FRA website or you can email the Membership Department directly to add your email address and subscribe to the NewsBytes mailing list. We always welcome feedback on the material we publish in NewsBytes, good or bad!

The main feature of the Action Center, however, is the list of FRA initiatives. They are clearly listed, and if you select one, you get a detailed description of the issue and the FRA’s position. You are able to review and edit a pre-written letter, have the opportunity to personalize your message by adding a few words about how it affects you, and can add your contact information before clicking the red “Send Message” button. It sends your message directly to the appropriate government officials.

You can also share the issue to Facebook and other social media sites in order to bring greater awareness to the issue within your social networks and community. This reinforces the grassroots nature of the campaigns and makes it as real and tangible as possible for the officials receiving these messages.

NewsBytes is sent via email every Friday, and even if you don’t get involved in other FRA activities, we would encourage you to at least spend a few minutes once a week reviewing the current initiatives in each NewsBytes, and then visiting the Action Center to lend your voice however you can. Our influence as an advocacy organization depends on member engagement, so the more of you use the Action Center, the greater our impact, the louder our voice on Capitol Hill, and the better it is for everyone.

At your unit or FRA branch meetings, ask one another if you have all seen the latest FRA issues. Demonstrate the FRA app and the Action Center to your fellow Shipmates. Use the sharing tools of the mobile app to reach non-member Shipmates and encourage them to join the FRA and lend their support to these important issues. Above all, get involved and stay involved. We all thank you for your continued service!

Yours in Loyalty, Protection and Service,
Christina Hitchcock

Christina is the FRA’s Director of Membership. She can be reached at ChristinaH@fra.org or 703-683-1400 (Ext. 123)
1. BRANCH 41, ROANOKE, VA.
Branch President Joe Black along with two essay writers holding their certificates for winning the East Coast Regional competition. (L to R) Seventh grade winner Austin Luther, Shipmate Black and ninth grade winner Korah Lewis.

2. BRANCH 89, ATLANTA, GA.
(L) Wayne Barron, regional chair of the Americanism Essay Contest, with (R) Selvie McSwain from Rock Springs Christian Academy located in Milner, Georgia. She is the ninth grade winner locally and the second place winner in the Southeast Region.

3. BRANCH 15, WALHALLA, S.C.
The Branch’s annual service project called Youth Fishing Rodeo was held at the Piedmont Tree Nursery on May 18. Shipmate Harvey Spencer assembled meals that Chick-fil-A donated for the youth participating in the rodeo.

4. BRANCH 15, WALHALLA, S.C.
Branch Shipmates are shown raising donated American and South Carolinian flags for the Department of Natural Resources.

5. BRANCH 126, JACKSONVILLE, FLA.
(R) Shipmate Clinton F. Atteberry was presented a certificate recognizing his 65 years of continuous membership in the FRA and Branch 126. The award was presented by (R) Branch President James J. Thomas during the May branch meeting.

6. WAIROA, NEW ZEALAND
Richard Decker, USN (Ret.) was recently asked to represent the FRA at the Royal New Zealand Returned and Services’ Association, best known as the RSA. He was proud to wear his FRA cover and display all but three of his medals. “Everyone paid heaps of attention that day,” said Decker.

7. BRANCH 197, MODESTO, CALIF.
Members of Ignite Youth at Cornerstone Community Church of the Nazarene relax after planting flags on graves of veterans at Santa Nella National Cemetery. (L to R) Patrick Harmon, Rebecca Sims, Alexandra Lopez, Mikial Davis, Stacy Harmon (LA FRA 197 leader), Jacob Sims, laying on the grass is Lilly Sims and Prinston Harmon giving the thumbs up.
8. BRANCH 197, MODESTO, CALIF. Dale and Peggy Wild hand out flags to cub scouts who are helping place them on the graves of veterans.

9. BRANCH 208, JACKSONVILLE, N.C. Shipmate William Boggs (L) was presented with a 30-year continuous membership pin. The presentation took place during the monthly FRA meeting of Camp Lejeune Branch 208 held May 14.

10. LA FRA, SAN ANTONIO, TEXAS (L to R) National Deputy Representative of the LA FRA Peggy Loa and National Representative Gail Bolz attended the VAVS NAC 73rd Annual Conference in San Antonio, Texas, this past May.

11. GOLF TOURNAMENT, NEWPORT NEWS, VA. The FRA was a sponsor of the All Services E9 Golf Tourney, held at the Broad Bay Country Club in Newport News, Virginia. The National President did not play, but did meet several active duty service members and even signed a few up.

12. UNIT 49, DENVER, COLO. Bert Smith (L) received her 65-year service pin on June 10 at the branch/unit Installation in Arvada, Colorado. WCRP Brenda Horton (R) awarded the pin as well as a letter from NP Christina Murray. Smith is presently serving as Unit 49 vice president and remains active with the unit.

13. BRANCH 101, SANTA CLARA, CALIF. The newly installed branch officers gather for a photo. (L to R) LA FRA Unit President Karen Webster, Branch Secretary Rick Fetro, WCRVP Steve Matthews, Branch President Richard Ruiz and board member Kate Blanton.

14. BRANCH 146, JOHNSVILLE, PA. Six Shipmates went to Germantown Academy in Ft. Washington, Pennsylvania, on May 31st to present the Americanism Patriotism Award to the national essay contest winner, Luke Duthie. He was honored at a school assembly and presented a National Certificate signed by NP Washington and a $7,500 check. Duthie was also the national tenth grade first place winner.
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<td>093</td>
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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@fria.org or telephone at 703-683-1400 ext 1.
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Senior Chief James W. Scarbro  
U.S. Navy (Retired)  
May 29, 1942 – July 27, 2019  
FRA National President 2010 - 2011

The FRA’s Past National President James Webster Scarbro, 77, of Chesapeake, Virginia, went to join the staff of the Supreme Commander on July 27. He was born in Lochgelly, West Virginia and was the son of the late Layton Scarbro and Vivian Brooks Scarbro.

Shipmate Scarbro served 31 years in the United States Navy and retired as a senior chief petty officer. He was a Navy diver and assisted in the recovery and salvage efforts of the space shuttle Challenger and its crew. He served as the national president of the Fleet Reserve Association from 2010 to 2011. He was a Life Member of the Navy Chief Petty Officers Association; a Life Member of the Veterans of Foreign Wars Post 4809; a Life Member of the Fleet Reserve Association Branch 40 Chesapeake, Virginia, a member of the Catholic Club Portsmouth, Virginia and a contractor in Chesapeake, Virginia. Most of all, he was a loving husband and very devoted to his children and grandchildren.

Surviving Shipmate and PNP Scarbro include his wife Jacqueline Scarbro, three daughters; Kim Wooten and husband Dean, of Jacksonville, Florida, Judy Millard and husband Michael of Virginia Beach, Susan Meyer and husband Michael of Williamsburg, Virginia, son Richard Scarbro of Jacksonville, Florida and brother Berkley Scarbro and wife Stephanie of Oak Hill, Washington. He is also survived by grandchildren Erica Dovel and Husband Dakota, Elizabeth McPhee, Emily McPhee and Evan McPhee. Lynn Sirios, Britney Register and great granddaughter Bree Register. He was preceded in death by sister, Trinia Robinson, brothers; Allen Scarbrough, Layton Scarbro, Eugene Scarbro, Lowell Scarbro and Donald Scarbro.

A gathering of family and friends was held at the Chesapeake Chapel of H.D. Oliver Funeral Apartments on Saturday, Aug. 3, followed with a reception that was well attended by five PNPs. He will be laid to rest at Arlington National Cemetery at a later date.
Thank you for your hospitality and the opportunity to be president representing the Northwest Region. I am blessed to have been a part of this region that has so many wonderful activities benefiting our veterans and their families. The LA FRA members are extremely active in each of their communities and involved with events such as Toys for Tots, parades, school supply drives and gift wrapping parties for veterans who are in veteran’s medical centers and homes.

This year has been a working year for this region and success could not have been accomplished without the cooperation and involvement of everyone – in each Unit. The future can only bring more progress and participation to help our veterans.

Often, in our busy schedules, we lose sight of some important issues. One important fact to remember is that during an auxiliary meeting, if you are in the same room or within hearing distance of the Two Bell Ceremony, please stand and be silent until the end of the ceremony. By this, we are showing our respect, support and gratitude to a fallen Shipmate.

The Ladies Auxiliary of the Fleet Reserve Association’s memorial services that we conduct at our national and regional conventions symbolize our patriotic respect for our members.

Being involved matters to so many people, each in a different way. The LA FRA members do this and so much more. Our members volunteer their efforts, not for recognition, but because it matters. They not only support their community, but they, in turn, support our Ladies Auxiliary and FRA Shipmates by sending get well, sympathy and birthday cards; providing transportation to appointments; and just being there for them.

I encourage all auxiliary members to remain focused on recruiting and retention. Signing up new members is vitally important, but we must also ensure they stay engaged, involved and motivated to maintain their auxiliary membership. Some of our older members have difficulty getting to meetings or paying dues, and all Units need to work together to see how we can address these concerns.

So, auxiliary members, it is up to each and every one of us to educate and dedicate ourselves to promote and retain membership and bring new members into our great organization. We need new members with fresh ideas, who are willing to work with us in our Units. Welcome them in and see the difference they will make.

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

In Loyalty, Protection and Service,
Rose Hall, NWRP LA FRA
FLEET RESERVE ASSOCIATION

2019-2020

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ESSAY CONTEST

What My Vote Will Mean to Me.

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FRA Essay Chairman: _________________________________________________________
FRA Branch: ______________________________________________________________
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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.

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Address: ______________________________________________________________________________________
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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: __________________________

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September 2019
Goal-based Insurance Strategies Can Help Strengthen Your Portfolio

Similar to your investments, your insurance needs and related strategies change over time. As part of a smart financial strategy, it’s critical to review and adjust coverage at different life stages to make sure that you’re protected.

“I refer to insurance as one of the cornerstones of an effective financial strategy,” says Peter Landry, Director of Wells Fargo Advisors Life Insurance. “You can have the best investment strategy, and you can have the best rate on your loans, but it’s also important to have the right type of protection in place. Insurance is an important asset protection tool for any good financial strategy.”

Landry outlines four basic life stages that should trigger a reassessment of your insurance strategies.

**Life Stage: Starting Out**
When you’re launching a career, your insurance needs tend to fall primarily into the category of income replacement: helping ensure that critical expenses like the mortgage and college tuition are paid if you pass away.

During this stage in life, as you’re dealing with multiple expenses and trying to build wealth, it’s important that your insurance strategies are properly aligned with your budget and timeline.

“You may want to consider term life insurance — a good, relatively affordable solution that covers you until you reach your peak earning years and when you might see an overall reduction in your expenses as well,” says Landry. He suggests a level premium term policy that’s maybe 20 or 30 years.

**Life Stage: Pre-retirement**
At around 45 to 60 years old, it may be appropriate to think about leveraging life insurance to help with retirement planning.

“Several individuals in this age range may have maxed out what they can contribute to a 401(k) on an annual basis,” Landry says. “They may not have options from an income perspective to contribute to an IRA either.”

Individuals in this situation who have a need for life insurance may want to consider insurance strategies such as an indexed universal life product or a variable universal life product. Several of these products are designed to accumulate cash value in the early years of the policy.

Landry says this approach is not necessarily geared toward funding a particular death benefit, but rather toward accumulating cash inside of the policy.

“The life insurance helps provide for your protection needs, but when properly structured, cash value may be assessed as part of a supplemental income strategy. In the right situation, these strategies can deliver a lot of value so as you get into retirement, you can seek to maximize things like Social Security and IRA withdrawals — and use that life insurance cash value as a bridge strategy.”

Note: Investments in variable universal life are subject to market risk, including loss of principal. Cash value will fluctuate in value based on market performance. Cash value is accessed through policy loans and withdrawals, which reduce death benefit.

**Life Stage: Extended Care Planning**
The third life stage involves insurance strategies based around extended care needs, an area where carriers have gotten creative with solutions, says Landry. Options include traditional long-term care insurance, a hybrid policy that combines life insurance and long-term care insurance, and a life insurance product with a long-term care rider.

Landry says that while some people are hesitant to use long-term care insurance strategies, if positioned properly they can be an effective estate-planning tool.

“The knock on long-term care coverage is, ‘If I never need it then I don’t really get any value from it.’ But in many cases, you can marry it with a life insurance product solution. You have a life insurance product, and if you need long-term care, you can draw upon that policy,” Landry says. “It...
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Life Stage: Legacy planning

The last life stage is legacy planning: using life insurance strategies to create leverage — in a tax-efficient manner — so you can leave a gift to your recipient of choice, such as a family member or charitable organization. These solutions tend to be individually tailored.

“We have insurance specialists who work hand in glove with estate planning attorneys to put together life insurance solutions that can help meet legacy planning needs,” Landry says.

At every stage, Landry says, he and his team focus not on products, but on solutions and insurance strategies. “It’s not about, ‘You have to get an insurance product,’” Landry says. “It’s, ‘Let’s talk about the insurance that you have. Is it still meeting your needs as you move through life’s stages?’”

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