

YOUR MISSION, YOUR VOICE

FRA *today*

The magazine of the Fleet Reserve Association

AUGUST 2020

FRESHWATER FLATTOPS

INSIDE:

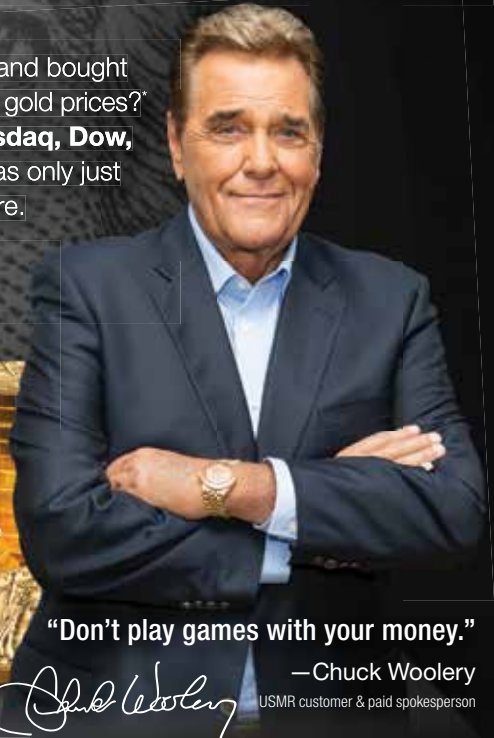
- 10** On & Off Capitol Hill
- 26** Flying Leatherneck Aviation Museum
- 35** New Life Members



\$175,000 IN GOLD COULD BE WORTH OVER ONE MILLION DOLLARS

Did you know that if you would have taken \$175,000 of your money and bought physical gold in 2000, you would now have over \$1 million at today's gold prices? That's an **incredible increase of over 525%, outperforming the Nasdaq, Dow, and S&P 500**. Many analysts believe that the long-term gold bull run has only just begun and predict its current price to rise—even DOUBLE—in the future. That's why we believe now is the time to diversify your money with physical gold before prices move to new highs.

GROWTH
525%



"Don't play games with your money."

Chuck Woolery

—Chuck Woolery

USMR customer & paid spokesperson

UNLOCK THE SECRET TO WEALTH PROTECTION WITH YOUR FREE GOLD INFORMATION KIT

U.S. Money Reserve proudly announces our release of the ultimate **2020 Gold Information Kit—and it's yours absolutely FREE**. Plus! Call right now to also **receive two exclusive BONUS reports: 25 Reasons to Own Gold AND the 2020 Global Gold Forecast**. That's over 85 pages of insider information you won't find anywhere else **with no purchase required**. This essential resource answers the most commonly asked questions about gold ownership, shows how gold can protect and grow your money, and gives you access to special offers you won't find anywhere else.

As the only gold company led by a former U.S. Mint Director, we know trust is our most valuable asset. With over 525,000 clients served, we have a track record of trustworthy and ethical business practices, including an **A+ RATING from the Better Business Bureau** and an average 4.8 out of 5 customer satisfaction rating. Learn more about how we're dedicated to your long-term success by calling U.S. Money Reserve now!



As Seen On:



Call America's Gold Authority® now!
1-855-837-5868

Contents

August 2020 Volume 99 Number 8



Cover: USS WOLVERINE (IX-64) underway in wintry conditions on Lake Michigan in December 1942. Photo by Lt. Wayne Miller. Official U.S. Navy photograph, now in the collections of the National Archives.

Above: The USS WOLVERINE (IX-64) in 1942, shown broadside. Photographed by the Buffalo Police Department. Official U.S. Navy photograph, now in the collections of the National Archives.

Features

20

Freshwater Flattops: The Corn Belt Fleet

The basics of training were easy when using land-based airfields, but to be carrier qualified meant pilots must train on aircraft carriers. The solution to the dilemma was the paddle-wheel carriers USS WOLVERINE and USS SABLE.

26

The Flying Leatherneck Aviation Museum

The Flying Leathernecks celebrated 20 years in the museum's Miramar home. It is the world's only institution dedicated to the story of United States Marine Corps aviation, and it houses, presents and cares for the largest, most complete collection of Marine-flown aircraft in the world.



**LOYALTY,
PROTECTION
AND SERVICE**

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.

Departments

2

Communications

4

Guest Editorial

6

Shipmate Forum

10

On & Off Capitol Hill

Legislative Updates

35

New Life Members

39

Membership Matters

40

Shipmate News

42

TAPS

45

Looking For/Reunions

47

Auxiliary of the FRA News

A Message from LA FRA National Representative for the VA Voluntary Service Gail Bolz

48

Finance Matters

Build Your Portfolio on a Solid Foundation

Happy Birthday USCG

The U.S. Coast Guard has five missions: marine safety, which includes environmental and safety inspections and licensing for boating; ice operations, including ice-breaking, international patrol, and exploration; law enforcement for fisheries, immigration, and illegal drugs; national security, and search & rescue.

Understandably, the Coast Guard is proud of its many peacetime activities, but it is also proud of its service during times of war. The “system of cutters” had only seven years of experience when it fought in the Quasi-War with France and then the War of 1812. The smaller, lightly armed cutters proved their worth.

The Coast Guard adopted the awarding and displaying of battle streamers in 1968, following the same practice adopted earlier by the U.S. Marine Corps. The U.S. Army, however, was the first U.S. armed service to begin the practice of awarding and displaying battle streamers, beginning officially in 1920. The names of battles were inscribed on organizational guidons to indicate battle honors.

Streamers are attached to the Coast Guard standard, replacing cords and tassels. They are carried in all ceremonies, representing heroic actions in all naval encounters from 1798 to the Vietnam War and beyond. Any Coast Guard unit may display the battle streamers. The Coast Guard has authorized a total of 43 battle streamers.

The Coast Guard is one of the oldest organizations of the federal government, and until Congress established the Navy Department in 1798, it served as the nation’s only armed force afloat. The Coast Guard has protected the nation throughout its long history and has served proudly in the majority of the nation’s conflicts. The Coast Guard’s national defense responsibilities remain one of its most important functions even today. In times of peace, it operates as part of the Department of Homeland Security, serving as the nation’s front-line agency for enforcing the nation’s laws at sea, protecting the marine environment, the guarding the nation’s vast coastlines and ports, and saving life. In times of war, or at the direction of the president, the Coast Guard serves as part of the Navy Department.

Happy birthday and we all should take comfort in knowing the Coast Guard is doing their job. **FRA**

Semper paratus,
William D. Stevenson, Editor-in-Chief

National Officers/Board Of Directors

National President	Donna M. Jansky, North Shore Branch 31
National Vice President	Michael “Mick” Fulton, Imperial Beach Branch 289
National Executive Dir.	Christopher J. Slawinski, Navy Department Branch 181
Finance Officer	Phillip Reid, MAL
Junior PNP	Robert Washington, Navy Department Branch 181
National Parliamentarian	PNP George P. Hyland, Groton Branch 20
National Chaplain	Paul R. Gunther, Triangle Branch 182

Regional Presidents

Northeast/New England	Abe Zino, Buffalo Branch 23
East Coast	Sha’ron D. Martin, Virginia Beach Branch 166
Southeast	Laurie A. Bailey, Low Country Branch 269
North Central	Donald A. Watkins Jr., Omaha-Council Bluffs Branch 276
South Central	Emmett H. Smith Jr., Shreveport Bossier Branch 98
Southwest	John F. Quesnel Jr., Imperial Beach Branch 289
West Coast	William S. Matthews, Modesto Branch 197
Northwest	William H. Hall, Gem State Branch 382

Active Duty Advisory Council

Master Chief Petty Officer of the Navy	Russell Smith
Sergeant Major of the Marine Corps	Troy E. Black
Master Chief Petty Officer of the Coast Guard	Jason M. Vanderhaden

Reserve Advisory Council

Force Master Chief of the Navy Reserve	Christopher D. Kotz
Sergeant Major of Marine Forces Reserve	Patrick Kimble
Force Master Chief Petty Officer of the Coast Guard Reserve	George M. Williamson

FRAtoday Magazine

The monthly membership publication of the Fleet Reserve Association

Publisher Fleet Reserve Association

National Executive Director Christopher J. Slawinski

Editor-in-Chief William D. Stevenson

Editor Elise M. Howard

Contributing Writer Ann Norvell Gray

Design and Art Direction FRA Staff

Advertising Sales: GLM Communications 212-929-1300

Sales@glmcommunications.com

FRAtoday (ISSN 1935-7192) is published monthly by the FRA, 125 N. West St., Alexandria, VA, 22314-2754. A member’s subscription is covered by the member’s annual dues. Periodicals postage paid at Alexandria, Virginia, and additional offices. Publication of nonspurious advertising in *FRAtoday* does not constitute an endorsement by the FRA or its representatives. **Postmaster: Send address changes to Member Services, FRA, 125 N. West St., Alexandria, VA 22314-2754.** *FRAtoday* is published in the interests of all current and former enlisted personnel of the U.S. Navy, Marine Corps and Coast Guard. Eligible nonmembers are entitled to subscription rates of \$45. Established Nov. 1, 1923. Title registered with the U.S. Patent Office.

FRA Administrative Headquarters

125 N. West St., Alexandria, VA 22314-2754


Telephone: 703-683-1400, 800-FRA-1924


Fax: 703-549-6610 • email: FRAtoday@fra.org • www.fra.org

Volume 99 Number 8



 Find us on Facebook:
www.fra.org/fb

 Follow us on Twitter:
www.twitter.com/FRAHQ

 Follow us on Instagram:
www.instagram.com/FRA_HQ

Wow! A Simple to Use Computer Designed Especially for Seniors!

Easy to read. Easy to see. Easy to use. Just plug it in!



"I love this computer! It is easy to read and to use! I get photo updates from my children and grandchildren all the time."
– Janet F.

Have you ever said to yourself "I'd love to get a computer, if only I could figure out how to use it." Well, you're not alone. Computers were supposed to make our lives simpler, but they've gotten so complicated that they are not worth the trouble. With all of the "pointing and clicking" and "dragging and dropping" you're lucky if you can figure out where you are. Plus, you are constantly worrying about viruses and freeze-ups. If this sounds familiar, we have great news for you. There is finally a computer that's designed for simplicity and ease of use. It's the WOW Computer, and it was designed with you in mind. This computer is easy-to-use, worry-free and literally puts

the world at your fingertips. From the moment you open the box, you'll realize how different the WOW Computer is. The components are all connected; all you do is plug it into an outlet and your high-speed Internet connection. Then you'll see the screen – it's now 22 inches. This is a completely new touch screen system, without the cluttered look of the normal computer screen. The "buttons" on the screen are easy to see and easy to understand. All you do is touch one of them, from the Web, Email, Calendar to Games– you name it... and a new screen opens up. It's so easy to use you won't have to ask your children or grandchildren for help. Until now, the very people who could benefit most from E-mail and the Internet are the ones that have had the hardest time accessing it. Now, thanks to the WOW Computer, countless older Americans are discovering the wonderful world of the Internet every day. Isn't it time

- NEW**
- Now comes with...
 - Larger 22-inch hi-resolution screen – easier to see
 - 16% more viewing area**
 - Simple navigation – so you never get lost
 - Intel® processor – lightning fast
 - Computer is in the monitor – No bulky tower
 - Text to Speech translation – it can even read your emails to you!
 - U.S. Based Customer Service

FREE
Automatic Software Updates

you took part? Call now, and you'll find out why tens of thousands of satisfied seniors are now enjoying their WOW Computers, emailing their grandchildren, and experiencing everything the Internet has to offer. Call today!

- Send & Receive Emails
- Have video chats with family and friends
- Surf the Internet:
 - Get current weather and news
- Play games Online:
 - Hundreds to choose from!

Call now and find out how you can get the new WOW! Computer.

Mention promotional code 113224 for special introductory pricing.

1-888-671-9870



Rising Concerns Over Defense Health Agency Planned Cuts

Retired Master Chief Petty Officer of the Navy Jim Herdt provided the following update for Shipmates on proposed cuts at the Defense Health Agency. Herdt and retired Marine Corps Lt. Gen. Pete Osman co-chair the Secretary of the Navy's Retiree Council, which advocates for solutions to issues impacting the retiree community as well as those impacting all veterans, reservists, active duty service members and their families

The recently created Defense Health Agency has garnered a great deal of interest from a large number of military members, both active and retired. Although there are efficiencies and cost savings that may be realized by some DHA actions, one of their recent cost-saving initiatives has generated serious concerns for all, especially the active duty service member and his or her family.

The DHA is currently in the process of greatly reducing the number of military treatment facilities and reducing the capabilities of those remaining. In concert with these actions is the mandate to reduce the number of military health care personnel by 18,000 uniformed billets. Many are convinced, and the DHA concedes, that these recent actions will eliminate or greatly reduce support for military families and retirees. This is particularly troubling for service members who are deploying or relocating. Instead of affiliating with the nearest MTF, families will have to establish relationships with new civilian providers in the community.

Considering military families move on average every two to three years, in addition to all that a move encompasses (finding housing, schools, spouse employment, various necessary services, places of worship, etc.), these actions add another rock in the pack of the service member — the

critical requirement of finding doctors and medical support for their families. Although the DHA has indicated it will ensure there is sufficient civilian medical care available in affected communities, no one can guarantee the civilian doctors or treatment facilities will take on additional patients or that the community has the specialty care that may be needed. Added to that are the additional costs associated with TRICARE. This significantly impacts the continuity of care for our service members and their families, as well as our retiree community.

Military leaders are concerned over the impact these actions will have on our career force when a deploying service member is unsure about the medical care available to family members while deployed. For decades, military members have found it reassuring to know that during our many deployments our families have the base, station or post hospital or clinic to turn to if a family member becomes ill or injured. There is no question that many service members will seriously consider leaving the service if family members no longer have access to a MTF.

Additionally, and some may argue most importantly, the reduction of medical billets and MTFs reduces the capability of the services to respond to national medical crises whether they come from natural disasters, acts of terrorism, foreign adversaries or infectious diseases. The need for a surge capacity in such circumstances has been starkly demonstrated by the current COVID-19 pandemic.

Congress and the Office of the secretary of Defense must re-evaluate the impact these actions will have on the readiness of our forces, the morale of all service members and their families, and the military medical response capability our nation expects and needs.

We appreciate this opportunity to voice our concern on an issue of great importance to our service members and our nation. **FRA**
This article was provided by Jim Herdt MCPON (Ret.)

FRA is supporting Section 704 of the House Defense Authorization bill (H.R.6395), which delays the proposed cuts to military medical staff until FY2022 and requires a study to review the impact. Members can weigh in on this issue through the FRA Action Center (www.fra.org)

Advanced Rechargeable Digital Hearing Aid Technology Only \$229!*

(*Each when you buy a pair)

Enjoy your **limited-time sale price** on this incredible member of our affordable, rechargeable hearing aid family!

5 Star Reviews! ★★★★★

Outstanding Product!

"So happy with this purchase. Can finally hear conversations again. Thanks guys for making an affordable hearing aid possible."

- Nancy V.



HCR3 Features!

- ✓ New Advanced Third-Generation **American Technology**
- ✓ Digital sound processing chip provides **clear sound and makes speech easier to understand** with less feedback than old analog technology
- ✓ Don't worry about replacing batteries! **Full Charge Gives 16 Hours of Use! (Charger Included)**
- ✓ Automatic Noise Reduction and Feedback Cancellation
- ✓ **100% Money Back Guarantee**
- ✓ **4 Programs** for different listening situations

Telecare Convenience!

No costly professional appointments needed! With our free telecare, you can call our friendly and caring staff from the comfort and safety of your home to discuss your hearing care. You'll enjoy ongoing assistance to help you achieve the best hearing experience with your hearing aids!



HearClear hearing aids have been clinically proven to show **significant improvement in speech understanding**. (University of Memphis, 2018)



- A) Microphone
- B) Program Button
- C) Volume Control
- D) USB Charging Port & Rechargeable Battery
- E) New Advanced R3 Digital Processor
- F) Receiver (Speaker)
- G) Sound Tube

FREE TELECARE CALL US TODAY!

Simple. Affordable.

Rechargeable Digital Hearing Aid - For Only \$229!*

The HearClear HCR3 Rechargeable Digital Hearing Aid is a popular member of our rechargeable hearing aid family for a good reason: it combines great performance with incredible value! This hearing aid features advanced third-generation digital technology at an unbelievably affordable price. The HCR3 is packed with the same key technologies that all high end digital hearing aids share while leaving out the extra bells and whistles that increase costs and require expensive adjustments. This **helps you hear better while saving you a lot of money.**

Your new HearClear HCR3 hearing aids work at a fraction of the cost of name-brand hearing aids, and you won't have to keep changing the batteries! You'll love the discreet, lightweight, open-fit design. The HCR3 is pre-programmed for most moderate to significant hearing losses, so you won't need professional appointments to make costly adjustments. **It is shipped directly to you and will help you hear better right out of the box!**

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

NOW ON SALE!

~~List Price: \$849~~
Sale Price: \$229*

FOR THE LOWEST PRICE CALL!

1-888-704-8083

Use Coupon Code: FRZ8

***Only \$229 Each When You Buy A Pair!**
(Coupon Code & Price Valid For A Limited Time Only)

Questions?



Call Us!



Visit and Save: www.AdvancedHearing.com/FRZ8

The Battle of the Coral Sea

I enjoyed the article, especially with photos from the War Damage Report, which I had not seen before. I did grimace at the mention of Me-109s!!! (pg. 20, col. 2) Unfortunately, that error/disinformation slipped past you. The Imperial Japanese Navy did not have a carrier aircraft that even looked like a Me-109! However, I have seen this error before. Early in WWII, AAF and USN frequently reported every single-engine Japanese aircraft as a "Zero." Most were Army Ki-43 "Oscars," which is why a system was invented using English code words to identify various types of Japanese aircraft. Have a great week!

*Aloha,
Bruce Dewald*

For the most part, I enjoyed the article detailing the Battle of the Coral Sea. My father was a Radioman onboard USS Lexington, at the time. After the war he was separated from service, but called back for Korea. At some point he became a Journalist. He wrote an article about the battle, most likely for the Fleet Home Town News. After converting to ET, he was assigned a carrier out of San Diego (the Hornet or Wasp). When they made a WESTPAC cruise, they stopped in Australia where my Dad won some award for the article he wrote.

After the battle, the Lexington was able to make enough speed to land all their planes. One of these planes was piloted by "Butch" O'Hare, who had just become an ace. I do take exception to the sentence that stated a Japanese escort destroyer fired torpedoes into the "Lex." An American escort did sink the ship with torpedoes, not a Japanese ship. All in all, a good article.

*Thanks,
Allen Sutherland, FTCS(SS) USN (Ret.)*

New National Museum of the American Sailor

Great *FRAtoday* this month [May]. While reading the story, I came across the photo on page 26 of "Billie's Morning Bath." I noticed that it is from the collection of QMC John Harold. It so happens that my aunt, Dolly Harold Culver was the daughter of one QMC John Harold of Ledyard CT. He had also made the Great White Fleet cruise as a QMC. I remember many a time, as a kid, listening to the

sea tales and seeing pictures about his adventures under sail and power back in the day. Could this be the same QMC John Harold whose collection produced this photo? How did the collection get to the museum?

We called him "Uncle John" and he was instrumental in my joining the Navy in 1950. He also gave me my ceremonial Navy sword when I was commissioned in 1961. Additionally, I had the honor of escorting him to Arlington in the mid-60s for internment. As I recall he was pulled back into the Navy during WWII, retiring with 40 something years' service. They don't make sailors like him anymore.

*In L. P. & S.
PRPEC P.G. Dix*

Change the Name?

I "strongly" disagree with the article in the June issue that says we should allow "any and all" individuals to become members of the FRA.

The FRA (Fleet Reserve Association) is and was dedicated to those of us who gave our time, a third of our lives, in service to the United States Navy and Marine Corps. To allow "any individual" to become a member of FRA would be telling me that MY TIME AND SERVICE DOESN'T COUNT ANYMORE AND LITERALLY NEVER DID...

I find this whole idea disgusting...

*RMC Donald L. Kimble,
U.S. NAVY (Ret.) 1955-1985*

Patriots Point

Excellent article on Patriots Point, and I was very surprised to see my article on Vietnam War Veterans following the Patriots Point article. Thank you for providing the platform for a reminder for all Shipmates, and other readers, of the special notch in history for which the Vietnam War Veteran is memorialized and enshrined.

*Respectfully,
Ralph Stoney Bates*

Thank You for the Magazines

Dear *FRAtoday*, On behalf of Veterans Health Care System of the Ozarks (VHSO) and Veteran patients we would like to extend our appreciation to you for

 inogen

READY TO TAKE YOUR LIFE BACK?

LIMITED-TIME

Get Up To

20% OFF
MSRP*

FREE Shipping and a
RISK-FREE TRIAL.**

MKT-P0172

© 2020 Inogen, Inc. All rights reserved.

Over 775,000 people in 47 countries have taken their lives back with a lightweight Inogen One portable oxygen concentrator. Dealing with a chronic respiratory disease, such as COPD, is burdensome enough without having to struggle with heavy tanks, constant refills, or being tethered to a stationary system. For nearly 20 years, Inogen has been the global leader in portable oxygen concentrators, exclusively dedicated to innovative oxygen solutions. It's time to reclaim your freedom and live your life in moments, not minutes left in an oxygen tank.

Call NOW and speak with an Inogen Oxygen Specialist to request your free informative brochure or to take advantage of our 30-Day Risk Free Trial.* Plus, receive **FREE SHIPPING** on your order!

1-855-245-1775

or visit [GetInogen.com/value](https://www.getinogen.com/value)



*Applicable for Inogen One G5 systems only.

**Applicable for purchases only. Restocking fee may apply.

your generous donation of magazines. Your help and support is greatly appreciated by our veterans.

It is through the efforts of community partners like you that allow us to continue the quality care and services that we seek to provide our deserving veterans. The commitment you have shown to our patients demonstrates your concern for America's heroes. We look forward to the opportunity to work with you again.

Thank you for your continued support.

Sincerely,

Chief of Volunteer Service James Shulfer, CAVS, MBA

Battles of Attu and Kiska

Sir, after reading your article about the battles of the Islands of Attu & Kiska, it reminded me of a three-volume book I read while visiting my daughter and her family in Bethel, Alaska. She gave her husband the books "The Forgotten War" as a Christmas gift. They talk about Japan invading the islands. Your members should read these books. My son-in-law has pictures of him standing by an old Japanese plane.

Hannelore Wood,

Widow of a retired Seabee

Proud Vietnam Boots on the Ground Vet

This is the best-ever issue (June *FRAtoday*) filled with excellent stories of significant historical value. Keep up the good work.

Bill Hammett,

HMCS, USN (Ret.)

Forgotten Battles of Attu and Kiska

The article in the June 2020 issue of *FRAtoday* recalling the forgotten battles of Attu and Kiska was very well done and great reading. The author makes a good observation that these are clearly forgotten battles of World War II, overshadowed by the more famous Battle of Midway. I wish to make one correction to a statement that the author makes in the beginning of the article, where he writes that Attu and Kiska "would be the only U.S. soil Japan would claim during the war in the Pacific."

The phrase U.S. soil has no legal meaning, but U.S. Territory does.

During the war, Alaska was a U.S. Territory,

organized and incorporated by U.S. Congressional Act in 1912 (it would become our 49th state in 1959). As the article points out, the Japanese occupied the U.S. Territory of Alaska from June 1942 to August 1943. But there were also two other U.S. Territories in the Pacific that were also occupied by the Japanese in World War II: Wake Island (December 1941-August 1945) and Guam (December 1941-July 1944). These two Territories were not incorporated under U.S. Constitutional Law, which may lead to some confusion about what we consider "U.S. soil," but nevertheless they were, and still are, U.S. Territories under U.S. sovereignty. American lives were lost in defending all three U.S. Territories.

William Jenkins,

CAPT, USN (Ret.)

Disappointment in Essay Contest Advertisement

As members of the Fleet Reserve and LA FRA, respectively, for 46 years, my husband and I read *FRAtoday* when it arrives each month. I was very disappointed to see the photograph in the ad for the Essay Contest on page 8 of the June 2020 issue. The American flag is not a blanket! This is a very inappropriate use of our country's emblem of freedom.

Michelle Wilkinson, wife of W.M. Wilkinson, Jr.,

USCG, BMC (Ret.)

FRAtoday: Dear Michelle, you are absolutely correct! This artwork was something we did not critically evaluate enough. As a result of your email and many more that followed, including some from active Regional Leadership, the art was replaced. After finding other artwork options and getting them reviewed by leadership, we have a new poster. I appreciate your prompt contact. It saved us from having to print the poster that branches will use twice. The Americanism Essay Contest is one of our most popular services we provide.

Letters published in Shipmate Forum reflect the opinions and views of individual FRA members. They do not reflect the position of the FRA. The FRA is not responsible for the accuracy of letter content. **Submit** letters to *FRAtoday*, 125 N. West St., Alexandria, VA 22314 or to fratoday@fra.org.

*Introducing the
future of personal
transportation.*



The Zinger folds to a mere 10 inches.

It's not a Wheelchair... It's not a Power Chair... It's a Zinger!

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

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

steering lever so it's simple to operate, and its exclusive footrest swings out of the way when you stand up or sit down. With its rugged yet lightweight aluminum frame, the **Zinger** is sturdy and durable yet convenient and comfortable! What's more, it easily folds up for storage in a car seat or trunk. Think about it, you can take your **Zinger** almost anywhere, so you don't have to let mobility issues rule your life. It folds in seconds without tools and is safe and reliable. It holds up to 275 pounds, and it goes up to 6 mph and operates for up to 8 miles on a single charge.

Why spend another day letting mobility issues hamper your independence and quality of life

Zinger Chair®

Call now and receive a utility basket absolutely FREE with your order.

1-888-420-7767

Please mention code 113223 when ordering.



ON & OFF *capitol hill*

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



John Davis
Director of Legislative Programs

NDAAs Move Forward

As *FRAtoday* goes to press, the House and Senate have begun work on the FY2021 National Defense Authorization Act (H.R.6395, S.4049). House and Senate subcommittees and the full House and Senate Armed Services committees have approved their versions of the NDAA and the bills are under further consideration by their chambers of origin. Neither bill provides for any TRICARE fee increase beyond the

annual cost-of-living adjustment increase currently in law. Both bills do provide other important TRICARE provisions, and other key provisions that would impact our members' pocketbooks. A side-by-side comparison of the House and Senate NDAAs is provided in this issue of On & Off Capitol Hill on page 18. Members are urged to use the Action Center to weigh in on these and other key issues.

FRA Honors Rep. Mark Takano

FRA National President Donna Jansky presented the FRA Pinnacle Award to Rep. Mark Takano (Calif.), chairman of the House Veterans Affairs Committee, for his work in helping veterans. The award presentation took place on Capitol Hill. Due to the pandemic, the FRA did not have the Pinnacle Reception nor did the national board of directors "Storm the Hill" this year. Rep. Takano successfully sponsored the Blue Water Navy Vietnam Veterans Act (H.R.299) that was enacted into law. He also created the Women Veterans Task Force, which focused on tackling the barriers that women veterans face while attempting to access their VA benefits and health care. He is currently in his fourth

term in Congress and has served on HVAC for the past five years. As HVAC chairman during this session of Congress and ranking member last session, Takano has worked tirelessly to help veterans.



NewsBytes is the FRA's weekly legislative update. If you would like to subscribe, please email: NewsBytes@Fra.org. Include your name and contact information in the body of the email. If you are a member of the FRA or LA FRA, please include your member number.

HASC-MP and SASC Approve Their Versions of FY2021 NDAA

As *FRA* today goes to press, the House Armed Services, Military Personnel Subcommittee has marked up and approved their portion of the FY2021 National Defense Authorization Act (H.R.6395). The bill will now move to the full House Armed Services Committee for further consideration. The subcommittee-approved bill includes:

- Delaying the Defense Health Agency's scheduled reduction in military medical end strength for one year.
- Postponing the DHA's plans to restructure its military treatment facilities, which would have resulted in many beneficiaries being sent into the community for care.
- Providing a 3 percent annual active duty pay increase that keeps pace with pay increases in the civilian sector.
- Providing a Basic Need Allowance for those service members who qualify.
- Enhancing and increasing access to child care and on-base child education services, including 24/7 child care centers. A study is required to evaluate the child care stipend and whether it should have a cost of living adjustment.
- Eliminating the 180-day delay for retirees seeking certain DOD civilian jobs.
- Giving priority for on-base housing to military families with a spouse that has agreed to provide licensed in-home day care services for other children.
- Establishing a military-civilian task force on domestic violence that would require the Secretary of Defense to collect information on the prevalence of domestic violence among members of the armed forces, their intimate partners and their immediate family members.
- Requiring the Government Accountability Office to study the DOD's inability to evaluate privatized military housing quality, with a report due Dec. 1, on the privatization initiative's performance, the use of standardized quality metrics, and the implementation of GAO recommendations.

Earlier, the Senate Armed Services Committee had marked up and approved its version of the FY2021 National Defense Authorization Act (S.4049) behind

closed doors and sent it to the Senate for consideration. The bill includes the following provisions important to FRA members:

- Waiving co-payments for prescriptions filled by mail order during the pandemic, eliminating the need to visit pharmacies.
- Providing for an annual active duty pay increase of 3 percent to keep pace with civilian pay increases.
- Making it easier for military spouses to transfer professional licenses as they move with their service members across state lines.
- Requiring post-deployment health assessments to include questions about burn pit exposures.
- Mandating retirement benefits for Reserve Component members deployed for COVID-19 missions.
- Authorizing the Inspector General to audit the medical conditions of military families living in on-base housing.
- Requiring the Department of Defense to provide active duty women with body armor created for the female body.

FRA members are urged to use the FRA Action Center to weigh in on amendments to the House and Senate NDAA's that include: concurrent receipt expansion, a TRICARE pharmacy co-pay waiver during the pandemic in the House bill, delaying cuts to military medical staff in the Senate bill, the Military Retiree Survivor Comfort Act (H.R.463), and authorization for a study of Agent Orange exposure in Guam.

Unfortunately, the bills do not include any concurrent receipt reform, or a study of possible Agent Orange exposure for service members on Guam. The FRA is working to file floor amendments for these and other issues of importance to FRA members. Members can refer to the side-by-side comparison of the two bills on page 18.

After both chambers pass their versions of the NDAA, a conference committee will be appointed to resolve the differences between the two bills. Once that occurs, both chambers will vote on the final bill, and if approved by both chambers, the bill will go to the president to be signed into law or be vetoed.

President Brings Veteran's Suicide to the Forefront

President Trump held a news conference at the White House to announce the President's Roadmap to Empower Veterans and End a National Tragedy of Suicide, or PREVENTS, created by the task force Executive Order 13861. After the press conference, FRA staff were invited to participate in the conference call with Barbara Van Dahlin, the executive director of PREVENTS; Department of Veterans Affairs Secretary Robert Wilkie; and other senior White House officials.

The PREVENTS roadmap announced in June aims to alter the culture surrounding mental health and suicide prevention by increasing community integration efforts, prioritizing suicide prevention research and emphasizing good overall physical and emotional health. The PREVENTS task force hopes to use their roadmap not only to prevent suicide among veterans, but also to reduce suicide attempts among the broader American public. PREVENTS takes a holistic approach to suicide prevention as a public health issue, and is founded in the belief that everyone has a role to play in preventing suicide among their co-workers, friends and family members. The PREVENTS roadmap builds upon best practices already being implemented successfully with service members and veterans. The task force has partnered with nonprofits, Fortune 500 companies, elected officials, and state and local organizations to craft what they hope will be an effective solution for one of America's most troubling health issues.

VA Denies Agent Orange Presumption for Guam

The VA has denied a request for rulemaking to cover veterans exposed to herbicide on Guam, American Samoa and Johnston Island. VA Undersecretary for Benefits Paul Lawrence stated that herbicides sprayed on the central Pacific islands were commercial rather than tactical herbicides. Presumptive service connection only applies to chemicals in an herbicide used in support of the United States and allied military operations.

As noted in the July issue of On & Off Capitol Hill, the FRA and several other organizations have dispatched a letter to key lawmakers on the Senate and House Armed Services committees urging them to add a provision to the FY2021 National Defense Authorization Act authorizing the National Academy of Medicine to perform an independent study to determine if Agent Orange was or was not used in Guam. FRA members can go to the Action Center online to ask their legislators to support this important provision.

Congressional Leaders Introduce Veterans Economic Recovery Act

Rep. Phil Roe, M.D. (Tenn.), the ranking member of the House Veterans' Affairs Committee, and Rep. Mike Levin (Calif.), the chairman of the Subcommittee on Economic Opportunity, along with Sen. Jerry Moran (Kan.), the chairman of the Senate Veterans' Affairs Committee, (SVAC) and Sen. Jon Tester (Mont.), the ranking member of SVAC, introduced the Veterans Economic Recovery Act (H.R.7111,S.3899), which would direct the Department of Veterans Affairs to provide a retraining assistance program for unemployed veterans.

In 2019, the veteran unemployment rate was 3.1 percent, the lowest in 19 years. However, following the COVID-19 pandemic, veteran unemployment rose to 11 percent in April 2020. The unemployment rate for post-9/11 female veteran reached 20 percent in April 2020, compared to 15.5 percent for non-veteran women.

The program would rapidly retrain unemployed veterans so that they would have the knowledge and skill sets they need to quickly re-enter the workforce and thrive in the post-pandemic economy. The centerpiece of this legislation would be the creation of a rapid retraining program to provide unemployed veterans and reservists with 12 months of educational benefits, to pursue training in high-demand occupations. The education benefits available under the rapid retraining program would be equivalent to the benefits provided under the Post-9/11 GI Bill. To be eligible to participate in the rapid retraining program, veterans would have to:

- Be between the ages of 25 and 60.
- Be unemployed on the day of application.
- Have been discharged under conditions other than dishonorable.
- Not be eligible for any other VA education benefit.
- Not be enrolled in another federal or state job training program.
- Not be receiving disability compensation for conditions that have led to unemployment.
- Not be receiving any unemployment benefit when they begin training.

National Guard or Reserve who were given federal orders to assist with the COVID-19 response would also be eligible for the rapid retraining program as long as they meet other age, unemployment and discharge requirements. FRA members are urged to use the Action Center at www.FRA.org to ask their lawmakers to support this important legislation.

Discovered! Unopened Bag of 138-Year-Old Morgan Silver Dollars

Unopened for 138 Years!

Coin experts amazed by “Incredible Opportunity”

The Morgan Silver Dollar is the most popular and iconic vintage U.S. coin. They were the Silver Dollars of the Wild West, going on countless untold adventures in dusty saddlebags across the nation. Finding a secret hoard of Morgans doesn't happen often—and when it does, it's a *big deal*.

How big? Here's numismatist, author and consultant to the Smithsonian® Jeff Garrett:

“It's very rare to find large quantities of Morgan Silver Dollars, especially in bags that have been sealed... to find several thousand Morgan Silver Dollars that are from the U.S. Treasury Hoards, still unopened, is really an incredible opportunity.”

—Jeff Garrett

But where did this unique hoard come from? Read on...

Morgans from the New Orleans Mint

In 1859, Nevada's Comstock Lode was discovered, and soon its rich silver ore made its way across the nation, including to the fabled New Orleans Mint, the only U.S. Mint branch to have served under the U.S. government, the State of Louisiana and the Confederacy. In 1882, some of that silver was struck into Morgan Silver Dollars, each featuring the iconic “O” mint mark of the New Orleans Mint. Employees then placed the freshly struck coins into canvas bags...

The U.S. Treasury Hoard

Fast-forward nearly 80 years. In the 1960s, the U.S. government opened its vaults and revealed a massive store of Morgan Silver Dollars—including *full, unopened bags* of “fresh” 1882-O Morgan Silver Dollars. A number of bags were secured by a child of the Great Depression—a southern gentleman whose upbringing showed him the value of hard assets like silver. He stashed the unopened bags of “fresh” Morgans away, and there they stayed...

The Great Southern Treasury Hoard

That is, until *another* 50 years later, when the man's family finally decided to sell the coins—still in their unopened bags—which we secured, bag and all! We submitted the coins to respected third-party grading service Numismatic Guaranty Corporation (NGC), and they agreed to honor



Actual size is 38.1 mm

- ✓ Historic Morgan Silver Dollars
- ✓ Minted in New Orleans
- ✓ Struck and bagged in 1882
- ✓ Unopened for 138 years
- ✓ 26.73 grams of 90% fine silver
- ✓ Hefty 38.1 mm diameter
- ✓ Certified Brilliant Uncirculated by NGC
- ✓ Certified “Great Southern Treasury Hoard” pedigree
- ✓ Limit five coins per household

the southern gentleman by giving the coins the pedigree of the “Great Southern Treasury Hoard.”

These gorgeous 1882-O Morgans are as bright and new as the day they were struck and bagged 138 years ago. Coins are graded on a 70-point scale, with those graded at least Mint State-60 (MS60) often referred to as “Brilliant Uncirculated” or BU. Of all 1882-O Morgans struck, *LESS THAN 1% have earned a Mint State grade*. This makes these unopened bags of 1882-O Morgans extremely rare, certified as being in BU condition—nearly unheard of for coins 138 years old.

Don't Miss This Rare Opportunity—Order Now!

Regular 1882-O Morgans sell elsewhere for as much as \$133, and that's without the original brilliant shine these “fresh” 138-year-old coins have, without their special NGC hoard designation, and without their ability to tell their full, complete story from the Comstock Lode all the way to your collection.

Given the limited quantity of coins available from this historic hoard, we must set a strict limit of five coins per household. Call quickly to secure yours today as supplies are sure to sell out quickly!

1882-O Morgan Silver Dollar NGC Certified BU from the Great Southern Treasury Hoard — \$99 ea.

FREE SHIPPING on 2 or More!

Limited time only. Product total over \$149 before taxes (if any). Standard domestic shipping only. Not valid on previous purchases.

Call today toll-free for fastest service

1-888-324-9125

Offer Code MSH237-01

Please mention this code when you call



GOVMINT.COM®

GovMint.com • 14101 Southcross Dr. W., Suite 175, Dept. MSH237-01, Burnsville, MN 55337

GovMint.com® is a retail distributor of coin and currency issues and is not affiliated with the U.S. government. The collectible coin market is unregulated, highly speculative and involves risk. GovMint.com reserves the right to decline to consummate any sale, within its discretion, including due to pricing errors. Prices, facts, figures and populations deemed accurate as of the date of publication but may change significantly over time. All purchases are expressly conditioned upon your acceptance of GovMint.com's Terms and Conditions (www.govmint.com/terms-conditions or call 1-800-721-0320); to decline, return your purchase pursuant to GovMint.com's Return Policy. © 2020 GovMint.com. All rights reserved.

Navy PCS Moves Begin Gradually

In March, the Navy stopped all Permanent Change of Station, or PCS, moves in response to the COVID-19 pandemic, leaving more than 42,000 personnel in limbo, unable to move to their next assignment. Now the Navy plans to gradually allow moves to bases in the U.S. and internationally. Priority will be given to those moving to ships and aircraft that are getting ready to deploy, as well as to those assigned to what are deemed critical jobs. In addition, the Department of Defense has designated states or regions as “red” (no go) or “green” (good to go), depending on the rate of COVID-19 infections in the area.

Exclusive Contract for One Moving Company Delayed

Military.com is reporting that a contract for a single company to have exclusive rights to moving household goods in PCS moves has been delayed by U.S. Transportation Command, or TRANSCOM, pending further review. The three-year, \$7.2 billion contract that was awarded to American Roll-On Roll-Off Carrier Group, Inc. was first reported in the June 2020 issue of On & Off the Hill. That story noted the similarities to International Auto Logistics, who in 2014 was awarded the exclusive contract to personal vehicle shipments. IAL came under intense scrutiny after hundreds of service members complained that their vehicles went undelivered far past their expected arrival dates, could not be located in IAL’s shipment tracking system or arrived at their final destination damaged. Press accounts report that approximately 70 percent of the vehicles IAL was tasked with shipping over 2014’s peak moving season were considered late.

TRANSCOM informed the Government Accountability Office of a request to take corrective action on the exclusive PCS contract. The GAO oversees government contract protests and disputes. The FRA will monitor the process on this contract to ensure that PCS moves go smoothly.

DOD IG Report on Military Voting Program

The DOD issued an evaluation of the voting assistance programs administered by each service branch. The Navy and Marine Corps programs were rated as “effective” and found to be compliant with federal statute and DOD policy. In 2018, 53 percent of the ballots sent to military and overseas voters were successfully counted, compared to one-third in 2006, according to the Federal Voting Assistance Program’s post-election research from the 2018 general election.

However, military personnel stationed away from their residence still face more difficulties than local voters. The ability to use an absentee ballot remains a problem. The Uniformed and Overseas Citizens Absentee Voting Act of 1986 requires states to allow active duty military, their family members and overseas citizens to vote absentee in federal elections. The FRA-supported Military and Overseas Voter Empowerment Act amended and improved UOCAVA in 2009 by providing greater protections, such as requiring states to send absentee ballots to UOCAVA voters at least 45 days before federal elections and to provide an electronic option for sending ballots to voters.

For information, visit FVAP.gov, e-mail vote@fvap.gov or call 1-800-438-8683.

Hearing on Racial Disparity in Military

In the wake of the George Floyd killing in Minneapolis, Minnesota, and the Rayshard Brooks killing in Atlanta, Georgia, the House Armed Services, Military Personnel Subcommittee held a hearing to discuss racial disparity in the military. The hearing focused on a recent Government Accountability Office report (GAO-19-344) regarding racial disparity in the military justice system and recommending reform. Some of the recommendations included collecting demographic information for all types of courts-martial, identifying the causes of disparities, and taking steps to appropriately address these disparities. Col. Don Christensen from Protect our Defenders also made recommendations for Congress to monitor the issue by requiring the DOD to send an annual report (as is now required for sexual harassment cases) and proposed that commands request input from the rank and file.

Twelve percent of the U.S. population and 16 percent of active duty military personnel are black, but less than 9 percent of military officers and only 7 percent of flag officers (admirals or generals) are black. The Navy and Marine Corps have no black flag officers above the two-star level. The Army has one black four-star general out of 14 four-star general positions.

Gen. Collin Powell once served as chairman of the Joint Chiefs of Staff and later served as Secretary of State, but no black person has ever served as chief of staff. However, the Senate recently confirmed (98-0) Gen. Charles Brown, Jr. to serve as the Air Force chief of staff. He will be sworn into office in the near future.

The Navy and the Marine Corps recently banned Confederate flags on ships, vehicles and elsewhere across the service. In addition, Chairman of the Naval Academy Board of Visitors Dutch Ruppertsberger has requested that buildings on campus with Confederate names be changed.

The Senate version of the FY2021 NDAA has been amended to require the Defense Department to rename military installations that were named after Confederate generals.



Men Over 40 Celebrate Breakthrough Pill

Doctor-developed natural formula supports prostate health, normal urinary frequency, and optimal male health

By S.A. Nickerson, Health Correspondent

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

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

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

Rogue Testosterone Starts Attacking Around Age 40

Once you hit middle age, your body begins to secrete the enzyme 5-alpha

reductase. This causes your normal "manly" testosterone to turn into a rogue testosterone compound called DHT (dihydrotestosterone).

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

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

Collateral Damage

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

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

Based on his two decades of research and treating patients, Dr. Brownstein formulated one of the top-selling prostate support formulas available on the market

today. Since 2013, **PROSTATE REVIVE®** has been helping thousands of men across the country.

A Proprietary Blend of 15 Ingredients

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

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

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

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

The Simple Solution

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



PROSTATE REVIVE® Users Speak Out*

Many users write to praise this prostate support formula.

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

Kenneth F., California

"I'm so happy with **PROSTATE REVIVE**, there aren't enough words to describe it. Fantastic!"

Manuel L., Tennessee

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

Luis C., New York

"I took it for 6 weeks and my PSA level went way down." *Ramon G., Wisconsin*

RISK-FREE 30-Day Trial of PROSTATE REVIVE



DR. BROWNSTEIN

Medix Select, one of the nation's premier nutraceutical companies, is sure you'll love **PROSTATE REVIVE**. That's why they're offering you a risk-free 30-day trial supply at **NO COST — that's a \$39.95 value!** Just cover a small shipping fee of \$4.95, that's all.

You'll also receive Dr. Brownstein's detailed special report "**A Doctor's Guide to a Healthy Prostate**" as a **FREE** bonus gift (a \$20 value).

Toll Free: (888) 246-0631

Online: ProstateRevive.com/Fleet

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

DHA Extends Coverage Reinstatement Period for TRS Beneficiaries

The Defense Health Agency has extended from three to five months the period during which reservists who have lost TRICARE Reserve Select coverage due to unpaid premiums can request reinstatement of their coverage. The extension is an acknowledgment of the financial turmoil the COVID-19 pandemic has caused some members of the Reserves. Once qualifying members have paid all delinquent and current premiums, they can request reinstatement back to the date their coverage terminated. This policy will remain in effect for 90 days following the end of the national health emergency.

VA National Cemeteries Reopen

FRA Assistant Director of Legislative Programs Theo Lawson participated in a conference call with the U.S. Department of Veterans Affairs National Cemetery Administration regarding the resumption of committal services on June 9th, in all but two VA national cemeteries. The cemeteries had been closed since March 23. The VA is following the White House's "Opening Up America Again" guidelines as well as state and local guidelines. Some sites in heavily hit areas such as Long Island and Calverton National cemeteries in New York will be opening much later. The number of attendees allowed will vary based on local guidelines.

The VA is enforcing strict safety guidelines to avoid the spread of COVID-19. All funeral honors attendees, including VA employees, are required to wear masks; the VA will provide disposable masks on premises.

There is a shortage of funeral honors details from the National Guard and Reserve Component due to mobilization. The VA National Cemetery Administration is reaching out to veteran service organizations to assist on a completely voluntary basis. Those volunteering for honors details through a VSO need to be certified and trained by the VA. The certification will be maintained at the local cemetery, so the VA hopes a local representative of the VSO is the one receiving the certification.

The VA made a commitment to offer memorial services to those who had direct interment from March 23 to June 8. Starting July 20, the VA NCA will provide memorial services for the families who could not get honors for their deceased loved ones. The VA will also be communicating with the families that have yet to reschedule memorial services. There is no time limit for the families to request memorial services.

VA Disability Claims Backlog Increases with Pandemic

The number of VA backlog disability claims has increased by 64,000 since November 2019, recently reaching 119,000. The VA classifies a backlog claim as any disability claim that takes longer than 125 days. The VA stopped performing in-person compensation and pension exams April 2, to encourage veterans to stay home to prevent the spread of COVID-19. These appointments with doctors are when disabilities are evaluated. The results help the VA establish a disability rating, which determines a veteran's monthly compensation and his or her eligibility for VA programs.

Without the exams, the claims backlog has grown, and thousands of veterans are waiting for decisions. The coronavirus pandemic coincided with the start of the Blue Water Navy Vietnam Veterans Act, which prompted a surge of new claims by thousands of Vietnam War veterans newly eligible for VA benefits beginning in January. To help handle the months long delay, the VA has asked Congress to approve legislation, not yet introduced, that would allow non-physicians, such as nurse practitioners, to conduct the exams.

The FRA views this growing backlog of disability claims as a threat to the nation's solemn commitment to properly care for disabled veterans. The cost of defending the nation should include timely and adequate treatment of our wounded warriors.

VA HQ Damaged by Protesters

The Department of Veterans Affairs headquarters in Washington, D.C., was damaged Sunday night, May 31, by protesters involved with demonstrations related to the killing of George Floyd by a Minneapolis policeman. Unidentified individuals broke several windows and spray-painted profanity along the sides of the VA's main offices, which sit a block away from the White House. Also, a car was set on fire near the main entrance to the building. According to multiple news sources, several buildings surrounding the VA were set on fire as protesters were forced from areas around the White House to streets north of Lafayette Park.

The VA did not appear to be a target. In addition, VA officials said several department offices in other downtown buildings suffered some damage. In a statement the next morning, VA Press Secretary Christina Noel said leaders were still assessing the full cost of the damage. "We know of no injuries to VA employees," she said. "VA will take appropriate measures to ensure the safety of VA employees."

Protests in Washington centered around the White House but spread throughout the city. At the World War II Memorial on the National Mall, "Do black vets count?" was written along the main fountain at the center of the monument. National Park Service officials reported additional graffiti at other well-known sites along the National Mall. **FRA**

Stand Up Straight and Feel Better

Discover the Perfect Walker, the better way to walk safely and more naturally



It's a cruel fact of life, as we age, gravity takes over. Our muscles droop, our bodies sag and the weight of the world seems to be planted squarely on our shoulders. We dread taking a fall, so we find ourselves walking less and less- and that only makes matters worse.

Well, cheer up! There's finally a product designed to enable us all to walk properly and stay on the go. It's called the Perfect Walker, and it can truly change your life.

Traditional rollators and walkers simply aren't designed well. They require you to hunch over and shuffle your feet when you walk. This puts pressure on your back, your neck, your wrists and your hands. Over time, this makes walking uncomfortable and can result in a variety of health issues. That's all changed with the Perfect Walker. Its upright design and padded elbow rests enable you to distribute your weight across your arms and shoulders, not your hands and wrists. Helps reduce back, neck and wrist pain and discomfort. Its unique frame gives you plenty of room to step, and the oversized wheels help you glide across the floor.



The height can be easily adjusted with the push of a button to fit anyone from 5' to over 6'. Once you've reached your destination you can use the hand brakes to gently slow down, and there's even a handy seat with a storage compartment. Its sleek, lightweight design makes it easy to use indoors and out and it folds up for portability and storage.



Why spend another day hunched over and shuffling along. Call now, and find out how you can try out a Perfect Walker for yourself... in your own home. You'll be glad you did.

Perfect Walker

Call now Toll-Free **1-888-704-5394**

for more information visit www.ThePerfectWalker.com

Please mention promotion code 113222.



Comparison of Key Provisions of the House and Senate Defense Authorization Bills

Issue	House Version (H.R. 6395) *	Senate Version (S.4049) **	FRA Comments
TRICARE Fee Increase	No TRICARE fee increase.	No TRICARE fee increase.	FRA will continue to monitor the legislative process to ensure a fee increase is not enacted.
Cuts to Medical Staff	Delays the proposed cuts to military medical staff until FY2022 and requires a study to review impact. (Sec. 704)	DOD instructed to further study its force mix options and service models. (Sec. 745)	FRA supports the House provision and opposes proposed drastic cuts in military medical staff.
Waiver of Pharmacy Co-pays During Pandemic	No similar provision on this topic.	Waives co-pays for prescriptions filled by mail order during the pandemic.	FRA strongly supports the Senate provision.
Active Duty Pay	Increases pay 3% and provides a Basic Need Allowance for those service members that qualify.	Increases pay 3%.	FRA supports both bills increasing pay to keep pace with civilian pay, and supports a BNA.
DOD Employment for Retirees	Eliminates the 180-day delay for retirees obtaining civilian employment at the DOD.	No similar provision on this topic.	FRA supports the House provision.
Military Suicide	DOD report on suicides to include whether the service member deployed within a year of the death or was prescribed medication for a mental health diagnosis. (Sec. 712)	DOD required to review and report on prevention of suicide at remote installations outside the U.S. (Sec. 747)	FRA supports both provisions.
Burn Pit Accountability	No similar provision on this topic.	Requires post-deployment health assessments to include questions about burn pit exposures.	FRA supports the Senate provision.
Improved Oversight of Military Privatized Housing	DOD required to report to Congress on implementation of GAO recommendations.	DOD required to implement last year's inspector general recommendations.	FRA supports the House and Senate provisions.

*Provisions reported are based on House legislation (H.R.6395) that passed the House Armed Services, Military Personnel Subcommittee on June 23.

**Provisions reported are based on Senate legislation (S.4049) that was approved by the Senate Armed Services Committee on June 23.

Greek Inventor's Eardrops Could Make Hearing Aids Obsolete By 2023

Startling discovery reported to boost hearing with eardrops, not expensive & embarrassing hearing devices

By Jeffery Noldice
Health Writer

MYKONOS: According to the **National Institute on Deafness**, a staggering 89% of Americans will eventually have to deal with hearing loss. But now, a well-respected Greek inventor claims he's perfected an eardrop that helps you hear better — without needing a hearing aid.

The eardrop is getting a lot of attention. After all, if a low-cost eardrop could reboot hearing, some predict the billion-dollar hearing aid industry could be out of business by 2023.

Hear What You've Been Missing

It's reported that the drops are powerful. Some say they can now hear things they couldn't hear before. Others tell us they no longer struggle to hear the T.V. or ask people to repeat themselves anymore.

We tracked the inventor of the drops down to a small island just off the coast of Mykonos. He was

Untreated Hearing Loss Often Leads to Depression

Researchers at the University of British Columbia report every 10-decibel drop in hearing sensitivity, the odds of social isolation increase by 52%. Left untreated, the loss of hearing results in feelings of depression and diminished quality of life.

very protective about his privacy. But the man, (who only goes by the name J.D.) was very excited to openly talk about his eardrop formula.

J.D. cleverly calls his drops **Audiolo-G**. Most users agree it really is remarkable.

"The drops let you hear sounds you may not have heard in a while, like the purring of a cat or the quiet hum of a small fan. But the biggest news is, Audiolo-G works after the very first dose... no matter how bad your hearing is."

But the inventor won't reveal how it works. According to J.D., "Everybody is trying to get their hands on my formula. It wasn't easy to come by and I definitely won't let Big Pharma steal it from me. That's for sure."

The Earthquake That Clobbered His Hearing

For J.D., it all started in 1978 when his whole town was devastated by a massive earthquake. It was the same year he noticed his hearing seemed stuffy and clogged. He kept asking people to repeat themselves. And pretended to be in conversations he didn't hear. It was embarrassing.

Frustrated Friends & Family

Ordinary conversation was impossible. "I'd make my friends repeat every other word. It got so bad, some avoided me altogether. They would

joke. "We can tell J.D. anything. He won't say anything. He can't hear a word you say."

From Desperation to Discovery

J.D. tried every supplement and hearing device he could find. Nothing worked. "Most of the time, my hearing was cloudy. But sometimes I had no idea what was going on." So the inventor began to experiment in his kitchen "science lab."

Old Family Remedy to The Rescue

J.D.'s great-grandmother proudly talked about the secret "miracle drops" too. After all, they were handed down for generations. She was delighted about all the people it helped over the years.

Through many conversations, J.D. learned about the ingredients used in the special ear drops. He discovered which herbs to use and not to use. How they were picked at distinct times of the year... and grown only in special soil.

"It Worked. It Really Worked."

And then one day, "I finally discovered just the right combination." J.D. became his own guinea pig.

He put the drop in his left ear and felt a pleasant WHOOSH. It felt great. Like a great blockage was removed. "I cried tears of joy. I got my clear hearing back!"

In fact, J.D. claims to have restored almost all the elders in his village of weak hearing. And now, he wants to share his joy with everyone. That's why you're reading this article right now.

Clinical-Strength Dose

These clinical-strength eardrops can be used safely by anyone with muted or stuffy hearing. You won't need to struggle with insurance companies to try it. And best of all, you won't be embarrassed by an ugly tube hanging out of your ear canal.

Never Sold in Stores

It's not easy but J.D. purposely keeps his secret recipe from Big Pharma. "They'd like nothing



Now I Watch TV Without Subtitles

"I was totally Depressed. I could only watch TV with the subtitles on. Now it's not a problem," says Sofia K. age 71.



Everybody Stopped Yelling

"I used to think people were speaking low, until I realized I had a problem. But now people don't have to yell for me to hear them and it only took a few drops." Darius K. age 53.



Could this inventor's "Miracle Eardrops" be the end of the multi-billion-dollar hearing aid industry? Reported to work no matter how bad your hearing is.

The Great Big Hearing Aid Rip-Off

The dirty little secret about hearing aids is no matter how small they are, they still feel like an ant crawling in your ear. And contrary to the sales pitch... they're embarrassing, because with those wires sticking out of your ears, everybody knows you're hard of hearing.

Plus, they're expensive...average cost is around \$5,000 or more. And the cheaper models just give you an earful of buzzing and whistling noises.

more than to see me go away." So to keep his formula secret, J.D. made arrangements with a small company that agrees to keep the formula secret and the price low. Audiolo-G is never sold in retail stores that rely on middlemen to jack up the price.

How to Get (2) FREE Bottles

This is the official nationwide release of Audiolo-G. For the next 48 hours only, eligible callers could qualify for 2 FREE bottles with their order. The company is also offering a life-time satisfaction guarantee.

FREE GIFT: Instant Back & Shoulder Fix

Call now and we'll also rush you a special FREE Gift— The "Instant Back & Shoulder Fix". It corrects slump and posture while soothing even the most excruciating pain. This one-size-fits all back-saver is virtually invisible under clothes and makes you appear slimmer and taller too. A \$27.84 value, yours FREE with your order of Audiolo-G.

This offer will expire soon. To order Audiolo-G, call 1-844-951-0274 now.



Freshwater Flattops: The Corn Belt Fleet

By *W.D. Stevenson*

Have you ever wondered how naval aviators learned to launch and capture planes from the decks of aircraft carriers during World War II?

Following Pearl Harbor, the U.S. Navy had six carriers in combat, as well as 13 additional fleet carriers and scores of escort carriers on order or under construction. They needed thousands of pilots and tens of thousands of deck crewmen, all qualified for carrier operations. The basics of training were easy enough to acquire with land-based airfields, but to be prepared for the unique challenges of carrier operations, these sailors needed to train on real aircraft carriers. Since the Navy could not possibly pull back any forward carriers for practice, the solution was to acquire two already-built ships large enough to fit a flight deck atop them. The two paddle-wheel carriers that were soon to become the *USS WOLVERINE* and *USS SABLE* were this solution.

The *USS WOLVERINE* Refit

The Cleveland & Buffalo Transit Company built the Seeandbee in 1913. It was the world's largest side-wheel passenger inland steamer at the time, with opulence and travel comfort like none other. The Navy acquired the ship from C&B on March 12, 1942, for the price of \$756,500 and designated it an unclassified miscellaneous auxiliary vessel with the hull number IX-64.

Seeandbee's existing superstructure was removed in Cleveland, Ohio, and the ship was towed to Buffalo, New York, to undergo refitting by the Erie plant of the American Ship Building Co. In early May of 1942, a 550-foot-long wooden flight deck was installed, an island was built, arresting cables were installed and the ship's funnels were rerouted to the starboard side, along with some other modifications. The refit was done while the ship was afloat because it was too large for dry dock. A crew of 1,250 men worked around the

Despite their importance, the *USS WOLVERINE* and *USS SABLE* have become little more than two curious footnotes to the larger history of the Second World War.



Opposite page: The launching of SS Seeandbee on Nov. 7, 1912, at American Shipbuilding Co., in Wyandotte, Michigan. Photograph courtesy of the United States Library of Congress's Prints and Photographs Division. Above: An F-4F Wildcat taking off into the sunset from *USS WOLVERINE* (IX-64), March 26, 1943. Official U.S. Navy photograph, now in the collections of the National Archives.

clock, providing 45 miles of welding and 57,000 bolts with washers and grommets during the refit. A Coast Guard substation was set up to provide security and no pedestrians or vehicles were allowed near the work site.

The *WOLVERINE* (IX-64) was commissioned Aug. 12, 1942, as the first inland carrier of the Navy. It was assigned to the 9th Naval District, which was headquartered at the Lake Training Station in Lake Bluff, Illinois, now known as Naval Station Great Lakes.

The *USS SABLE* Refit

The Detroit & Cleveland Navigation Company ordered the Greater Buffalo from the American

Ship Building Co. of Lorain, Ohio, and the ship was launched in 1924. Larger than the Seeandbee, the new vessel could hold 125 cars and had 650 staterooms with a crew of 300. It was powered by nine coal-fired boilers, which drove two 35-foot side paddle wheels. People of modest wealth at the time could travel by water in luxury.

The Greater Buffalo, which was acquired by the Navy before WWII, was also converted at the Erie plant of the American Ship Building Co. and renamed *USS SABLE* (IX-81). The cabins and superstructure of the ship were removed, leaving the main deck. Although a wooden deck similar to the one installed on *USS WOLVERINE* had originally been planned, a steel flight deck



The *USS SABLE* (IX-81) moored in an icy harbor in 1943. Note the steam exhausting amidships. The location may be Buffalo, New York, where it was converted from the side-wheel excursion steamship *Greater Buffalo*. Official U.S. Navy photograph, now in the collections of the National Archives.

with additional supports was installed instead. The steel deck allowed *SABLE* to be used for testing a variety of nonskid coatings applied in a checkerboard pattern to the flight deck.

The deck of the *SABLE* was equipped with eight sets of arresting cables, a bridge island on the starboard side and outriggers forward of the island for storing damaged aircraft.

On the main deck there was a lecture room with projection equipment that could accommodate more than 40 aviators, and bunks for 21. The newer carrier was also equipped with a sick bay, an operating room, a laundry, a tailor shop, crew quarters, a cafeteria-style galley for the crew, a mess hall for the officers, storerooms and a refrigerator. *SABLE* was commissioned on May 8, 1943.

Selecting Great Lakes

The Navy decided the Great Lakes region of North Central America would be an ideal training location for carrier pilots because it was somewhat secure from German and Japanese attacks and the water resembled the ocean. The training vessels

could dock at the Navy Pier in Chicago, which was close to Naval Air Station Glenview.

With the new “Corn Belt Fleet” in place, training could commence. The ships’ decks were only 550 feet long, much shorter than the Navy’s oceangoing carriers, and the theory was that if a pilot could manage on these smaller freshwater carriers, then he certainly could handle the larger decks at sea. The *WOLVERINE* launched its first aircraft in August 1942. Both ships of the Corn Belt Fleet were decommissioned soon after the Japanese surrender on Sept. 2, 1945, and served until Nov. 11, 1945.

A Typical Day in Training

Naval aviators who had earned their wings at Pensacola, Florida, or Corpus Christi, Texas, reported to NAS Glenview for orientation training before performing the required minimum of eight landings and takeoffs. Before any shipboard landings were attempted, practice landings took place on traditional runways that had been marked like carrier decks.



The *USS WOLVERINE* (IX-64) being converted from SS Seeandbee at Buffalo, New York, on June 12, 1942. A wood plank deck would be installed over the steel structure that was refitted atop the luxury paddle-wheel steamer. Official U.S. Navy photograph, now in the collections of the National Archives.

Training began at sunrise, with takeoffs and landings practiced throughout a 14-hour day. Training was conducted seven days a week and was only canceled because of fog, which made operations too risky. The program was so rigorous that 30 pilots could be qualified in a typical day. In a remarkable start to its training career, *SABLE* qualified 59 pilots within nine hours of its first day of service. On May 28, 1944, the *SABLE* broke its own record by qualifying 59 pilots with 498 landings in a little less than nine hours. *WOLVERINE* celebrated its 7,000th successful landing on May 7, 1943, and in two years, the *SABLE* made 50,000 landings. By comparison, the Nimitz-class aircraft carrier *USS ABRAHAM LINCOLN* (CVN-72) recorded its 50,000th capture in 2012, 23 years after being commissioned.

One of the pilots who qualified Aug. 24, 1943, on *SABLE* was 20-year-old lieutenant junior grade and future president George H. W. Bush. He was a TBM Avenger pilot who volunteered for flight training on his 18th birthday. While on the light carrier *USS SAN JACINTO*, he completed

58 combat sorties, which awarded him the Distinguished Flying Cross decoration and three air medals before V-J Day.

Carrier training was not limited to just pilots. The *SABLE* and *WOLVERINE* trained thousands of deck crews and landing signal officers in how to move, launch and recover aircraft. Onboard experience was also given to carrier personnel before they were assigned to escort carriers. Every two weeks, a new class of 15 men reported to receive four weeks of training in flight deck procedures. Instructors and technicians came to receive practical shipboard training, along with thousands of aircrewmembers. Without these sailors, the war in the Pacific would have been impossible.

Accidents Were Bound to Happen

On Oct. 21, 1942, Ensign F.M. Cooper was piloting his F4F-3 Wildcat when it spun into the water after takeoff from *WOLVERINE*. The plane sank into 85 feet of water with Cooper inside. His body and the plane were never recovered. This was the first of many accidents to occur on board these ships.



Portrait photo of George H. W. Bush, Naval aviator cadet, in early 1943. Photo courtesy of the George Bush Presidential Library and Museum.



TDN-1 drones parked on the *SABLE*'s flight deck off Traverse City, Michigan, during flight tests on Aug. 10, 1943. Official U.S. Navy photograph, now in the collections of the National Archives.

During training, some mishaps, crashes and losses were expected. During the years of the carriers' operation, there were 128 aircraft losses and more than 200 accidents. Of the estimated aircraft lost during training, 35 have been salvaged and the search for more is underway. Because repair facilities were readily available, damaged aircraft were saved whenever possible. Occasionally, this meant retrieval from underwater.

The majority of aircraft losses resulted in minor injuries, but a total of eight pilots were killed. Thankfully, these tragedies were rare. From 1942 to 1945, more than 120,000 successful landings were logged, and 35,000 pilots were qualified. Overall, the training program was considered a huge success.

Unique Ships with Unique Challenges

The *WOLVERINE* and *SABLE* were not true aircraft carriers like those the Navy had in the Pacific or Atlantic. They had certain limitations that at times prevented or delayed training. For example, since there were no elevators or hangar decks to store damaged aircraft, when all the storage spaces on the flight deck were filled with damaged aircraft,

the day's operations were over and the carriers headed back to their pier in Chicago.

Landing aircraft on calm days also presented problems for the carriers. Neither carrier could generate enough forward speed to meet the "wind over deck" landing minimums for aircraft such as F-6F Hellcats, F-4U Corsairs, TBM Avengers and SBD Dauntlesses. When there was little or no wind on Lake Michigan, operations were often halted. Occasionally, when low-wind conditions continued for several days and the pool of waiting aviators started to back up, the Navy used an alternate system of qualifications.

Aircraft Used

The Navy used various aircraft aboard the Corn Belt Fleet with the goal of training each pilot in the same type of plane he would later be flying with the fleet. When aircraft shortages occurred, training was delayed. Carrier fighter group pilots qualified in Grumman F-4F Wildcats, while scout and bomber pilots flew in the North American SNJ Texan. Ship's logs indicated the planes that were used were: TBM/TBF Avengers, an F-4U Corsair, SBD Dauntlesses, F-6F Hellcats, SNJ Texans,



Above: The Seeandbee just before the refit. Top right: An FM-2 Wildcat after a very hard landing aboard *USS SABLE*. Note the broken tailhook, the missing tail wheel, and the mangled wingtip. Bottom right: Lt. C.E. Roemer on board *USS WOLVERINE* (IX 64), April 10, 1943. All official U.S. Navy photographs from the collections of the National Archives.



SB-2U Vindicators, FM/F-4F Wildcats and three experimental drones known as TDNs. Most of the training aircraft were from the Pacific or North African campaigns. Very few planes were new.

The Navy's TDN-1 was a television-guided, remote-controlled assault drone developed by the Navy in 1942. It was built to operate from a carrier under the control of a nearby TBM Avenger or from land with a PBY chase plane. The 37-foot-long twin-engine drone could carry a 2,000-pound bomb or an aerial torpedo. These launches from *SABLE* are considered the first U.S. drone launches from a carrier.

Legacy

Together, *SABLE* and *WOLVERINE* trained 17,820 pilots in 116,000 carrier landings. Of these, 51,000 landings were on *SABLE* alone. Both *USS SABLE* and *USS WOLVERINE* hold the distinction of being the only freshwater, coal-driven, side paddle-wheel aircraft carriers used by the United States Navy — the Corn Belt Fleet. The *USS SABLE* earned both the American Campaign Medal and the World War II Victory Medal during its naval career. **FRA**

USS WOLVERINE (IX-64)

Displacement: 7,200 tons
 Length: 500 ft
 Beam: 98 ft
 Flight deck: 550 ft x 58.3 ft
 Height: 23.75 ft
 Draft: 15.5 ft
 Propulsion: 6 single-ended and 3 double-ended coal-fired Scotch boilers, 165 psi; inclined 3-cylinder compound steam engine; 66", 96", 96" diameter pistons with 108" stroke; 2 side paddle wheels, 32 feet in diameter, about 100 tons each with 11 blades.
 Power: 12,000 hp at 31 rpm
 Speed: 19 knots (22 mph)
 Complement: 270 men

USS SABLE (IX-81)

Displacement: 6,690 tons
 Length: 535 ft
 Beam: 58 ft
 Flight deck: 535.4 ft x 58 ft
 Draft: 16 ft
 Propulsion: 6 single-end and 3 double-end coal-fired Scotch boilers, 14 feet in diameter; inclined 3-cylinder compound steam engine (about 165 psi); 66", 96", 96" bores with 108" stroke; 2 side paddle wheels, about 100 tons each with 11 blades.
 Power: 10,500 hp
 Speed: 18 knots (21 mph)
 Complement: 270 men



THE FLYING LEATHERNECK AVIATION MUSEUM



*The History of Marine Corps Aviation
Comes Alive in San Diego, California.*

By Ann Norvell Gray

Opposite page top: The Vought F-8U Crusader (renamed F-8 in 1962) is a single-engine, supersonic, carrier-based air superiority jet aircraft built by Vought for the United States Navy and Marine Corps (replacing the Vought F-7U Cutlass). The F-8 served principally in the Vietnam War. The Crusader was the last American fighter with guns as the primary weapon, earning it the title "The Last of the Gunfighters."

Opposite page bottom: The cockpit of a B-25 Mitchell.

Above: Throughout the year, the museum hosts "Open Cockpit Days." Cockpits of select aircraft are opened so kids and adults can experience Marine aviation from a pilot's perspective. Visitors are also able to strap into an ejection seat, try on a helmet, talk to pilots and try their luck with an "I Spy" activity.

All photographs are courtesy of the Flying Leatherneck Aviation Museum.



The F9F-2 Panther was one of the Navy's first successful carrier-based jet fighters. While its contemporaries, like the Banshee, made significant contributions to the Korean War effort, they did not have nearly the same record as the Panther. It was the Navy's and Marines' most widely used jet, flying over 78,000 sorties during the Korean War. It was highly maneuverable and relatively fast, and had considerable success against its superior adversary the MiG-15. Photo courtesy of the Flying Leatherneck Aviation Museum.

In 1989, the first Flying Leatherneck Aviation Museum was established at Marine Corps Air Station El Toro in Orange County, California. Ten years later, El Toro was closed, and the museum's significant collection of aircraft flown by Marine pilots was facing dispersion or destruction. For many in the Marine Corps community, this outcome was unacceptable.

Enter a dedicated group of retired Marine officers under the leadership of Maj. Gens. Frank Lang and Bob Butcher. Marine Corps Air Station Miramar in San Diego was to be the museum's new home. Brig. Gen. Jay Hubbard, then the volunteer chair of the El Toro Historical Society, called in a favor and asked Butcher to handle the transition.

Now all the masterminds had to do was work out how to move 41 historic aircraft 75 miles down a busy California freeway. For six consecutive Sundays,

precisely engineered convoys left El Toro at 3 o'clock in the morning and motored down Interstate 5 to Miramar. With tireless attention to every detail from the aviation support teams, only one transport vehicle broke down en route, and the first step was accomplished.

In June of this year, the Flying Leathernecks celebrated 20 years in the museum's Miramar home. It is the world's only institution dedicated to the story of U.S. Marine Corps aviation, and it houses, presents and cares for the largest, most complete collection of Marine-flown aircraft in the world.

The Aircraft

Thirty-one of the 48 aircraft in the museum's collection are arranged on the grounds, each with a sign detailing its history, uses, training requirements and specifications. On "Open Cockpit Days," visitors



The FM-2 on display is one aircraft in the line of production models of the better known F-4F Wildcat, which was one of the first successful monoplanes designed for carrier use. First used in combat by the British in the North Atlantic, the Wildcat was the only effective fighter available to the United States Navy and Marine Corps in the Pacific Theater during the early part of World War II in 1941 and 1942. Photo courtesy of the Flying Leatherneck Aviation Museum.

may climb aboard and sit in the pilot's seat. As you might expect, this is a popular experience, and a big hit with children. One visitor turned around slowly in the center of the yard and said, "It's like a big perennial garden of airplanes!" Also on display are a number of pieces of support equipment and vehicles, including a refueling trailer, a portable generator, a loaded ordnance trailer and a Pratt & Whitney radial engine.

The collection includes five models of the Douglas Skyhawk and three Vought Crusaders spanning from the 1950s to the 1960s. There are two Hornets and two Phantoms from McDonnell Douglas; a General Motors FM-2 Wildcat; a Russian MiG from the Korean War; an Intruder, a Panther and a Cougar from Grumman; and several Bell and Sikorsky helicopters.

There is also one Chance Vought Corsair from

the 1940s in the exhibit. The museum's website description of this night fighter says:

"It was far superior to their [the Marine Corps'] other fighters, like the F4F Wildcat. The Marines operated them from improvised bases on Pacific islands with deadly results. Because the Corsair was faster and better armed than the nimbler Zero, it took air superiority back from the Japanese and helped turn the tide of the war. It also wreaked havoc on Japanese supply ships and ground forces."

If you have watched "Flying Leathernecks," Howard Hughes' 1951 movie about Marine pilots fighting at Guadalcanal in the Solomon Islands, you will have seen them flying Chance Vought F-4U Corsairs in the later scenes of the film.

Visit the Aviation Gallery on the museum's website to see interactive photographs of 28 of its aircraft. A click on each photograph will open a page describing



Every other weekend during the summer and on July Fourth, as well as on other days announced throughout the year, the museum hosts "Open Cockpit Days." Photo courtesy of the Flying Leatherneck Aviation Museum.

that plane and its history in detail. Most of the aircraft are on loan from the National Museum of the Marine Corps just outside Quantico, Virginia, and about half a dozen are from the National Naval Aviation Museum in Pensacola, Florida.

Restoration of the SBD-1 Dauntless

Bob Cramsie, the lead restoration volunteer at the museum, is a career aerospace maintenance and manufacturing technician. He is at work restoring the SBD-1 Dauntless, the last of these dive-bombers in existence. In 1942, a young Navy pilot practicing takeoffs and landings in this aircraft disappeared into Lake Michigan. Neither the plane nor the body could be found; the pilot was declared dead, and for 52 years, the Dauntless deteriorated at the bottom of the lake.

The aircraft was recovered by a salvage company in 1994 and traded to the Flying Leatherneck Aviation Museum by the USS Midway Museum in 2012. Cramsie was hooked.

In a 2017 interview with the San Diego Union-Tribune, he said, "I like challenges. It's a giant jigsaw puzzle, but it's a puzzle that will be solved."

On the hot afternoon of this interview, Cramsie was putting pieces of one wing together with rivets, doggedly easing and wrestling the bits into position, drilling holes, and fastening as he went. Setting the rivet gun down and mopping his brow, he said, "Now just do that a few thousand times and you're done."

Cramsie is also a member of the museum's Historical Foundation board. He does this hard work to give something back to Marine aviation, and this aircraft is particularly meaningful to him. His uncle, a WWII pilot, went down in the English Channel in 1944. Neither he nor his plane were ever found. With the resurrection of this rare old plane, the family of the young flyer lost in Lake Michigan can now put his memory to rest.

The Backbone of the Museum

Since 2019, the museum's executive director has been retired Brig. Gen. Michael Aguilar. Aguilar is himself a native of California and served in the Corps for 31 years until his retirement in 2002. When asked about the day-to-day workings of the museum, Aguilar is quick to point out that,



The SBD-1 Dauntless was the Navy's primary carrier-borne dive bomber and scout plane at the beginning of World War II. The Dauntless, along with the F-4F Wildcat and torpedo planes like the TBD Devastator, helped prove the superiority of the aircraft carrier in the Pacific theater. Photo courtesy of the Flying Leatherneck Aviation Museum.

in addition to the participation of officers, the entire enterprise is wholly dependent on the dedicated service of both active and retired Marine noncoms and some civilians who volunteer thousands of hours of their dedication and experience.

"The Marine Corps has the highest ratio of enlisted to officers of all the services," he says. "These are the people who do the heavy lifting. We try always to emphasize the support functions that are so important to the Corps."

Many of these veterans spent their enlisted careers as specialists in aviation support, and their skills in such areas as aviation electronics, weapons support, aircraft and equipment mechanics, and general maintenance are the backbone that undergirds the entire enterprise. Cpl. Hayley Frederick is among the outstanding active duty volunteers. She is an airplane mechanic who has put in many hours of her own time, for which she has been recommended for a volunteer award. On recent weekends while COVID-19 has kept the museum shuttered, a volunteer group of 40 active duty NCOs at Miramar have come to the museum to wash all the aircraft and clean up the buildings

and grounds in anticipation of reopening. One civilian met the Marine sergeant who is now his wife while both were giving time

to the museum, which is a reminder that generosity and good humor can also lead to romance.

In their role as docents, NCOs and officers tell riveting stories of their histories in the Corps, and are instrumental in the partnership the museum maintains with local middle and high schools. Visitors comment again and again on their kindness, their knowledge, and the pleasure they take in opening the eyes of children to the meaning of being a U.S. Marine.

"Retired Sgt. Maj. Mick Zacker is another volunteer who does a fine job," says Aguilar. "He is a wonderful, inspirational lecturer, and regardless of the group or its size, he is always able to bring to life his experience as a Marine serving multiple tours in Vietnam."





The last version of the Skyhawk series to be built, the A-4M Skyhawk II was obviously the most capable. Designed specifically for use by the U.S. Marine Corps, the A-4M improvements included the 11,200-pound thrust Pratt & Whitney J52-P408 engine; a smokeless burner can; a larger, increased-visibility canopy; a ribbon-type drag chute; and a repositioned Identification Friend or Foe, or IFF, antenna atop a squared-off vertical fin. Photo courtesy of the Flying Leatherneck Aviation Museum.

Flying Leatherneck Aviation Museum

MCAS Miramar
4203 Anderson Ave.
San Diego, CA 92145

Mailing Address:
P.O. Box 45316
San Diego, CA 92145-0316

Hours:
Tue-Sun: 9 a.m. to 3:30 p.m.
(Closed Mondays and some federal holidays.)

Admission: Free
Parking: Free
Telephone: 858-693-1723

Recognizing Our Four-Legged Marines

When the museum can reopen, one of its exhibits that will again be available is called “Military Working Dogs of the USMC.” It presents the stories of the dogs and handlers who work at the state-of-the-art Miramar kennel. The pups are currently being trained to supplement base security and to work presidential visits, conventions and the Miramar Air Show. Some are learning to find explosives, and some to sniff out drugs.

“The work you put in with your dog, you can see it every time you are together,” Sgt. Charles Sickelsteel, a military working dog handler with the kennel, said in a 2014 interview for the Marine Corps’ website. “Without that trust, that bond between you and your dog, you don’t have a foundation to build on. You won’t have anything to build basic obedience,

detection or aggression capabilities at all. The dog has to trust you, because you are telling him what you want him to do, and you have to trust him because your life, others’ lives, might be relying on his nose.”

There was a time when trainers and animals were separated when the dogs retired, but now their many handlers have the option to adopt each dog, and that close, trusting relationship can continue.

Like virtually every other museum in the country, The Flying Leatherneck Aviation Museum is still waiting for the chance to reopen, preparing the protocols to keep everyone safe when they do, and keeping their online resources alive. They are surely eager to return to caring for their collections, continuing their contacts with students, and in every way possible, maintaining their pledge to keep the history and meaning of Marine aviation vibrantly alive. **FRA**

New Bladder Control Pill Sales May Surpass Adult Diapers By 2021

Drug-free discovery works, say doctors. Many adults ditching diapers and pads for clinical strength pill that triggers day and night bladder support.

By T.J. Roberts
Interactive News Media

INM — Over 150,000 doses have shipped to bladder sufferers so far, and sales continue to climb every day for the ‘diaper replacing’ new pill called BladderMax.

“We knew we had a great product, but it’s even exceeded our expectations,” said Keith Graham, Manager of Call Center Operations for BladderMax. “People just keep placing orders, it’s pretty amazing,” he said.

But a closer look at this new bladder control sensation suggests that maybe the company shouldn’t have been caught off guard by its success.

There are very good reasons for BladderMax’s surging popularity.

To begin with, clinical studies show BladderMax not only reduces embarrassing bladder leakages quickly, but also works to strengthen and calm the bladder for lasting relief.

Plus, at just \$2 per daily dose, it’s very affordable.

This may be another reason why American diaper companies are starting to panic over its’ release.

“With daily use, BladderMax offers day and night bladder control relief without side effects,” says Diane Lewis, Chief Researcher for BladderMax.

“And seniors in clinical studies reported a higher quality of life in just days as a result of needing less diapers. That’s why so many doctors nationwide are now recommending it to patients,” added Lewis.

WHAT SCIENTISTS DISCOVERED

BladderMax contains a proprietary compound with a known ability to reduce stress, urgency, and overflow leakages in seniors suffering from overactive bladder.

This compound is not a drug. It is the active ingredient in BladderMax.

Studies show it naturally strengthens the bladder’s muscle tone while relaxing the urination muscles resulting in a decrease in sudden urgency.

Many sufferers enjoy a reduction in bathroom trips both day and night. Others are able to get back to doing the things they love without worrying about embarrassing leakages.

“I couldn’t sit through a movie without having to go to the bathroom 3-4 times,” says Theresa Johnson of Deluth, GA. “but since using BladderMax I can not only sit through a movie, but I can drive on the freeway to another city without having to immediately go to the bathroom.”

With so much positive feedback, it’s easy to see why sales for this newly approved bladder pill continue to climb every day.

SLASHES EMBARRASSING LEAKAGES BY 79%

The 6 week clinical study was carried out by scientists in Japan. The results were published in the

Journal of Medicine and Pharmaceutical Science in 2001.

The study involved seniors who suffered from frequent and embarrassing bladder leakages. They were not instructed to change their daily routines. They were only told to take BladderMax’s active ingredient every day.

The results were incredible.

Taking BladderMax’s active ingredient significantly reduced both sudden urges to go and embarrassing urine leakages compared to the placebo.

In fact, many experienced a 79% reduction in embarrassing accidents when coughing, sneezing, laughing or physical activity at 6 weeks.

They also enjoyed a 39% decrease in daytime trips to the bathroom, and a 68% decrease in nighttime trips.

With these studies medical doctors and researchers have now proven BladderMax to be a clinically effective treatment for reducing embarrassing bladder leakages and incontinence.

The findings are impressive, no doubt, but results will vary.

But with results like these it’s easy to see why thousands of callers are jamming the phone lines trying to get their hands on BladderMax.

HOW IT WORKS IS INCREDIBLE

Studies show that as many as one in six adults over age 40 suffers from an overactive bladder and embarrassing leakages.

“Losing control of when and how we go to the bathroom is just an indication of a weakening of the pelvic muscles caused by age-related hormonal changes,” says Lewis.

“It happens in both men and women, and it is actually quite common.”

The natural compound found in BladderMax contains the necessary ingredients needed to help strengthen bladder muscles to relieve urgency, while reducing frequency.

Plus, it helps relax bladder muscles allowing for complete emptying of the bladder.

This proprietary compound is known as ‘EFLA940’®.

And with over 17 years of medical use there have been no adverse side effects reported.

This is a bonus for incontinence sufferers who have been taking prescription and over the counter medications that can cause dry mouth and constipation.

This seems to be another reason why BladderMax’s release has triggered such a frenzy of sales.

RECOMMENDED BY U.S. MEDICAL DOCTORS

“Many of my patients used to complain that coughing, sneezing or even getting up quickly from a



As new pill gains popularity, products like these will become unnecessary.

chair results in wetting themselves and they fear becoming a social outcast,” reports Dr. Clifford James M.D. “But BladderMax changes all that.”

“BladderMax effectively treats urinary disorders, specifically overactive bladder,” said Dr. Christie Wilkins, board certified doctor of natural medicine.

“I use BladderMax everyday for my overactive bladder. I also have my sister and mother taking it regularly as well,” said Dr. Jennifer Freeman, G.P. from NY.

DOUBLE YOUR MONEY BACK GUARANTEE

Users of BladderMax report incredible results. That’s why it comes with an equally incredible guarantee.

“There’s only one reason why we can offer such a guarantee,” said Kyle Harris, Founder of BladderMax. “It works for those who use it. It’s as simple as that,” he added.

Here’s how it works: Take the pill exactly as directed. Then follow the simple instructions. You must be thrilled and amazed as your bladder control greatly improves.

Otherwise, return the product as directed and you’ll receive double your money back!

FRA READERS GET SPECIAL DISCOUNT SUPPLY

This is the official release of BladderMax and so for a limited time, the company is offering a special discount supply to our readers. An Order Hotline has been set up for our readers to call, but don’t wait. The special offer will not last forever. All you have to do is call TOLL FREE 1-800-303-7236. The company will do the rest

MCCALLUM'S RIVERFRONT ESTATES

www.MREHotel.com



ENJOY
BEAUTIFUL
MONTANA

MCCALLUMS RIVERFRONT ESTATES

- KILLER DEALS**
- NIGHTS STARTING AT \$25 FOR VETS
 - MASSIVE DEALS ON GROUP CAMPS
 - \$100 ALL DAY ATV/BOAT RENTALS
 - Hunting • Fishing • Hiking • Boating • Skiing • ATV's • Horses



THE SOLDERS SUITE

- ONLY \$250**
- SLEEPS OVER 15 •
 - FULLY STOCKED KITCHEN •
 - BUSINESS OFFICE •
 - PRIVATE BALCONY •
 - 3 BEDROOMS •

GROUP CAMPS

- \$500 DEAL**
- FOOTBALL CAMP
 - SURVIVAL CAMP
 - BOOT CAMP
 - SINGLES CAMP
 - BAND CAMP
 - SKI CAMP
 - FAT CAMP
 - COUPLE CAMP
 - YOUTH CAMP
 - FISHING CAMP
 - CHRISTIAN CAMP
 - HUNTING CAMP

Currently deployed to the Middle East, I'll be getting my DD214 just months after getting back home to the great state of Montana. After serving 8 great years in the United States



military, my dream is it to open up a hospitality business like no other. A hotel that has countless adventures readily at your fingertips. Help me reach my financial goal by supporting my Crowdfunder Campaign with these amazing deals. Get your early bird deals to today at WWW.MREHOTEL.COM



MCCALLUM'S RIVERFRONT ESTATES

FEATURES MAJESTIC VIEWS OF THE ROCKY MOUNTAINS ALL WITHIN AN OLD WESTERN ESTABLISHMENT.

With fun filled adventures for everyone, there will never be a dull moment within the walls of the M.R.E. I am fully committed to making this dream of mine a reality and expanding these establishments all across this great nation of ours. Along with positive filled activities, the M.R.E. will also be a place of mental and moral support. Our group camps will go beyond just a good time by helping those struggling with addiction, PTSD, depression, guilt and tragedy. Go to the website today and make the M.R.E. your next adventure and experience freedom at its finest in beautiful Montana.

For more information of this project, please visit or email

Email: Michael.K.McCallum.Mil@gmail.com

Website: www.MREHotel.com

If interested in being a large investor in this project, please e-mail or call (406) 577-3468 me for details.



A VETERAN DELIVERS 70 salty years of the playground called Atlantic City in a legal thriller & mystery that pits a Mafia boss against his trial lawyer, all while begging who dun it?

Also available from
amazon **BARNES&NOBLE**



THIS THRILL RIDE UNVEILS the joint CIA/FBI operation to take out dictator & drug kingpin General Manuel Noriega before U.S. armed forces invade Panama. It's perfect reading enjoyment for beach or comfort zone.

Frederick-Schofield.com

THE FRA CONGRATULATES THE FOLLOWING Shipmates who became Life Members during the second quarter of 2020. The listing, which is arranged alphabetically and by the month joined, includes each member's branch number or Member-at-Large (MAL) designation. Call 1-800-FRA-1924 to learn how you can become a Life Member of the Fleet Reserve Association.

APRIL

Akins, Fred	MAL	Kelsey, James E.	20	Vogel, John E.	MAL
Angeles, Sony	84	Kesselring, George L.	24	Williams, Richard D.	49
Anson, Paul B.	181	Kujawa, Richard J.	136		
Barnes, Arthur	MAL	Lay, Philip L.	136	MAY	
Bigger Jr., Hubert S.	47	Lefebvre, Gary M.	181	Abril, Vicente,	MAL
Blind, Edward W.	MAL	Leff, Joseph D.	60	Alexander, David N.	87
Borner, Charles V.	MAL	May, Paul	MAL	Allen, Edward M.	290
Brown, Ronald A.	260	McIntyre, Ervin	MAL	Ault, Gary R.	MAL
Chandler, Scott	170	McManigle, James E.	86	Ballard, Marion E.	38
Crater, Donald J.	298	Meyer, Raymond K.	MAL	Blair, William J.	12
Dahlberg, Karl H.	310	Moore, David E.	289	Bowman, James E.	99
Dahman, John L.	46	Morlando, Raymond	208	Bowman, Wesley	MAL
DeCubellis, Thomas A.	MAL	Murray, Claude E.	MAL	Brace, Stephen D.	187
Dhillon, Dharam S.	230	Myers Jr., Wallace K.	166	Brazell, William J.	MAL
Dial, Levern	93	Odom, Johnnie L.	126	Burm, James M.	216
Doria, Stephen D.	13	O'Donnell, James	MAL	Caldwell, Tommy C.	170
Dziadon, Paul J.	182	O'Donnell, Joseph D.	61	Campisi, Joseph J.	20
Eade, John L.	70	Ostrowski, Jon R.	181	Capezza, Domenic J.	01
Edwards, Roger D.	24	Palmer, Arvel L.	MAL	Carter, Denis W.	60
Erickson, Patrick, A.	192	Parks, Gary L.	MAL	Comola, John F.	11
Fasceski, Joseph	24	Pearl, William E.	60	Connors, Thomas R.	20
Fitzpatrick, Brendan T.	MAL	Peel, Luther L.	MAL	Cooksey Jr., Henry C.	MAL
Francis, Ronald E.	MAL	Peterson, Freddie R.	261	Cope, Russell J.	294
Galloway, Phillip W.	59	Pickenpaugh, Craig	53	Driscoll, Michael P.	117
Ganser, Gary R.	70	Proctor, John W.	MAL	Ellis, Verna	MAL
Geary, Richard P.	MAL	Reid, Jr., Robert E.	181	Ervin, James R.	316
Geiger, Francis G.	276	Reisher, Larry E.	106	Feazell, George A.	346
Guerrieri, Joseph A.	256	Rogers, Herman A.	86	Ferris, Gordon K.	298
Guertin, Kevin D.	172	Scharlau Jr., David C.	89	Flores, Edward T.	73
Hadfield, Richard R.	024	Schumann, Paul D.	MAL	Fogarty, Dennis J.	46
Hathaway, Christopher L.	261	Schwab, Gene F.	126	Foys, Lawrence J.	24
Hayes, Patrick J.	136	Shippee, Steven L.	MAL	Francis, Mercilyn C.	302
Hernandez, Herminio S.	192	Sims, Gary M.	97	Gardner, Ernest A.	MAL
Highburger, Ronald L.	MAL	Singleton, Hugh L.	MAL	Gilbert, Alton L.	117
Hinks, Gary W.	269	Sinnokrak, Robert	MAL	Green, John M.	20
Holstein, Arthur	MAL	Smith, Thomas E.	15	Groce, Lawrence P.	24
Janke, John W.	42	Sutton, William H.	MAL	Gustafson, Robert A.	20
Jenkins, Roy E.	MAL	Swencki, Thaddeus M.	MAL	Halterman, James M.	22
Jimenez, Joseph A.	104	Sylvester, Russell A.	162	Hayek, Harold G.	230
Jinks, James E.	20	Thompson, Cecil C.	MAL	Hein, William J.	MAL
Johnson, George O.	MAL	Tollison, T. M.	11	Hill, Paul	MAL
Kaszuba, Edward J.	24	Ulrey, William	29	Hines, Lionel	MAL
		Van Wormer, Donald L.	261	Humble, Phillip J.	124

MADE FOR VETERANS WHO NEVER SETTLE

Get a membership that works
just as hard as you do.

We'll help you get the most out of your money with free, helpful budgeting tools, online shopping discounts and home solutions that make saving easier. Plus, get access to members-only discounts on everything from motorcycle and RV insurance, and access to a variety of health insurance options. Join today without giving up a thing and start getting the service you deserve.

Become a member for free.

Visit USAA.COM/FRA to learn more or call 877-FRA-USAA (372-8722)



**WHAT YOU'RE MADE OF
WE'RE MADE FOR™**



USAA Insurance Agency means USAA Insurance Agency, Inc., or USAA of Texas Insurance Agency. CA Lic. #0D78305, TX Lic. #7096. 9800 Fredericksburg Road, San Antonio, TX 78288. The agency represents third-party insurers that are not affiliated with USAA and provides services to you on their behalf. Third-party products are not underwritten by USAA or its affiliates. The agency receives a commission on the sale or renewal of third-party insurance products and may receive other performance-based compensation from them. Product availability may vary in some locations. Use of the term "member" or "membership" refers to membership in USAA Membership Services and does not convey any legal or ownership rights in USAA. Restrictions apply and are subject to change. To join USAA, separated military personnel must have received a discharge type of "Honorable." Eligible former dependents of USAA members may join USAA. Alliance services provided through USAA Alliance Services, LLC, which contracts with third parties that are not affiliated with USAA to provide products and services to USAA members and receives compensation on the sale of third-party products and services. Third-party providers have sole financial responsibility for their products and services. Health insurance solutions provided through USAA Life General Agency, Inc. (LGA) (known in CA and NY as USAA Health and Life Insurance Agency), which acts as an agent for select insurance companies to provide products to USAA members. LGA representatives are salaried and receive no commissions. However, LGA receives compensation from those companies, which may be based on the total quantity and quality of insurance coverage purchased through LGA. Plans not available in all states. Products are administered by the respective insurance company. Each company is a separate entity and is not responsible for another's financial or contractual obligations. Fleet Reserve Association receives financial support from USAA for this sponsorship.
© 2020 USAA. 269378-0820-FRA

Calling All Hands

Loyalty-Protection-Service

We need your help to strengthen your organization.
Are you proud of your service? Are you proud of your affiliation with FRA?
Step up and become an FRA Ambassador and earn recruiting awards!



Membership Recruiting Awards –

Any member of the FRA or Auxiliary who sponsors or recruits:

- **1 active duty enlisted member** of the U.S. Navy, Marine Corps, and Coast Guard will receive a Navy, Marine Corps or Coast Guard pin respectively.
- **1 new active duty shipmate** from each branch of services will qualify for **The National President's Membership Club**.
- **3 new or reinstated shipmates** will receive the **Recruiting and Retention 2020-2021** pin award.
- **5 new or reinstated shipmates** in one membership year will receive the **Recruit Five Moving Forward** pin and a one-year extension of his/her existing membership (valued at \$40). If the sponsor is a Life Member, a \$40 membership gift certificate can be given to any current or new shipmate the recipient desires.
- **10 new or reinstated shipmates** shall be presented with a **Gold Lapel Button** emblem of the Association, a Gold Membership Card, and a Letter of Commendation signed by the National President.
- **32 new or reinstated members** during the membership year will receive **Life Membership or \$100 cash**. For each subsequent 32 members recruited, a Shipmate will receive an addition \$100.
- **50 new or reinstated members** will receive a **Silver Anchor Squadron Award Pin**, a Silver Anchor Squadron Certificate and a Letter of Commendation signed by the National President.

Awards are issued quarterly and will be shipped to your affiliated branch, directly to the Shipmate or a Member-At-Large.



125 N. West Street,
 Alexandria, VA
 22314-2754
 703-683-1400
 800-FRA-1924
 www.fra.org

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*.

SPONSORED BY:

Name: _____
 Member No.: _____ Branch No.: _____

Name: _____ Rate/Rank: _____

Address: _____
Street Lot/Space City State Zip Code

Date of Birth: _____ SS No. (Optional): _____ Phone: () _____

Service: _____ Status: _____ Membership Pref.: Branch No. _____ Nearest to home Member-at-large

Previous FRA member: No Yes If yes, previous Member No.: _____

Email Address: _____ Spouse's Name: _____

Applicant's Signature: _____ Date: _____

SPECIAL OFFER
 FOR FIRST TIME MEMBERS!

2 Years for \$64.00

DUES OPTIONS:

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

PAYMENT OPTIONS:

Master Card Visa Discover American Express Check/Money Order Enclosed

Amount: _____ Credit Card No.: _____

Exp. Date: _____ Signature: _____

August 2020

FRA Conventions Are Postponed until 2021



Christina Hitchcock

As you may have already heard, the ongoing situation with the COVID-19 pandemic has forced the FRA National Headquarters, along with many of the regional groups, to postpone various upcoming meetings through the rest of 2020. This includes the FRA National Convention, which was to take place in Portland, Oregon from September 27 to October 4, 2020.

We understand this news may not feel like glad tidings to many Shipmates. While the pandemic is ongoing, however, we cannot prioritize anything more highly than the safety of attendees and family members, particularly when so many may be in more vulnerable groups. Our number-one priority is to see everyone as soon as the postponed events are able to take place!

Like all challenges, this situation will ultimately be defined by how we react to it and turn it into an opportunity to exhibit the FRA's innovation and determination. We cannot bemoan what was lost at the expense of what otherwise might come to be; our present and future Shipmates depend on everyone supporting the overall mission.

In the July 2020 issue of *FRAtoday*, I wrote about how branches and regional groups have adopted virtual meeting technologies and gave some examples of successes that have arisen from those efforts. With the time Shipmates would have spent traveling to and attending these in-person meetings, perhaps regional groups and branches can instead map out a collaborative approach to review association business and continue efforts to engage with each branch member individually?

National HQ will still be coordinating with branch secretaries to pursue critical activities that would have been resolved in Portland. We will arrange mechanisms to raise issues, host elections and count votes. We will ensure our agenda is subjected to the same type of discourse and improvement as it might have been in person, even if we cannot sit down together to do it. All it takes is a bit of initiative and willingness to adapt

to a new set of constraints. None of those are insurmountable.

Several months ago, I wrote about the unique qualities of Shipmates, and how the word so defines the whole experience of the sea services and the FRA. So many of you have endured great hardships in support of your mission, your flag, and your own Shipmates, and come out stronger and wiser because of those memories. It is worth remembering that the challenges impacting our ability to host in-person meetings are nothing like so dire as critical points in battle, or when confronted with the failure of critical systems at sea.

The 93rd FRA and 88th LA FRA National Conventions: In Portland, Oregon from Sept. 25 to Oct. 2, 2021

We know how much the in-person time spent with friends old and new helps define the overall quality of the conventions. We also know that we must all exercise a kind of restraint from pursuing those personal interests, out of respect for everyone's health and long-term welfare. Thank you all for your support and understanding as we navigate these treacherous waters together! **FRA**

Yours in Loyalty, Protection and Service,
Christina Hitchcock

Christina is the FRA's director of membership. She can be reached at ChristinaH@fra.org or 703-683-1400, ext. 123.

1. BRANCH 101, SANTA CLARA, CALIF.

Shipmate Michael Glantz was in Sacramento at a rally Saturday, May 23. Several hundred people gathered at the California State Capitol in Sacramento. The event included recognition of veterans from all branches.



2. BRANCH 251, MOUNTAIN HOME, ARK.

Shipmate Homer (Don) Owens received his 35-year continuous membership pin and appreciation certificate from Branch President David Butts during the branch meeting at American Legion Post 52.



3. BRANCH 294, CROSSVILLE, TENN.

Americanism Essay Contest Scholarship Committee Chair and Branch President Bill Rhoads (L) and Peter Dellarco (R) presented a Certificate of Achievement and \$1,000 check to Holley Kay Shaw, Cumberland County High School senior. Shaw also won first place in the branch's senior grouping and second place in the Southeast Region.



4. BRANCH 23, BUFFALO, N.Y.

RPEC S.D. Martin provided one of his own flags to ETC Bruce Blair and family. This was a combined effort by NOSA Rochester, branches 23 and 166. (L to R, standing) SKC (Ret.) Dave Reininger, ITC Joe Williford, ETC Lee Begy, BMCS Chris Flores, GMC (Ret.) Jeff Hydock, CDR Susan Burge, QMC (Ret.) Mike Sullivan.



5. BRANCH 89, ATLANTA, GA.

This was taken at during a branch meeting before social distancing due to COVID-19 was in place. Regrettably, approximately one-third of these Shipmates are now serving on the Staff of the Supreme Commander.



6. BRANCH 15, WALHALLA, S.C.

The branch participated in a flag-raising ceremony on Memorial Day in Six Mile, South Carolina. Shipmates presented a new U.S. and South Carolina state flag to the mayor. A wreath was placed in front of the Medal of Honor monument.



7. BRANCH 70, POWAY, CALIF.

Chairman of the Americanism Essay Contest Chuck Cross (center) stands with 10th grade branch winner Allison Williams (R) and Brooke Williams (L), who won first place for 10th grade and overall at the branch and Southwest Region levels, and placed second for 10th grade at the national level.



8. BRANCH 70, POWAY, CALIF.

(L to R) Gabrielle Miranda is the branch seventh grade winner, and Zachary Miranda is the branch ninth grade first place winner, as well as Southwest Region ninth grade first place winner and national ninth grade third place winner.

9. BRANCH 161, KANSAS CITY, MO.

The village for homeless veterans in Kansas City is almost completed. It has a Community and Resource Center where veterans will receive medical checkups, counseling, job placement, free bus passes and more. The ground surrounding the pond is where a small park and walking trail will be located. There are also units for veterans with families.

10. BRANCH 126, JACKSONVILLE, FLA.

The officer installation was recently held. During the ceremony, 6-foot social distancing was observed. (L to R, front row) Al Peter, Secretary Martha Klinikowski, President J. J. Thomas, Vice President Jack Elrod and Treasurer Johnnie Odom. (L to R, back row) Ed Gribbin, Terence Johnson, Bill Walsh, Tony Placzowski, Donald Rodely and Elmer Wine.



11. UNIT 137, MINDEN, NEV.

All required precautions were taken during the Sierra-Tahoe officer installation on June 6. (L to R) RPWC Brenda Horton, Chaplain Judy Dunn, PRPWC Kathy Goheen (BOD), President Cherlita Dagang, Treasurer Sue Higgins, Past President Joyce Jackson, Secretary Maggie Smith, Peggy Hannah (BOD), and Vice President Jan Solberg.



12. BRANCH 31, PEABODY, MASS.

National President Donna Jansky joined other veterans in her hometown of Peabody, Massachusetts, for a flag retirement ceremony on Flag Day. The Peabody Veterans Council and Fire Department sponsored the long-standing tradition to properly dispose of used, worn and unserviceable U.S. flags.



Submit a photo for Shipmate News by email as a high-quality attachment in jpeg format to FRAtoday@fra.org. Please include a brief description and include the names of those pictured.

In Memoriam

Name	Rating	Branch			
Ash, Duane	AMHC, USN	276	Frey, William	BMCS, USN	MAL
Barnes, Daniel J.	DPC, USN	24	Fulghum, Charles M.	UTCM, USN	281
Barnett, Harry B.	ADJC, USN	MAL	Gingras, Edward T.	TM1, USN	166
Batson, James	ATCS, USN	MAL	Grubb, Foster G.	CS1, USN	47
Bernardo, Felix M.	SN, USN	214	Havener, Melvin C.	CM1, USN	292
Botkin, Willard	OSCS, USN	MAL	Hayes, Frank M.	SK1, USN	13
Bottleman, Robert	AVCM, USN	MAL	Hayes, William G.	TMC(SS), USN	269
Bourgeois, George H.	CPO, USN	MAL	Hilger, Martin J.	YNC, USN	298
Bradish, Joseph	RMC, USN	MAL	Holland, Russell E.	SN, USN	230
Brenenstuh, David A.	USN	24	Holmes, George	ABH1, USN	MAL
Brothers, Bernard J.	BTCM, USN	99	Howell, Milford K.	HMC, USN	40
Broussard, Arthur J.	PS2, USCGR	371	Huntoon, Clyde W.	ADR1, USN	298
Brower, James L.	NCCS, USN	117	Jenner, William	AD1(AW)	181
Brown, Dewey E.	CPO, USN	334	Johnson, Willie E.	AEC, USN	MAL
Bruner, Lawrence L.	GMCS, USN	MAL	Juhasz, Stephen G.	OSCS, USN	17
Buckley, Billy B.	ATC, USN	92	Julius, James M.	PHCS, USN	289
Busby, Gary W.	ADC, USCG	94	Kneeland, John R.	ATCS, USN	MAL
Canby, Edmund B.	GMCS, USN	274	Leonhardt, Danny L.	TMCM(SS), USN	269
Cartwright, Robert L.	RM1, USN	60	Light, Paul D.	CTR1, USN	MAL
Caunt, Frank G.	CTM1, USN	MAL	Long, Raymond N.	ADRC, USN	MAL
Cernoch, Erwin J.	1STSGT, USMC	MAL	Lyle, Kenneth	AOC, USN	99
Chase, Paul S.	USN	226	Lyons, John	QM(SS), USN	170
Coleman, Donald A.	GYSGT, USMC	17	Manuele, Michael A.	BMC, USN	91
Combs, David L.	LT, USN	161	Mayer, John R.	MRCS, USN	MAL
Cox, Donald J.	YNC, USN	223	McAvoy, Arthur R.	LCDR (LDO), USN	11
Cutsforth, Richard W.	AT1, USN	MAL	McClain, William L.	AMSC, USN	MAL
Dauphin, Richard J.	OSCS, USN	156	Miller, Thomas M.	AMCS, USN	248
Dempsey, Bill L.	SKCS, USCG	269	Mindermann, Dennis M.	GYSGT, USMC	01
Doran, Charles	AMS1, USN	MAL	Mongiat, Samuel	ADCS, USN	136
Drainer, John R.	ACC, USN	161	Murphy, Buddy C.	AG2, USN	276
Dubois, Robert J.	MGYSGT, USMC	MAL	O'Sullivan, John	CPO, USN	MAL
Dunlop, Ronald E.	CTTCS(SW), USN	MAL	Odom, James R.	MCPO, USN	22
Eanes, Garnett M.	MMCS, USN	41	Ogg, Harry P.	BM1, USN	94
Edmonds, Hulen	BM1, USN	17	Paine, Walter F.	ATC, USN	166
Ennis, Earl E.	CEC, USN	MAL	Parrett, Charles L.	HMCM, USN	102
Fao, Tony A.	YNC, USN	MAL	Patlan, Rodolfo	MCPO, USN	MAL
Fayson, Dallas C.	MS1, USN	302	Pitman, Edgar	CMDCM (SS), USN	MAL
Fennern, Harold C.	AFCM, USN	MAL			
PRPWC Ford, Thomas H.	ATC USN	261			

In Memoriam

Pomeroy, Donald	SN, USN	245	Sonnentag, Albon R.	AFCM, USN	238
Pugh, Billy L.	CSC, USN	41	Spears, Harry	RMC, USN	MAL
			Stewart, Ernie J.	ATCS, USN	260
Ralstin, Chester E.	EN1, USN	68			
Reaves, Ivan T.	AVCM, USN	261	Troxell, Robert M.	MMC, USN	115
Riggins, Ronald J.	MKCS, USCG	MAL			
Rogers, William H.	HT1, USN	15	Van Arsdale, Clyde A.	EMCS, USN	MAL
Rone, Jack	HMC, USN	328			
Rossi, Louis E.	CMC, USN	226	Weaver, Terry L.	YNC, USN	106
Ruzicka, Aloysius W.	ADC, USN	136	Wilkerson, Jerry O.	GMMC, USN	MAL
			Williams, Ronald M.	PO1, USN	MAL
Sauer, John E.	HMC(SS), USN	MAL	Wilson, James A.	ENCM, USN	53
Savoia, Benjamin J.	PNC, USN	31	Wiseman, Herbert E.	AFCM, USN	22
Schaffer, Paul L.	SPCM, USN	MAL			
Shaffer, Jay R.	AW1, USN	MAL	Yearwood, David L.	EMC, USN	295
Simmons, William	YN2/LCDR, USN	59			
Smith, Dale D.	ACCM, USN	MAL			
Smith, James W.	MRCs, USN	24			
Smith, Jon A.	ETCS, USN	MAL			

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

Finally an emergency alert that works **anywhere!**



SHOWER PROOF

Why should you be satisfied with an emergency alert that only works at home? You deserve to be protected everywhere!

The 'LiveLife Mobile Alert' provides safety and independence no matter where you are located when you need urgent help. With no monthly monitoring fees and **auto fall detection** our advanced technology is way ahead of the old style alarms you may have heard about or seen.

The 'LiveLife Mobile 4G LTE Alert' is available and **paid for by VA for veterans**. Using the cellular network it works even when you are shopping, hunting, fishing or at home.

If you are a veteran and think you need a mobile alert then call us today on **1-866-205-4872**.

No need to wait.
Call us at:
1 866 205 4872



lifelifealarms.com/veterans



Contract Holder
Contract # 47QSWA20D006



Available and paid for by VA for veterans

GO
ANYWHERE SAFELY

FALL
DETECTION



CALLS & TEXTS
6 CONTACTS



911
CAN CALL EMERGENCY SERVICES



SOMETHING WORTH PROTECTING ...



The FRA-endorsed 10-Year Level Term Life Insurance Plan also offers:

- Benefit amounts from \$50,000 up to \$250,000.
- Affordable group rates.
- Save even more money if you're a qualified nonsmoker.
- Spouse coverage available.
- No military exclusions.

Get an immediate free quote and apply for coverage today!

To request more information, call toll-free: **1-800-424-1120** or visit us at: www.frainsure.com

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

10-Year Level Term Life Insurance with a

★ DOUBLE-LOCK GUARANTEE ★

Your rates are guaranteed not to increase and your benefit amount is guaranteed not to decrease for 10 full years.

With the cost of living increasing every year, you understand the importance of protecting your family's financial future should something happen to you. And FRA understands how important it is to provide its members with an insurance plan to help do just that. A 10-Year Level Term Life Insurance Plan with premiums that won't increase every year. Apply for coverage now, and upon acceptance, your premiums are guaranteed not to increase, and the benefit amount you choose is guaranteed not to decrease for the full 10-year term.

Available for FRA Members under age 65.



All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. The Hartford® is The Hartford Financial Services Group, Inc., and its subsidiaries, including issuing company Hartford Life and Accident Insurance Company, Hartford, CT 06155.

Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

Program Administered by
Mercer Health & Benefits Administration LLC
AR Insurance License #100102691
CA Insurance License #0G39709

In CA d/b/a Mercer Health & Benefits Insurance Services LLC



Be sure to check with the reunion organizers to verify any changes in reunion schedules of events.

REUNIONS

USS TOWERS (DDG-9)

9/29/2020 - 10/4/2020
 Louisville, Ky.
 Contact: Raymond Wong
 Telephone: 415-601-6285
 Email: usstowersddg9@pacbell.net
 Website: <http://www.usstowersddg9.com>

USS SEA CAT (SS-399)

10/7/2020 - 10/11/2020
 Summerville, S.C.
 Contact: Edwin Hymer
 Telephone: 515-981-3006
 Email: ednmeg@mchsi.com

USS REEVES (DLG-24/CG-24)

10/8/2020 - 10/12/2020
 San Diego, Calif.
 Contact: Thomas Bailey
 Telephone: 719-647-2872
 Email: tombailey@ussreeves.net

National Association of Naval Photography

10/15/2020 - 10/17/2020
 Pensacola, Fla.
 Contact: Sammy Solt
 Telephone: 757-714-9344
 Email: nanppres@gmail.com

USS DOGFISH (SS-350)

10/21/2020 - 10/24/2020
 North Little Rock, Ark.
 Contact: John Cronenberg
 Email: DogfishReunion2020@gmail.com

USS BREWTON (FF-1086)

10/22/2020 - 10/25/2020
 Las Vegas, Nev.
 Contact: Jesse Mackey
 Telephone: 352-382-7706
 Email: jessmackey73@gmail.com

USS McMORRIS (DE-1036)

10/22/2020 - 10/25/2020
 San Antonio, Texas
 Contact: Jules Galbreth
 Telephone: 972-219-9674
 Email: julorgal@gmail.com

USS BRISTOL (DD-857)

10/26/2020 - 10/30/2020
 Myrtle Beach, S.C.
 Contact: Paul Ratcliffe
 Telephone: 973-309-4040
 Email: pd_ratcliffe@msn.com
 Website: www.hisurfsidebeach.com

USS ABRAHAM LINCOLN (SSBN-602)

10/29/2020 - 11/1/2020
 Charlotte, N.C.
 Contact: Greg Crystal
 Telephone: 704-608-9136
 Email: gcrystalSSBN602@gmail.com

A list of reunions is at: www.fra.org/Reunions. Looking For/Reunions must be submitted online, via email to reunions@fra.org, or in writing to FRA Looking For/Reunions at 125 N. West St., Alexandria, VA 22314.

NEW ENGLAND BURIALS AT SEA LLC.

"...And when you look at the water, you will always see me."

BEAUTIFUL, MEMORABLE, RESPECTFUL & AFFORDABLE

Serving coast to coast, year round, licensed & insured.

www.NewEnglandBurialsAtSea.com (877)897.7700

SHIP AND AIRCRAFT PHOTOS FOR SALE
 Thousands of photos available pre-WWII to present.

B & W 8 x 10 - \$15.00 11 x 14 - \$25.00
Color 8 x 10 - \$25.00 11 x 14 - \$40.00
 Some ships not available in color.

Ask about our Wooden Mounted "Plakits"
 Send payment with order.... Check or Money Order. Credit card orders accepted.

863-289-0596* Shipping & Handling included in price.

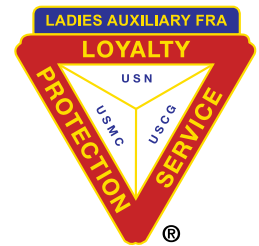
ELSILRAC ENTERPRISES
 PO Box 7109
 Winter Haven, Florida 33883

*Please order by mail or email as a hearing deficiency has impacted our ability to handle phone requests.

elsilracoi240@msn.com

NEW DATES FOR CONVENTION

PORTLAND



**93rd FRA
88th LA FRA**

**2021 NATIONAL CONVENTIONS
Portland, Oregon**

Sept. 25, 2021 to Oct. 2, 2021

The Northwest Region of the FRA is hosting the 2021 National Conventions. All FRA Members and family are invited and welcome to join us in the beautiful city of Portland, Oregon.

Sheraton Portland Airport Hotel 8235 NE Airport Way, Portland, OR 97220 503-281-2500
Be sure to mention "Fleet Reserve Association." Online reservations will be available at a later date. Room rates are \$112 per night plus a 15.3% hotel tax and apply for up to three days prior and three days following the convention dates but you are advised to book early to ensure availability. The cut-off date for the block of rooms will be held until Tuesday, September 1, 2021. There is on-site complimentary self-parking. There is a complimentary airport transportation to and from the hotel and within a five-mile radius of the hotel.



Become a Veterans Affairs Voluntary Service Representative



PRPSE Gail Bolz

My name is Gail Bolz, and I am the LA FRA National Representative for the VA Voluntary Service. We need more representatives and deputies to serve within the National Assignment Committee; currently the LA FRA is an honorary member.

You can become a representative or a deputy for your unit by finding a VAVS facility that is close enough for you to travel to and attend the quarterly meetings. Once you find a facility, contact me and we can get you signed up; it is **THAT** easy!

The number of facilities that currently have LA FRA members serving as representatives or deputies are:

Arizona — 1; California — 5; Idaho — 1; Massachusetts — 1; Minnesota — 1; Missouri — 1; Nevada — 1; and Texas — 1.

This is a total of 12 facilities that we support, which is how we gained Honorary Member status. Our goal is to attain Service Member status, so help us reach the total of 25 facilities!

You can also sign up to just volunteer at your VAVS facility, although it's not mandatory. The satisfaction you receive in volunteering is so rewarding. Connecting and building relationships with our veterans is so special. They risked their lives for us; so now it is time for us to give back to them. Please join me in supporting the Ladies Auxiliary in this great endeavor.

I would like to thank West Coast Regional President, Brenda Horton for all her hard work helping several unit members become representatives and deputies. We would appreciate any assistance the regional presidents can offer. You can contact me by email at 60grandma@live.com or by cellphone at 843-696-5789. **FRA**

In Loyalty, Protection and Service,
Gail Bolz

Gail is the LA FRA national representative for the VA Voluntary Service and the LA FRA past regional president Southeast.



(L to R) Mary Lopez, Kathy Sorenson and RPSE Laurie Bailey attended a Veterans Day parade in Charleston, South Carolina, with Bobby Sutton of Branch 269 (in the background).



(L to R) PRPSE Gail Bolz and NFS Pat Suckow busy collecting items for donation.



(L to R) PRPSE Gail Bolz and Mary Lopez at the Charleston Fisher House in Charleston, South Carolina.

Build Your Portfolio on a Solid Foundation

Asset allocation is to investment planning what the foundation is to a house or the chassis is to a car. It's what everything else is built upon. And just as important as constructing a house on a firm foundation, having the right asset allocation can be vital to helping you work toward your financial goals.

Although the name may sound intimidating, asset allocation is just a technical term for a rather simple concept. Asset allocation is merely how your portfolio is divided up among different types of investments, such as stocks, bonds, and what are called “cash alternatives.”



Carl M. Trevisan, CFP®

How Asset Allocation Works

Using asset allocation to build a portfolio designed to help you reach your long-term goals requires taking three primary factors into consideration:

Goals. These are simply what you're investing to achieve. For many of us, a major goal is to enjoy a financially secure retirement. If you have younger children or grandchildren, helping them afford higher education without building a mountain of debt is likely another goal. Or maybe you'd also like to make a luxury purchase — such as buying a vacation home or dream car or taking an exotic vacation — down the road.

Time horizon. One reason why knowing your goals is important is because it helps determine your time horizon (how long you have until you need to tap into your investments). If you're 28, for example, and want to retire at 68, your time horizon is 40 years. It's as simple as that.

Risk tolerance. Your risk tolerance is the amount of volatility in your portfolio's value you're comfortable with. If you find you can't sleep because you're worried about your investments — especially when there's market volatility — you probably need to adjust your asset allocation to suit your risk tolerance.

Putting the Pieces Together

With those factors in hand, you can begin to piece your asset allocation together. The primary building blocks, at least to begin with, are likely to include:

Stocks. Historically, stocks have offered attractive returns, but along with those returns, there's also been periods of volatility. If you're young, you should have a long time horizon — especially when it comes to retirement. That may allow you to have a larger allocation

in stocks because you have longer to ride out any short-term market volatility that occurs.

Bonds. One reason investors like bonds in a portfolio is because their prices have historically been relatively stable. By owning bonds, an investor's aim may be to help manage his or her portfolio's overall value when there's volatility in the stock market. The larger the proportion of bonds, the more steady the portfolio's overall value should remain. Keep in mind, however, that bonds' returns have been significantly less than stocks.

Cash alternatives. These are relatively lower-risk, lower-return investments. On the upside, they can be easily converted into cash when it's needed. On the downside, their returns may not even keep up with inflation.

Of course, there are many other investments to consider, such as real estate investment trusts, or REITs, and commodities. Just remember that you should intend for each type of investment you choose to play a particular role in your overall allocation, such as providing the potential for growth, income or stability. Alternative investments, such as those mentioned above, also have their own unique risks that you should fully understand before investing.

Once you've decided on the types of investments to include, you need to determine how much of each is appropriate. If you're looking to grow your investments' value, you'll likely have a larger stock allocation and a smaller one for bonds. The result would be a portfolio with more potential volatility than one with a larger proportion of bonds. You should ask yourself if that's a trade-off you're comfortable with.

Get Help If You Need It

Although asset allocation is a relatively simple concept, you can see it has lots of “moving parts.” That is one reason why many investors opt to work with a professional financial advisor. If you decide to seek help, look for an advisor who will first get to know you and then help create an investment plan that's built around (what else?) an appropriate asset allocation. **FRA**

Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns. This article was written by/for Wells Fargo Advisors and provided courtesy of Carl M. Trevisan, Managing Director-Investments and Stephen M. Bearce, First Vice President- Investments in Alexandria, VA at 800-247-8602. Investments in securities and insurance products are: NOT FDIC-INSURED/NOT BANK-GUARANTEED/MAY LOSE VALUE Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company. © 2017-2019 Wells Fargo Clearing Services, LLC. All rights reserved.



Stephen M. Bearce

NORTH AMERICA'S

#1 Selling Walk-In Tub

Featuring our *New Exclusive Shower Package*

NEW PRODUCT

Now you can finally have all of the soothing benefits of a relaxing warm bath, or enjoy a convenient refreshing shower while seated or standing. Introducing Safe Step Walk-In Tub's exclusive **NEW Shower Package!**

- ✓ First and only walk-in tub available with a customizable shower
- ✓ Fixed rainfall shower head is adjustable for your height and pivots to offer a seated shower option
- ✓ Durable frameless tempered glass enclosure available
- ✓ High-quality tub complete with a comprehensive lifetime warranty on the entire tub
- ✓ Top-of-the-line installation and service, all included at one low, affordable price

Now you can have the best of both worlds—there isn't a better, more affordable walk-in tub!



Call today and receive
exclusive savings of
\$1500 OFF

**PLUS A FREE
SHOWER PACKAGE!**

FOR A LIMITED TIME ONLY

Call Toll-Free 1-888-671-6103

**SAFE STEP
WALK-IN TUB**
www.BuySafeStep.com

With purchase of a new Safe Step Walk-In Tub.
Not applicable with any previous walk-in tub purchase.
Offer available while supplies last. No cash value.
Must present offer at time of purchase.

"Trust me, your body will thank you!" – Terry Bradshaw

1-888-671-6103

FINANCING
AVAILABLE
WITH APPROVED
CREDIT



**LIFETIME
LIMITED WARRANTY**



Postmaster: Send address changes to:
 Member services
 FRA
 125 N. West Street
 Alexandria, VA 22314-2754

Make your home more comfortable than ever

“To you, it’s the **perfect lift chair**.
 To me, it’s the **best sleep chair** I’ve ever had.”

— J. Fitzgerald, VA

NOW
 also available
 in **Genuine
 Italian Leather**
 (and new
 Chestnut color)



**Three Chairs
 in One
 Sleep/Recline/Lift**

Pictured: Leather chair chestnut color. Chestnut color also available in Duralux fabric



Our **Perfect Sleep Chair®** does it all and more. More than a chair or recliner, it’s designed to provide total comfort.

Choose your preferred heat and massage settings, for hours of soothing relaxation. Reading or watching TV? Our chair’s recline technology allows you to pause the chair in an infinite number of settings. And best of all, it features a powerful lift mechanism that tilts the entire chair forward, making it easy to stand. You’ll love the other benefits, too. It helps with correct spinal alignment and promotes back pressure relief, to prevent back and muscle pain. The overstuffed, oversized biscuit style back and unique seat design will cradle you in comfort. Generously filled, wide armrests provide enhanced arm support when sitting or reclining. **It even has a battery backup in case of a power outage.**

White glove delivery included in shipping charge.

Professionals will deliver the chair to the exact spot in your home where you want it, unpack it, inspect it, test it, position it, and even carry the packaging away! You get your choice of Genuine Italian leather, stain and water repellent custom-manufactured Duralux with the classic leather look or plush microfiber in a variety of colors to fit any decor.

New Chestnut color only available in Genuine Italian Leather and long lasting Duralux. Call now!

The Perfect Sleep Chair®

1-888-866-6207

Please mention code 113221 when ordering.

**REMOTE-CONTROLLED
 EASILY SHIFTS FROM FLAT TO
 A STAND-ASSIST POSITION**

Footrest may vary by model

Genuine Leather Chestnut **New**

Long Lasting DuraLux Chestnut Burgundy Tan Chocolate Blue
DuraLux II Microfiber Burgundy Cashmere Chocolate Indigo

Because each Perfect Sleep Chair is a custom-made bedding product, we can only accept returns on chairs that are damaged or defective. © 2020 firstSTREET for Boomers and Beyond, Inc.