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Features

16 The Pendleton Rescue

On Feb. 19, 1952, the front page of the Boston Daily Globe had the headline, “32 Saved Off Tankers.” The SS PENDLETON and SS FORT MERCER were both split in half during rough Northwest storm-induced seas. The Coast Guard was sent in to rescue them.

24 The National WWII Museum

Thirty years ago this summer, two faculty members from the University of New Orleans were entertaining the idea of building a modest museum to tell the story of D-Day on university land. Today, the expansive multi-building museum is the number one attraction in New Orleans, according to TripAdvisor.

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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.
Share Your Good Deeds with HQ

Hello, Shipmates! Many of you already provide endless hours of doing good deeds within your communities and collectively, truly make up what is means to be a member of the Fleet Reserve Association or its Auxiliary.

Your support is something we might want to talk more about within the pages of FRAtoday.

Throughout the past four years, I have come to recognize the stoic nature of our Shipmates—maybe not so much within the Auxiliary. There have been many meetings that I have attended, and as I relished the time spent talking about branch involvement, member accomplishments and all the good deeds that go unnoticed, I always ask, “Why don’t you send me an email that describes what you do in your branch or region?” I am told, “We don’t want to talk about it...” and retreat to headquarters knowing about some noteworthy event or effort that has been taking place for years, but nobody wants to talk about it.

Please consider dropping me a note about what your branch or region does in your community. We are always looking for content and love sharing specifics with our readership about what some branches do to support sea service veterans. If your information does not make it into a feature article in the magazine, it may become part of some larger effort or our social media strategy.

I keep a note pad next to my telephone and often reflect back on the dated entries, using this information to help us drive a project or schedule a topic for an upcoming magazine. We plan the magazine topics one year in advance. When it came time to write an article about cryptologic technicians, I had several contacts in place and ready for the article.

You might be surprised by how much this information can spread throughout the other branches and possibly go viral. I realize that is not the goal of the FRA and its Shipmates or branches, but when something like that happens, the positive impact that sharing your deeds could have on other people and organizations may just be amazing. 

In Loyalty, Protection and Service, 
William D. Stevenson, Editor-in-Chief

FRAtoday II February 2020
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The Senior Enlisted Academy: A History of Building Leadership

This past December, I had the honor of attending the graduation of the 228th class of the U.S. Navy Senior Enlisted Academy in (SEA) in Newport, Rhode Island.

The establishment of the ranks of senior chief and master chief petty officers in 1958 was intended to incentivize E-7 chiefs to stay in service beyond the 20-year mark in their careers. While the position of chief petty officer was well defined within commands, the roles of senior and master chiefs were the subject of much debate following their establishment.

The Navy founded the Senior Enlisted Academy to assist the senior and master chief petty officers transition from their technical positions to their middle management leadership roles. On Sept. 14, 1981, the first pilot class of 16 students received and validated the nine-week curriculum containing a diverse slate of subjects including communications skills, national security affairs, Navy programs and physical readiness training.

Today, SEA classes seat more than 144 students from the U.S. Navy, Air Force, Army, Marine Corps, Coast Guard and National Guard, as well as from other international service partners. Classes convene for 10 weeks, seven weeks online and three weeks in residence at Naval Station Newport.

The SEA classes were initially held in the Center for War Gaming at the Naval War College in Newport, Rhode Island. In 1989, the SEA relocated to Tomich Hall, where the facilities house classrooms, office spaces and berthing for 61 students.

Because of the Academy’s success in preparing senior enlisted leaders for roles of greater responsibility, graduation from the SEA is a requirement for assuming the positions of master chief petty officer, command master chief, chief of the boat and command senior chief.

The Fleet Reserve Association has been an active partner with the academy for many years. Along with presenting information to the students about the Association, the FRA sponsors several leadership awards, which are presented during graduation. One award is named for Medal of Honor recipient, Chief Petty Officer Peter Tomich, a Navy watertender.

Many past and current leaders of the FRA have their roots in the SEA as graduates. The FRA’s past National Executive Director, force master chief Tom Snee, is a graduate of Class Nine (Khaki). Other graduates include Junior Past National President Bob Washington, National Vice President Michael “Mick” Fulton and Regional President North East/New England Abe Zino, just to name a few.

Many of the guiding principles of the SEA mirror those of the FRA, focusing on loyalty, character, deck-plate leadership and a sense of heritage while teaching values and enhancing one’s pride in one’s service to the country.

The rich naval history of Newport, Rhode Island is reflected in each class of the Senior Enlisted Academy. Upon graduation, the outgoing classes make a lasting presentation to the academy that is then added to the displays throughout the halls of the SEA.

Chris Slawinski
NED
In Loyalty, Protection and Service,
Chris Slawinski
National Executive Director

Chris is the FRA’s national executive director and can be contacted at NED@fra.org
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First African American to Attain Flag Rank

To Whom it may concern: VADM James A. Sagerholm, USN (Ret.), Branch 24’s Shipmate Forum article from the June 2019 issue of FRAtoday titled “Distinguished Graduate Chambers” about Larry Chambers being the first African-American to attain the Flag Rank is confusing. During the mid-1950s, Myself a YN1 and the “then” Lt. Sam Gravely, sourced from WWII NROTC and years later promoted to VADM, USN, prior to his retirement, were two African Americans on staff at 3ND, New York, N.Y.

I am now 90 years old and reveling in RADM Larry Chambers, USN (Ret.)’s distinguished services to our country and the U.S. Navy.

Robert Bowser YNC, USN (Ret.) MAL

One Would Have Been Issued in Your Seabag

I would like to reference the On & Off the Hill from the December issue 2019 of FRAtoday, page 10. The news item is entitled “Spouse Employment Difficulties Impacting Retention.”

I was amused to learn of this spousal employment “problem.” Not that many decades ago, those of us who enlisted in the Navy were paid less annually than Sailors of today are paid monthly. If we had complained about the employment difficulties of our spouse, we would have been told, “If the Navy wanted you to have a spouse, one would have been issued in your Seabag.” Do you want some cheese with that whine?

Sincerely,
Bradford W. Jones, PH3 USN (Ret.) MAL

Arlington National Cemetery Survey

I checked ‘undecided’ because in the section for ‘above ground’ the first group mentioned was WW II veterans.

It is my belief that anyone who survived WW II should be allowed to have a choice of ‘underground’ or ‘urn interment’. Those of the Greatest Generation should be appropriately honored.

I do not believe there will ever be another generation of Americans that provided so much to the U.S.A. and the world.

Should you agree, I would appreciate this note being included in your FRA Magazine in the not-too-distant future; utilizing my name, rate/rank and retired status.

Respectfully,
Norman Webb, ETCS, USN (Ret.) Member-At-Large

Buried at Sea

This email is in reference to the December 2019 FRAtoday article “Burial & Memorial Benefits.”

As a retired sailor, I have often thought I would use a burial benefit not mentioned in this article: Burial at Sea. In researching it, I learned this option is open to all veterans and their dependents.

How to get started: After the death of the individual for whom the request for Burial at Sea is being made, the Person Authorized to Direct Disposition (PADD) should contact the Navy and Marine Corps Mortuary Affairs office at 1-866-787-0081 to request a packet and for additional information. (www.navy.mil/navydata/questions/burial.html)

I remember numerous touching ceremonies at sea of veterans being laid to rest. As a result, my wife and I plan to be buried at sea together.

Roderick J. McIntyre MMCS, USNR (Ret.)

Pearl Harbor in December

I really enjoyed the recent article on Pearl Harbor and all that it has to offer. However, I was wondering if you could clarify one thing about the Arizona Memorial. Your article states “A skylight in the roof symbolizes the fatal bomb strike through the ship’s deck . . .”. I have never heard that before. I was taught that the seven skylights (not one) on the top, along with the seven openings on each side, totaling 21 openings, represent an eternal 21-gun salute to those entombed within the Arizona.

I was stationed in Hawaii, and have been able to visit many times since. One place I recommend people see, if visiting Oahu, which is not far from Pearl Harbor, is the National Memorial Cemetery of the Pacific, ‘Punchbowl’ Cemetery. The mosaic tile panels depicting WWII sea battles are worth going out of one’s way.

Thank you,
Mike Lines RPC(SW), USN (Ret.)
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. Its unique frame gives you plenty of room to step, and the oversized wheels help you glide across the floor. 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. It’s 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.

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Challenges for FRA in 2020

The second session of the 116th Congress began in January and your FRA Legislative Team is already working to promote the association’s extensive 2020 legislative agenda. (See the November 2019 issue of FRAtoday to view the full agenda.) The FRA’s advocacy efforts this year are aimed first to keep the hard-earned gains the association has obtained in recent years and continuing to push for opportunities to make improvements to programs that impact the FRA membership.

Competition between weapons technology costs and people costs (benefits vs. bullets) will intensify, and we expect continued efforts to shift costs to beneficiaries. The impeachment trial in the Senate will be a major distraction, if there is a trial. As you receive this issue of FRAtoday, Congress will be awaiting the Trump administration’s FY2021 budget request, which is usually submitted in early February.

Congress tends to respond to those who are organized. Shipmates communicating regularly with their elected officials enhances the work of the FRA Legislative Team. The FRA Action Center, located on the FRA website (www.fra.org), is an effective and user-friendly method of communicating with your elected officials. The Action Center provides pre-written messages either supporting or opposing legislation, which Shipmates can edit and send to their elected officials in Washington. Grassroots advocacy has a direct influence on the association’s ability to effectively represent your concerns before Congress and appropriate federal agencies.

New Sponsor for Military Retiree Survivor Comfort Act

In the wake of Congressman Walter B. Jones’ (S.C.) passing, Congressman John Garamendi (Calif.) has become lead sponsor of FRA-supported Military Retiree Survivor Comfort Act (H.R. 463). This bill would authorize the retention of the full final month’s retired pay by the surviving spouse (or other designated survivor) for the month in which the deceased service member was alive for at least 24 hours.

Surviving spouses are often unaware that the Defense Finance and Accounting Services, or DFAS, should be notified immediately on the death of the military retiree. Those who had joint bank accounts, in which retirement payments were made electronically can be surprised to discover that DFAS is entitled to remove funds from such accounts in order to recoup any retirement pay overpayments. This action could easily clear an account of any funds remaining, whether they were retirement payments or money from other sources. This proposal will go to the Senate for further consideration.

Members are urged to go to the FRA Action Center (www.fra.org) to weigh in on this issue.
FY2020 NDAA Contains SBP/DIC Offset Phaseout Over 3 Years

The House and Senate approved the FY2020 National Defense Authorization Act (NDAA-S.1790) that includes a three-year phaseout of the SBP/DIC offset for military widows and widowers. The FRA has long sought the elimination of the Survivor Benefit Plan/Dependency and Indemnity Compensation offset for widows and widowers of members of our armed forces. This offset, also known as the Widow’s Tax, impacts approximately 65,000 widows and widowers of our Armed Forces. The FRA has advocated that these widows and widowers should receive both SBP and DIC benefits without the current dollar for dollar offset. In addition, the 3,488-page bill includes:

- Delaying drastic cuts to Defense Health Agency staff until a review ensures that reductions will not negatively impact military health care.
- Avoiding any TRICARE fee or pharmacy co-pay increases in 2020. Previously approved (2017) TRICARE fee and pharmacy co-pay increases that took effect Jan. 1 will remain.
- Authorizing the Secretary of Defense to pay claims against military personnel for injuries or deaths caused by DOD health care providers that were a result of medical malpractice. This provision does not repeal the Feres Doctrine, which was contained in House-passed version.
- Doubling the reimbursement for professional relicensing costs of spouses of reassigned service members to $1,000.
- Increasing active duty pay by 3.1 percent, the largest increase in 10 years.
- Authorizing Reserve Component members serving on 12304b orders (augmenting pre-planned combat operations) to have this service applied toward their active duty time to lower the age when they receive their retirement pay.
- Requiring the service branches to establish a Tenant Bill of Rights that creates minimum acceptable livability standards for privatized military housing and bans the use of non-disclosure agreements in housing disputes.
- Adding money to underfunded construction projects that include military housing and on-base child care facilities.

As FRAtoday goes to press, President Trump has indicated he will sign it into law. When this occurs, it will be the 59th annual defense authorization bill to be enacted.

DHA Wants Beneficiaries to be Aware of Diabetes Symptoms

The Defense Health Agency wants beneficiaries to learn how to reduce the risks of diabetes. Diabetes is a condition in which the body does not properly process food for use as energy. Your body turns most of the food you eat into glucose, or sugar, to use for energy. The pancreas, an organ near the stomach, makes a hormone called insulin to help glucose get into your cells. When a person has diabetes, the body cannot make enough insulin, or does not effectively use the insulin it does make. This causes sugar to build up in the blood.

According to the Centers for Disease Control and Prevention, diabetes can cause serious health complications including heart disease, blindness, kidney failure, and lower-extremity amputations. Diabetes is the seventh leading cause of death in the United States. The CDC estimates that approximately 29 million people are living with diabetes in the United States.

As a result of better treatments, people with diabetes are now living longer and enjoying a better quality of life than in the past. Research conducted by the CDC has found that moderate weight loss and exercise can actually prevent or delay type 2 diabetes in adults considered to be at high-risk for developing diabetes. The International Diabetes Federation estimates that by 2040, more than 640 million people may be living with diabetes.

People who think they might have diabetes must visit a physician for diagnosis. Common diabetes symptoms include:

- Frequent urination.
- Excessive thirst.
- Unexplained weight loss.
- Extreme hunger.
- Sudden vision changes.
- Tingling or numbness in hands or feet.

Unfortunately, some people may have no symptoms at all. For a complete list of symptoms and information on the types of diabetes, visit the CDC’s Basics About Diabetes webpage at: www.cdc.gov/diabetes/basics/diabetes.html

TRICARE covers diabetic supplies through the pharmacy and medical benefits. Your doctor can do screenings, answer your questions, explain what a diagnosis means and provide details about the best treatment for you. Visit the TRICARE website to learn more about coverage at: www.tricare.mil/CoveredServices/IsnItCovered/DiabeticSupplies.aspx.
FRA Staff Meets with USMC Sergeant Major

NED Chris Slawinski and DLP John Davis met with Sgt. Maj. of the Marine Corps Troy Black and his staff to provide a legislative process brief and to discuss ways for the FRA and the sergeant major of the Marine Corps to work together to represent enlisted Marines. The briefing included providing Black with the FRA’s 2020 Legislative Agenda. The discussion focused on active duty pay, the Basic Allowance for Housing, the Feres Doctrine and end strength needs.

Black became the 19th sergeant major of the Marine Corps in July, 2019. He replaced Sgt. Maj. of the Marine Corps Ronald Green, who retired after 36 years of service in the Marine Corps. The position of sergeant major of the Marine Corps was created in 1957. The sergeant major of the Marine Corps is selected by the commandant of the Marine Corps and typically serves a four-year term, though his service is at the discretion of the commandant.

VA Extends Benefits to Blue Water Navy Vietnam Veterans Jan. 1

The Department of Veterans Affairs began deciding Blue Water Navy Vietnam Veterans Act claims on Jan. 1, extending the presumption of herbicide exposure to veterans who served offshore of the Republic of Vietnam during the Vietnam War. This change was required by FRA-supported legislation and a federal court mandate (Procopio v. Wilkie). Prior to these measures, only Vietnam War veterans who served on the ground in Vietnam or within Vietnam’s inland waterways were eligible to receive disability compensation and other benefits based on a presumption of herbicide exposure.

Signed into law June 25, 2019, the law specifically affects Blue Water Navy veterans who served as far as 12 nautical miles offshore of the Republic of Vietnam between Jan. 6, 1962, and May 7, 1975, as well as veterans who served in the Korean Demilitarized Zone between Jan. 1, 1967, and Aug. 31, 1971. These veterans can apply for disability compensation and other benefits if they have since developed one of 14 conditions that are presumed to be related to exposure to herbicides such as Agent Orange. Veterans do not need to prove that they were exposed to herbicides. The specific conditions can be found by searching “Agent Orange” on www.va.gov.

Senate Hearing on Military Housing Report

The Senate Armed Services Committee held a hearing on a recently released Government Accountability Office, or GAO, report indicating that the system that provides housing for families on military bases is plagued by systemic problems and sloppy record keeping. Elizabeth Field, GAO director of defense capabilities told committee members that housing problems include repeated sewage leaks, mold and rodent infestations. The GAO report is based on housing data collected from 10 different military installations and from 15 town hall meetings with residents. Field testified that these are the same concerns revealed earlier this year by military families living in off-base privatized housing. The secretaries of the Army, Navy and Air Force, along with senior members of each military service, testified and were called on to crack down on landlords who have failed to provide safe and clean living quarters for our military and their dependents.

The FRA supported provisions in the pending National Defense Authorization Act would provide a Tenant Bill of Rights for families in military housing. In April, 2019, the FRA national board of directors met with senior Pentagon officials and expressed alarm about off-base privatized housing conditions. These conditions included faulty wiring, exposed plumbing, poor water quality, vermin infestations, mold and lead contamination, raw sewage, and other toxic exposures that have had negative health impacts for residents, many of whom are young children.
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FRA Provides Navy Legislative Fellows Legislative Process Brief
FRA staff (NED Chris Slawinski and DLP John Davis) gave a legislative process brief to the calendar year 2020 Navy fellows — 15 officers and 3 enlisted sailors — at FRA HQ. The Navy Congressional Fellowship Program offers participants the opportunity to work in the legislative branch of the federal government for one year. The program also provides education through the Government Affairs Institute at Georgetown University. The FRA has provided Navy legislative fellows their legislative process briefs in recent years.

NED Meets with TRIWest on VA Community Care Program
NED Chris Slawinski and several other veteran service organizations met with TRIWest to get an update on the Department of Veterans Affairs’ Community Care Program. TRIWest, in partnership with the VA, helps to ensure that high-quality network providers are available to deliver health care when it is needed and cannot be provided by VA providers. They help ensure that claims are paid accurately and on time, and identify and quickly address any opportunities to refine the community care program to make it as efficient as possible so that it works well for beneficiaries.

TRIWest was contracted to provide these services for the entire United States and territories, and began implementing this contract in December 2018 and was completed at the end of January 2019. This nationwide effort was not intended to be a permanent solution and TRIWest has now begun to transfer the Northeast and Midwest regions to other providers. TRIWest will still maintain the West region.

Nationally, TRIWest receives more than 450,000 requests per month and handles over 1,100,000 calls per month through the VA community care program. They have processed more than 21 million claims with 96 percent paid within 30 days. The FRA is monitoring VA health care programs and supports improvements to ensure veterans have timely access to medical care.

EHR Moves Forward
The House Veterans Affairs Subcommittee on Technology Modernization held an oversight hearing on the progress the VA is making on the implementation of the Electronic Health Records. The Department of Veterans Affairs has announced that the first phase of the EHR’s 10-year implementation will go live on March 28 in Washington state.

Subcommittee Chairwoman Rep. Susie Lee (Nev.) expressed concern that the system is not fully tested and that not enough training of staff has been conducted. She asked the VA for an honest assessment of its readiness. Subcommittee Ranking Member Congressman Jim Banks (Ind.) encouraged the VA, to take a few more weeks to prepare if it needed it.

Deputy Secretary of the VA James Byrne and his team testified that everything will be ready to go-live on March 28. Deputy Secretary Byrne mentioned five milestones that are vital to the success of the implementation of the EHR throughout the next 10 years. These are:
- 20 task orders that afford the VA the flexibility to moderate work and modify implementation and deployment plans efficiently.
- Organizational structure and strategic alignment with DOD.
- Implementation planning and strategy.
- The establishment of 18 change management and workflow councils to support the development of national, standardized clinical and business workflows for the VA’s new EHR solution.
- Establishment of infrastructure in both structural facilities and electronic capabilities.

Deputy Secretary Byrne stated he is “very confident” that the EHR will be implemented on time due to proper oversight with a matrix being in place. He also stated he has confidence in the team. If a further delay is requested, that decision will be made by VA Secretary Robert Wilkie and Deputy Secretary Byrne.
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E27941
Debra Sampson Act Passes House
The House approved (399-14) the FRA-supported Deborah Sampson Act (H.R. 3224), sponsored by Rep. Julia Brownley (Calif.), which would address inequities and barriers that female veterans face when accessing VA care and benefits. The bill is named after a Revolutionary War veteran, Deborah Sampson Gannett, who served in the Continental Army during the Revolutionary War and who was awarded a full military pension for her service.

“Currently, women veterans comprise the fastest growing demographic within the veteran community, yet their invaluable service is often overlooked and forgotten, leading these women to feel invisible,” said Congresswoman Brownley. “The Deborah Sampson Act recognizes and honors women veterans by ensuring inclusivity and equitable access to resources, benefits, and services.”

This issue is listed on the FRA Action Center (www.fra.org) so members can weigh in on this important legislation.

VA Card Required for Some Veterans to get Access to Commissary, Exchanges & MWR
The Department of Veteran’s Affairs has expanded access to commissaries, military exchanges, and morale, welfare and recreation services for Purple Heart recipients, VA-designated caregivers of disabled veterans, former prisoners of war and veterans with VA-documented service-connected disabilities. This expansion was mandated by the Purple Heart and Disabled Veterans Equal Access Act of 2018 and took effect Jan. 1, 2020.

These eligible individuals are required to obtain a Veteran Health Identification Card, or VHID, from the VA in order to gain entry to Department of Defense and Coast Guard facilities. Caregiver eligibility will be limited to caregivers who are designated as the primary family caregiver of an eligible veteran under the VA Caregiver Program. Congress will need to show an acceptable credential, along with their eligibility letter. The other eligible groups without a VHID card can shop exchanges online. For more information go to: https://download.militaryonesource.mil/12038/MOS/Factsheets/ expanding-access-fact-sheet.pdf.

2020 Regional Meetings

February 8, 2020
Southeast Midyear Regional Meeting
Best Western Mayport Inn & Suites
2389 Mayport Road
Atlantic Beach, FL 32233
Telephone: 904-435-3500
Fax: 904-435-2080
Room rate: $97 plus tax
Contact: Branch 290, Mayport, Fla.
Email: lbailey009@sc.rr.com

February 14-15, 2020
East Coast Midyear Regional Meeting
Holiday Inn Richmond South-City Gateway
4303 Commerce Road
Richmond, VA 23234
Telephone: 804-592-2900
Use code “Fleet Reserve Association”
Room rate: $109 plus tax (breakfast inc.)
Contact: NED Chris Slawinski
Email: ned@fra.org

March 27-28, 2020
South Central Midyear Meeting
Ramada Bossier City
4000 Industrial Drive
Bossier City, LA 71112
Telephone: 318-747-0711
Room rate: $69 plus tax
Mention Fleet Reserve Association
Contact: Emmett Smith
Email: rpsc.smith@gmail.com
https://lebossier.com/threedons/

April 17-19, 2020
North Central Midyear Regional Meeting
Holiday Inn Bloomington Airport South
1201 W. 94th St.
Bloomington, MN 55431
Telephone: 952-884-8211
Ask for the “Fleet Reserve Association rate”
Room rate: $109 plus tax
Contact: Branch 136 President Gene Jarnagin
Telephone: 651-454-3402

July 16-18, 2020
East Coast Regional Convention
DoubleTree Hotel Annapolis
210 Holiday Court
Annapolis, MD 21401
Telephone: 410-224-3150
www.doubletreeannapolis.com
Hosted by FRA Branch 24 and LA FRA Unit 24
Contact: Lew Bearden
2020 Regional Meetings

Email: lrbearden@comcast.net
Contact: Virginia Jorden
Email: vmjorden@gmail.com

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

August 7-8, 2020
Northeast/NE Regional Convention
SureStay Plus Hotel by Best Western, Albany Airport
200 Wolf Road, Albany, NY 12205
Telephone: 518-458-1000
Room rate: $99 plus tax (breakfast included)
Contact: Floyd Hunt
Email: fnhunt876@gmail.com

August 16-20, 2020
Southwest Regional Convention
Plaza Hotel & Casino
1 N. Main St.
Las Vegas, NV 89101
Telephone: 702-386-2110
Room rate: $29 plus resort fee and taxes

August 21-22, 2020
West Coast Regional Convention
Gold Dust West Hotel and RV Park
Carson City, NV

August 27-29, 2020
Northwest Regional Convention
Tacoma, Wash.

September 10-13, 2020
Southeast Regional Convention
Sea Mist Oceanfront Resort & Conference Center
1200 S. Ocean Blvd.
Myrtle Beach, S.C. 29577
Telephone: 800-732-6478
Room rate: $107.35 inc. tax & hot breakfast
Cutoff date is Aug. 10
Contact: PNP George Kaye
Telephone: 843-504-9120
Code: Fleet Reserve Association 1675342

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The stern of the PENDLETON. Note the ladder just beneath the smokestack. Photo of the PENDLETON stern by Richard C. Kelsey, of Chatham; courtesy of the U.S. Coast Guard.

Bow section of PENDLETON aground near Pollock Rip Lightship. Photo courtesy of the U.S. Coast Guard.
The Pendleton Rescue

By W.D. Stevenson

The T2-SE-A1 tanker SS PENDLETON was built in 1944 in Portland, Oregon, for the War Shipping Administration and was later sold in 1948 to the National Bulk Carriers. The T2 tanker was 504 feet long with a beam of 68 feet and was powered by a turbo electric steam turbine that drove a generator to a maximum speed of 16 knots.

On Feb. 18, 1952, the weather was extremely foul with very limited visibility. The captain of the SS PENDLETON chose to stand off and headed his vessel east-northeast at a slow speed through the Massachusetts Bay into the worsening sea conditions. The conditions worsened throughout the night, building into a full-scale ‘nor’easter’ gale with snow and high seas.
By 4 a.m., the PENDLETON began shipping seas over her stern, but the vessel appeared to be riding well. Nearly a half hour later, the vessel rounded the tip of Cape Cod off Provincetown, Massachusetts and began on a more southerly course.

The ship was headed into blinding snow and violent seas 10 miles off the coast of Chatham, Massachusetts. The storm was producing 60-foot tall waves. At approximately 5:50 a.m., the crewmen could hear loud cracking and shearing sounds coming from their ship. The tanker suddenly lurched heavily and then split right in two. An investigation later found the tankers were made from steel used in wartime construction that had too high a sulfur content, which turned the steel brittle in lower temperatures.

“I was in my bunk,” seaman Douglas B. Potts, a 31-year-old oiler, told The New York Times the next day. “There was a shock, and I looked out and saw the bow of the ship floating off to port.”

The PENDLETON’s bow section lost power and began to drift south with the captain and seven crew aboard. The stern section still had power, so the chief engineer took charge and assigned duties to the crew, but nobody managed to issue an SOS. A few hours later, radar at the Coast Guard station showed the two broken pieces of the PENDLETON about 10 miles offshore.

The Chatham Lifeboat Station, now known as Coast Guard Station Chatham, had received word that a second T2 tanker, the FORT MERCER had also split in half approximately 20 miles offshore. Some Coast Guard cutters, an airplane and a lifesaving motorboat had raced to rescue that vessel. The aircraft, a Consolidated PBY Catalina flying boat, was diverted from the FORT MERCER search to look for the two halves of the SS PENDLETON.

The Search Begins
The Coast Guard launched a wooden, 36-foot motorized lifeboat, the CG-36500, which was captained by Petty Officer 1st Class Bernard Webber, a boatswain’s mate. The rescue was dispatched by commanding officer Daniel Webster Cluff from the Coast Guard station at Chatham. Coxswain Webber was told to pick his crew and go...
rescue the shipwrecked sailors. Three men, Coast Guardsmen Ervin Maske, Andrew Fitzgerald and Richard P. Livesey volunteered for the mission that was certainly considered suicidal.

The CG-36500 headed out into extremely large waves during a raging snowstorm that created zero visibility. The guardsmen sang “Rock of Ages” and “Harbor Lights” to try to calm their nerves and to try to set aside any fears they probably had. When they approached Chatham’s treacherous sandbar where the PENDLETON wreck was last reported they had to strain to hear the faint but unmistakable sound of twisting metal.

Just as they crossed the bar, a large wave slammed into the CG-36500 and tossed it out of the water and up into the air. The boat landed on its side and righted itself before another wave hit the small craft. One wave shattered the windshield and knocked coxswain Webber flat, sending shards of glass into his face. The wave also destroyed their only navigational tool — their compass.

As the CG-36500 inched forward, its searchlight landed upon a large, pitch-black mass of twisted metal rising high in the air atop massive waves before dropping back down in a “frothing mass of foam.” Each rise and fall of the giant ship produced an eerie orchestra of shearing metal noises as the PENDLETON continued to twist and strain in the 60-foot seas. There were no lights apparent as Webber maneuvered the small CG 36500 aft, following along the port side of the PENDLETON’s stern section.

While coming around the stern, Webber could just make out the word “PENDLETON.” Then the larger vessel’s own deck lights became visible. At that moment, a small figure up on the deck of the tanker began waving his arms frantically, and then went out of view. Coxswain Webber noticed the remaining crew beginning to line up along the PENDLETON’s starboard stern area. They were all shouting instructions, but they were muffled by the wind and crashing seas. Suddenly, a Jacob’s ladder was tossed over the side of the tanker.

The crew started to climb down the ladder. One by one, they either dropped onto the bow of the tiny CG-36500 or fell into the sea, where the crew fished them out. The wind tossed the ladder all about, flinging the PENDLETON crewmen away from the ship and then slamming them into it. The small searchlight from the rescue boat was used to look across the water for any crew that might be caught in the waves. Webber judged the timing and
FEATURE

movement of the swells as they rolled through the water. He and his crew approached the stern of the floundering vessel more than 30 times to extract the survivors one by one.

Just before the tanker section capsized, 20 survivors made it into the CG-36500. Again and again, Guardsmen Fitzgerald, Livesey and Maske hoisted waterlogged men onto the deck and bundled them into the shelter of the forward hold, the engine compartment and the wheelhouse. As the lifeboat filled, it became increasingly unstable, complicating Webber’s ability to maneuver alongside for the transfers. Finally, 32 survivors were packed in.

This overcrowding caused the little motorboat to handle sluggishly, but Webber knew there was no way they would be able to make a second trip. He committed to the idea that they would either all live together or die together.

The Coast Guardsmen stuffed 32 men into the boat just as the PENDLETON began to sink. Tragically, the last PENDLETON crewman drowned. George “Tiny” Myers had unselfishly helped the other men onto the ladder, waiting to be rescued last. But he jumped too soon. A giant wave hurled the
In 1975 and 1976, the United States Mint released special Bicentennial Eisenhower Dollars to mark the 200th birthday of our nation. Upon their release in 1975, a family purchased five full bags—5,000 coins in all—and simply stashed them away... until now!

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CG-36500 against the PENDLETON’s hull, crushing Myers. The rescuers have gone on record to say they have really struggled with this loss for years.

Coxswain Webber maneuvered the overloaded and damaged CG-36500 through the raging seas onto the fish pier. With no compass, he navigated by instinct. Local citizens, who were listening to this rescue unfold on their radios, met the crew at the pier and immediately started helping them remove the survivors to the warmth of the station. Crews aboard Coast Guard cutters rescued the crew of the FORT MERCER. The captain and seven crewmen on the other half of the PENDLETON perished.

There have been many different groups of Coast Guard history enthusiasts who have tried, and failed, to load 32 passengers plus a crew of four into the CG-36500, which was pier-side, in calm waters!

On the Historic Register
The CG-36500 was added to the National Historic Register in 2005. In November of 1981, the Cape Cod National Seashore gave the deed for the boat to the Orleans Historical Society. The volunteers from the Cape Cod towns of Chatham, Orleans and Harwich collectively restored the boat and relaunched it in a public ceremony attended by Bernard Webber and his wife.

Andrew Fitzgerald was the CG-36500’s boat engineer and a crew member during the rescue. He attended the 60th anniversary event in 2014 and he said, “It was only through providence and the outstanding boat handling skills and ‘sea sense’ of Webber that enabled them to go out, make the extraordinary rescue of 32 people and return to homeport.”

According to news accounts, Fitzgerald doesn’t consider himself a hero to this day. His wife, Gloria, who learned of the rescue two years after her marriage, told The Boston Globe in 2014. “He’d say, ‘It was three hours of work that we were supposed to do.’”

The Finest Hours
The ship’s sinking and crew rescue (along with breakup and rescue of its sister ship FORT MERCER) is the topic of the 2009 book “The Finest Hours: The True Story Behind the US Coast Guard’s Most Daring Rescue,” by Michael J. Tougias. The book inspired the 2016 American historical disaster film, “The Finest Hours” directed by Craig Gillespie and produced by Walt Disney Pictures. This story of Coast Guard heroism lives on in print, film and our collective memories.
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The National WWII Museum’s Hall of Democracy houses the Institute for the Study of War and Democracy and the WWII Media and Education Center. Photo courtesy of the National WWII Museum.
Thirty years ago this summer, two faculty members from the University of New Orleans were enjoying a glass of sherry in one of their backyards and entertaining the idea of building a modest museum to tell the story of D-Day on university land. The two friends were Gordon “Nick” Mueller, historian and vice chancellor at the university, and Stephen Ambrose, a military historian with a significant collection of oral histories and artifacts of that day. Both had had long, respected careers at the university, Mueller as a teacher, dean and administrator, and Ambrose as a professor and an author of many widely admired biographies and books on military history. They had no idea that the project they were setting in motion that day would grow to become the official National Museum of World War II, one of the most well-regarded museums in the United States and in the world.

New Orleans was certainly an appropriate place for what was expected to be a simple education in the overwhelming experience of the D-Day invasion. Higgins Industries, the company responsible for the LCVP landing craft that delivered vehicles and troops to France that day, was a New Orleans manufacturer, and had tested those iconic vessels on Lake Pontchartrain. Mueller and Ambrose began by setting up a nonprofit organization. A board of local business leaders secured a $4 million grant. And eight grueling years of fund raising followed. The unprepossessing site for the future museum was in the warehouse district about a mile south of the heart of New Orleans’s French Quarter. After years of coping with the competing demands of an academic life and the challenges of getting this growing project off the ground, Mueller was persuaded by the university to accept the official leadership role he was already defining. He was released from his teaching load and turned loose to make the project happen.

And happen it has. The scholarship, connections and organizational skill of the founders, combined with their natural optimism and determination, kept them forging ahead with Mueller at the helm. Thirty years and hundreds of millions of dollars in grants and donations later, the project is nearing its last phases of
completion. The central event of the 20th century unfolds from the original building into a group of four white pavilions around an open center, connected by elevated walkways. The New York firm Voorsanger Architects developed this architectural solution to organize the story, create a guided path through its chapters, and provide the spaces for installations and multimedia experiences illuminating every aspect of American participation in the war.

Because the idea for the museum began with D-Day, the experience begins among the transports that delivered the troops and equipment by sea and by air to Normandy's beaches. Visitors enter into the original building, and are greeted by an LCVP (the “Higgins boat”) on the floor and a Douglas C-47 suspended overhead. In an interview with HistoryNet, Nick Mueller described one captivating aspect of the visitor's welcome to the museum, a feature that personalizes and deepens the whole trip:

“When you walk in the door, you’ll get a dog tag with a microchip of a soldier's, sailor’s, Marine's or airman's personal oral history. Next, you’ll board a 1940s Pullman train car, with film footage of the countryside, the towns of America, passing by the windows. That’s where you'll swipe your dog tag and find out whose story you’re following. … Swipe it again at other exhibits and find out what this soldier was doing on [that day].”

In the next building's Solomon Victory Theatre, a spectacular 50-minute, 4D multimedia presentation narrated by Tom Hanks leaves its audiences wide-eyed and moved. It is a high-volume, visually stimulating immersion that may not be suitable for those who are sensitive to such environments, but is widely reviewed as a deeply meaningful hour.

As to the exhibits themselves, this museum is so big that the component parts can't be described adequately here. For that, the museum's excellent official website will introduce you to the permanent and temporary exhibits which, in their words, “cover the epic and global scale of the war that changed the world, in a voice that is intimate and personal. Exhibits not only highlight the role of world leaders, but also the everyday men and women who found the strength and courage to accomplish the extraordinary.”
“The D-Day Invasion of Normandy,” the museum’s original exhibit, examines this critical operation from both the tactical and the personal points of view. “The Arsenal of Democracy” covers the coming together of every part of the American home front to support the war effort. The “Road to Tokyo” and “Road to Berlin” exhibits detail the development of the very different Asian and European campaigns. The “US Merchant Marine Gallery” remembers the brave, committed civilian merchant mariners who transported equipment and moved more than 7 million troops across the sea throughout the war. Rotating special exhibits focus on specific events and make use of the collections not included in the permanent exhibits.

As part of the museum’s commitment to cultural and historical memory, traveling exhibits are offered to community centers, libraries and special events across the country. In addition to war stories, they’ve included “So Ready for Laughter: the Legacy of Bob Hope,” which remembers his part in Hollywood’s contribution to keeping spirits up and reminding the troops what they were fighting for.

The museum also offers a series of educational travel programs to WWII-related places around the world, planned by historians and organized by its curators working with knowledgeable local guides. They include a week in Normandy, France, focused on D-Day; an itinerary tracing the conduct of the Battle of the Bulge; and “Easy Company: England to the Eagle’s Nest,” a trip based on Stephen Ambrose’s book “Band of Brothers,” which journeys from England through Normandy to the Rhine.

The latest phase of the museum complex was completed in 2019 with the opening of the Higgins Hotel and Conference Center, which is designed to recapture the style of American mid-century living. In November, the 10th International Conference on World War II came to New Orleans to be held at this new venue. The three-day symposium included a presentation on the Bretton Woods Conference by Dr. Keith Huxen, the museum’s senior director of research and history. To illustrate the comprehensive nature of the museum’s scholarship in the interlocking effects of the era, here is how Huxen’s lecture began: “On the last day of June 1944, … conference guests began arriving to a quiet and recently refurbished
234-room resort hotel named the Mount Washington, deep in the White Mountains of New Hampshire. The United Nations Monetary and Financial Conference, which would become known as the Bretton Woods Conference for the agreement reached there, saw the representatives of 44 nations, including the Soviet Union and China, gather to create a new postwar international monetary system.

The American men and women, military and civilian, who were part of the struggle in the 1940s are nearly all gone now. The baby-boom generation grew up in an era defined by their parents’ experiences, but the memories of what life was like at this seminal moment in every aspect of American culture are fading. Reviews from visitors over the years repeat again and again that the experience of this museum should be part of the education of every American. These reactions are exemplified by these two TripAdvisor entries from late last year:

“I have spent my life educating myself about Military History. I started at 7 years old via television, with Victory at Sea,” wrote one reviewer. “I am 70 now, and have reached the top of my Military Educational Mountain. The [museum’s] degree of education and the type of presentation is mind blowing. I spent 2 days of excellence that will present the bravery/history of soldiers of any force … in all areas of the globe in all battles. I left with a gigantic appreciation not only of the military but of the American civilians that … [labored] in military factories to the end. I left with tears of joy that we were so fortunate to have had such Americans at
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The new HearClear Go Rechargeable Digital Hearing Aids feature **advanced digital technology** at an unbelievably affordable price! The Go utilizes the key technologies of high-end digital hearing aids while leaving out fancy bells and whistles that increase cost and require expensive adjustments. With the Go, you’ll hear more clearly while saving a lot of money!

Your lightweight and discreet Go hearing aids work at a fraction of the cost of name-brand hearing aids, and they’re amazingly convenient! With the Go’s included charging station, you won’t have to keep buying and replacing tiny hearing aid batteries, and the Go is pre-programmed for most mild to moderate hearing losses—no costly professional adjustments needed. **They’re shipped directly to you and help you hear better right out of the box. Simply take them out, put them in, and Go!**

You can spend thousands on an expensive hearing aid or you can spend just $239 for a hearing aid that’s great for most mild to moderate hearing losses (**only $199 each when you buy a pair – hear up to 3 times better than wearing just one**). We’re so sure you’ll love your hearing aids we offer a **100% Money Back Guarantee - Risk Free** if you are not satisfied for any reason.

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**MONEY SAVING OFFER!**
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*Only $199 Each When You Buy A Pair!*
(Coupon Code & Price Valid For A Limited Time Only)

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that time. … You will feel the same upon leaving this fine educational diamond.”

“The entire time I was walking through, I kept thinking of my late dad, my late grandfather, and my late uncle — all veterans of WWII — my dad in the Navy, serving in the Pacific, and my grandfather and uncle in the Army, serving in Europe,” wrote another museum visitor. “They would all have appreciated this space, honoring, as it does, their service, and that of everyone who served.”

If you go, try to schedule at least one whole day to absorb the meaning of these events that have done so much to make us who we are. If a visit is not in the cards, take the time to investigate the museum’s website, and to read for yourself what your fellow citizens have gained from the fruits of its founders’ determination. Like the generation it honors, the museum’s founders and supporting individuals and institutions have soldiered on until the job was accomplished and the victory won. FRA

Resources
www.nationalww2museum.org
www.nationalww2museum.org/visit/museum-campus
www.travelandleisure.com/attractions/museums-galleries/best-american-museums
www.neworleans.com/hotels/

The National WWII Museum
945 Magazine Street
New Orleans, LA 70130
504-528-1944
info@nationalww2museum.org

Hours:
Open daily, 9 a.m. to 5 p.m.

Admission:
Adult: $28.50
Senior: $24.50
Military: $18.00
Student: $18.00
Child: $18.00
(younger than 5: Free)
Second Day: $7.00
WWII Veterans: Free
Celebrate the Greatest Generation
NEW 1:18-Scale Jeep Willys Die-Cast Tribute

Commemorate this historic victory with a superior Jeep replica!

On June 6, 1944, thousands of courageous young men crossed the English Channel to the beaches of Normandy, leading the charge in what would become the most successful large-scale invasion in military history.

Now honor the 75th anniversary of D-Day with the “1:18-Scale 1941 Jeep Willys - Medic,” a superior die cast packed with realistic details of this rugged and reliable driving force behind the Allied’s World War II victory.

• Sturdy die-cast metal construction; hand-applied military decals
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The FRA congratulates the following Shipmates who became Life Members during the fourth quarter of 2019. The listing, which is arranged alphabetically and by the month joined, includes their branch number or Member-At-Large (MAL) designation. Call 1-800-FRA-1924 to learn how you can become a Life Member of the FRA.

**OCTOBER**

- Brian Koger 24
- Marvin M. Kooken MAL
- Gary L. Lang 210
- Donald P. Langdon 269
- Robert F. Leitner Jr. MAL
- Charles R. Lester 98
- Anthony R. Magri MAL
- Harvey Marable Jr. 261
- Russell L. Mathuss 89
- Hugh McGlone MAL
- Richard D. McKinley MAL
- Kevin McKinney 24
- Gary A. Mellor 29
- Charles E. Michael 67
- Charles G. Miller 302
- Larry G. Mollersten 89
- William E. Monfort 188
- Carl W. Monk Jr. 24
- Royal N. Benson MAL
- Kenneth D. Nungesser 382
- Leon E. Olson MAL
- Sofo B. Orias Jr. MAL
- Benjamin Paramore MAL
- Francisco O. Pascua 302
- Michael R. Patek MAL
- John J. Pedroni 60
- Robert Peterson 273
- Jerry W. Pusley MAL
- James H. Reider 294
- Vincent J. Reilly MAL
- Wayne G. Riley 214
- Martin F. Robistow MAL
- Alvin L. Rosser Jr. 181
- Charles P. Spera 97
- B. Regina Schulmeister 59
- David Smith MAL
- Ernest Smith 269
- Philip L. Snodgrass MAL
- Douglas G. Spelhag MAL
- Gary Stephenson 20
- James H. Stewart 85
- Van W. Strait 61
- Jimmie A. Strickland 91
- William E. Sutherland 382
- James A. Taylor Jr. MAL
- James E. Thoreson MAL
- Ronald P. Thorne 339
- Maurice L. Turner MAL
- Virgil Voigt 136

**NOVEMBER**

- Dale L. Wanner MAL
- John F. Wappler 022
- Larry C. Welch MAL
- Thomas W. Wickes 367
- Dale Wild 197
- Richard Wil 136
- Robert L. Williamson MAL
- Paul F. Wilson MAL
- David E. Winkler 181
- Kirby L. Woebbecke 145
- Warren E. Wyant 275
- Gene R. Alter 97
- Clarence E. Anderson 258
- Michael A. Anglin 103
- Fred B. Ballesteros MAL
- Donald G. Bannard 60
- Joseph R. Broussard 201
- Arthur J. Browning MAL
- Gerald M. Cartwright MAL
- Resty Casiano MAL
- Patricia L. Childers 259
- Johanna L. Coe 24
- Edward C. Cook MAL
- William C. Crews 91
- William L. Lowell MAL
- Nicholas Dalicandro 42
- Salvatore DiBlasi MAL
- Aiali J. Ennen MAL
- Richard L. Felt 161
- Clark Garvin 166
- Gary L. Griscott MAL
- Allen E. Hall 91
- Charles E. Horton 268
- Roger Hull 245
- Ronald J. Jobmann 24
- Carl E. Katschman MAL
- Thomas A. Kjenaas 136
- David Klinger 161
- Robert L. Koehler Sr. 136
- Gene R. Landry 210
- Robert Lehmeier 136
- Christopher Lewandowski 289
- Mark A. Lewandowski 289
- Robert J. Lewis 91
- Kenneth N. Looney Jr. 41
- Benjamin Lovell MAL
- Philip A. Lowell 183
- Philip A. Lyons MAL
- Asa G. Maynard 91
- Sheldon H. McGuire 174
- Chris Munson 70
- John Ort MAL
- Kenneth A. Paulson Jr. 291
- George C. Pond MAL
- James A. Riccio Sr. 290
- Thomas J. Riordan 172
- Ward R. Robbins 166
- Dennis R. Rush MAL
- John M. Schumacher 67
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- Jerry B. Sharp Jr. 261
- Bradford E. Shedd 367
- Michael H. Smith 40
- Peter Stuart MAL
- Alvin J. Susick Jr. MAL
- Doug Thornton 40
- William F. Wadsworth 46
- Earl A. Watkins MAL
- Larry J. Willey MAL

**DECEMBER**

- Jose S. Abad MAL
- Bayani R. Atangan MAL
- Roslyn A. Aubuchon 219
- Karl W. Awuawerre 13
- Wallace E. Bateman 40
- William E. Baughman 289
- Robert L. Bolick 91
- Robert W. Bourn 382
- Timothy E. Bronnenberg 294
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- David L. Carmichael 40
- David D. Clayton 263
- John H. Coy 290
- Donn Dade 46
- Charles F. Davis 91
- Robert W. DeCamp MAL
- Christopher R. DeUnger MAL
- Jim Donlan 24
- Donald E. Doring 146
- Gregory T. Duncan MAL
- Silvestre Duran 40
- William F. Every 24
- Gary F. Feidt 46
- David Fisher MAL
- Ronald J. Fitch 289
- Susan C. Fritz MAL
- Alan Gibson MAL
- William R. Graham 201
- Robert B. Grass 230
- Edward W. Green MAL
- Thomas J. Hamlin MAL
- Paul F. Heise 238
- Thomas R. Hilbish MAL
- Forrest D. Holcomb MAL
- Jason M. Holland 91
- Allan B. Horne 29
- Marquis A. Jones 46
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- John J. Lamaitre 61
- Ronald L. Lickteig 161
- Garland T. Loftis Sr. 184
- Michael A. Lunceford MAL
- Robert C. Malloy 166
- Keith A. McDowell 238
- Patrick R. McQuade MAL
- Randy B. Neff 29
- T.J. Oman 14
- Aquiles E. Ortiz 289
- Perry L. Padullo 18
- William R. Pollack 263
- Matthew Remkiewicz 290
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- Eugene C. Richardon 70
- Kent C. Ridge, Jr. 59
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- William K. Sanders 307
- John Schleimer Jr. MAL
- Henry A. Severin 63
- Grover E. Slack 89
- Donald C. Smock 377
- Douglas R. Spangler 294
- William C. Spencer 46
- Leonard A. Tabor 24
- William G. Trethewey MAL
- James E. Tyrrell MAL
- Stephen W. Wagner, Jr. 186
- Jack R. Warren Jr. 94
- Thomas J. Weber MAL
- Billy C. Wilson Sr. 89
Throughout the ages, there have been many important advances in mobility. Canes, walkers, rollators, and scooters were created to help people with mobility issues get around and retain their independence. Lately, however, there haven’t been any new improvements to these existing products or developments in this field. Until now. Recently, an innovative design engineer who’s developed one of the world’s most popular products created a completely new breakthrough... a personal electric vehicle. It’s called the Zinger, and there is nothing out there quite like it.

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

The first thing you'll notice about the Zinger is its unique look. It doesn't look like a scooter. It’s sleek, lightweight yet durable frame is made with aircraft grade aluminum. It weighs only 47.2 lbs but can handle a passenger that’s up to 275 lbs! It features one-touch folding and unfolding– when folded it can be wheeled around like a suitcase and fits easily into a backseat or trunk. Then, there are the steering levers. They enable the Zinger to move forward, backward, turn on a dime and even pull right up to a table or desk. With its compact yet powerful motor it can go up to 6 miles an hour and its rechargeable battery can go up to 8 miles on a single charge. With its low center of gravity and inflatable tires it can handle rugged terrain and is virtually tip-proof. Think about it, you can take your Zinger almost anywhere, so you don’t have to let mobility issues rule your life. You can even gate check it at the airport like a stroller.

Why take our word for it. You can try the Zinger out for yourself with our exclusive home trial. Call now, and find out how you can try out a Zinger of your very own.

Zinger Chair®
Call now and receive a utility basket absolutely FREE with your order.
1-888-442-3380
Please mention code 112349 when ordering.

Just think of the places you can go: • Shopping • Air Travel • Bus Tours • Restaurants– ride right up to the table!
FRA's Education Foundation awards approximately $90,000 in scholarship funds each year to recipients based on financial need, academic standing, character and leadership qualities. Our scholarship program is open to anyone who has an affiliation with the USN, USMC or USCG, through their own service or that of a spouse, parent or grandparent.

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

Questions?
E-mail us at scholars@fra.org or call 703-683-1400.
Legacy and Other Contributions Fund Scholarships

Thanks to legacy giving, the FRA Education Foundation can award scholarships to deserving scholars each year. Here are a few of the awards funded with individual estate contributions and memorial contributions in honor of departed Shipmates.

• Angelo and Mildred Nunez Scholarship
• Colonel Hazel Elizabeth Benn USMC, Scholarship.
• Rosemary Posekany Memorial Scholarship.
• Stanley A. Doran Memorial Scholarship.

These awards are special tributes to the memories of Shipmates dedicated to the FRA and its cardinal principles of loyalty, protection and service.

Other awards are funded by contributions from branches, service-related organizations and the FRA’s affinity partners. Some of these are:

• GEICO Scholarship.
• Express Scripts Scholarship.
• US Family Health Scholarship.
• Navy Department Branch 181 Scholarship.

Scholarships range from $1,000 to $5,000. Branches and Shipmates are encouraged to contribute.

It’s definitely time to be thinking about scholarship applications and compiling the required materials to ensure the submission of a complete application to the adjudication review panel. The required materials include the applicant’s official or certified academic transcript, a short essay, two recommendation letters and a community activities sheet. Incomplete applications are not considered by the panel. The application deadline for the 2020-2021 academic year is April 15.

Applications for FRA Member Scholarships, FRA Non-Member Scholarships, and the Colonel Hazel Elizabeth Benn USMC, Scholarship are available on the Education Foundation page of the FRA’s website at www.fra.org/foundation. Detailed application rules and eligibility requirements are included with the forms. For example, applicants for the Benn Scholarship must be serving or have served as a Navy corpsman in support of the Marine Corps.

College Tuition Costs

According to a recent U.S. News and World Report education article, “In-state tuition prices among public National Universities grew by 63% over a 12-year period from 2008–2020. . . . Among ranked national universities, the average cost of tuition and fees for the 2019–2020 school year was $41,426 at private colleges, $11,260 for state residents at public colleges and $27,120 for out-of-state students at state schools.”

Scholarships can help cover the growing costs of education, and Education Foundation awards are a major benefit of FRA membership, since applicants sponsored by our Shipmates or deceased Shipmates qualify for more awards.

Sham Charities

I have written about the importance of checking out charities, and especially other veteran-related charities before donating. Unfortunately, there are deceptive groups claiming to be legitimate charities, which are in fact bogus operations. Little of the contributed money makes it to our veterans — but instead to greedy individuals running scam operations.

To help shut down bogus charities, the Federal Trade Commission partnered with the National Association of State Charity Officials in a program titled “Operation Donate with Honor.” The 2018 program targets fraudulent fund raising and includes tips on how to help ensure corporate and individual contributions truly benefit the intended recipients.

Since the program launched, sham operators have agreed to settle charges by the FTC and the attorneys general of Missouri and Florida that they deceived donors with false claims of helping military veterans and disabled police officers. The operators are permanently banned from soliciting donations.

Reputable organizations such as the Education Foundation and the FRA maintain low administrative costs (usually around 15%), with most of the donated money going to fund charitable or educational programs. To evaluate charities, make sure they are Combined Federal Campaign approved and determine if they (particularly larger organizations) are evaluated by watchdog groups such as Charity Navigator, Guide Star and others. Note that charities monitored by Charity Navigator must have an annual income of $1 million or more, which is well above the foundation’s annual income. Charity Navigator provides a guide at www.charitynavigator.org entitled “Evaluating Charities Not Currently Rated by Charity Navigator.”

Thanks for your continuing support.

By Joe Barnes, NED Emeritus and President of the FRA Education Foundation.
This past March, I wrote about the FRA app, which is a tool we offer for free to our Shipmates and those who want to support the issues that are important to our association. We recently made some updates to the app, so you might want to refresh your app or download the current version.

The app is easy to download to any Apple or Android smartphone or tablet. Simply go to the app store on your device and search for “FRA.” You will see the familiar national FRA emblem (the triangle). If you are unsure about these steps, consult a nearby teenager or call FRA Member Services at 800-372-1400, ext. 1.

Once your app has been installed, you can tap the FRA triangle icon to launch the program. Current news will be the first thing to display on your screen. Our staff searches many resources for stories relevant to you and the sea services.

The three horizontal bars in the top left corner will take you to the “main menu.” If you tap them, the app menu will display, and you can choose a topic from the list. First, you should click “Log In” and enter your user ID. For first-time users, this is your member ID number or email address. You can reset your password if there is an email address associated with your membership record. Please call FRA Member Services to get help setting up your device or if you have any issues getting logged in.

Once you are logged in, you can update your communication preferences or other profile information as well as access an electronic copy of your FRA membership card. If you do not use a smartphone or tablet you can log into your FRA
Having the Action Center at your fingertips is a key feature, and we want to make sure every member can easily access it. This is where you can lend your voice to key FRA legislative priorities determined by you and your fellow Shipmates.

The FRA Action Center screen is divided into two main sections. At the top is a summary of key issues, and you can tap on any of those to be taken directly to the action page for that topic. Below that, you can scroll down to see more details about all of our legislative issues and, once again, tap to get directly to the action page.

At the bottom of each action page is the section where you can personalize your letter to congress. There is a section where you can add your own story in support of the issue at hand. This is an important addition and makes a real difference, so please be sure to add your own remarks. The last fields are for you to add your name and contact information, along with your mobile phone number if you want to receive updates after your letter is submitted. Finally, you can click the large red “Send Message” button at the very bottom, and everything will be delivered to the appropriate legislator responsible for the bill or policy.

You can do this for any of the items in the Action Center you wish to support. We hope you will lend your voice to all of them and check back regularly as new items are added. This is our most powerful tool to ensure our Shipmates’ voices are heard on Capitol Hill. We believe the ease of use of this system will ensure as many people as possible can take advantage of it and help influence Congress.

Other key features to explore on the app include the benefits of membership. Having these benefits easily accessible to review may help you use them or share them when encouraging other Shipmates to get involved or join the FRA.

The events section allows you to find regional branch and local events for you to participate in. The “Filter” icon on the events page allows you to search for events by state, branch or other criteria.

“Programs”, “Social” and “FRAtoday” are additional menu options you may find useful as you explore the app and tailor it to your needs.

Please share your feedback and experience using the app with me so we constantly evaluate its use and continue to make it a great tool.

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.
MEMBERSHIP APPLICATION

Membership is open to all current and former enlisted sea service (USN, USMC, USCG) personnel.

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

Your dues include a subscription to the association magazine. **FRAtoday** is your most reliable source of association information. Topics covered are: military pay, health care, and benefits. Some great association information and items of interest to you and your family are included.

In addition to the magazine, please choose to receive any or all of the following member benefits:

- NewsBytes: the weekly email newsletter update of legislative and association activities

I certify I meet the FRA eligibility requirements of being a current or former enlisted member of the Navy, Marine Corps or Coast Guard.

Service: □ USN □ USMC □ USCG
Status: □ Active □ Reserve □ Retired □ Veteran

NAME

RATE / RANK

STREET ADDRESS

SUITE / SPACE / LOT

CITY

STATE ZIP CODE

EMAIL ADDRESS

PHONE

DATE OF BIRTH (MM/DD/YY) SSN (optional)

SPOUSE’S NAME

□ Branch # □ Closest Branch □ Member-at-Large

Are you a previous FRA member?
□ No □ Yes, previous member #

MEMBERSHIP OPTIONS

All memberships includes a subscription to **FRAtoday** magazine, a $40 value.

- □ 1 Year / $40.00
- □ 2 Years / $64.00 SPECIAL OFFER FIRST TIME MEMBERS!
- □ 2 Years / $75.00 (for renewing or reinstating FRA members)
- □ 5 Years / $180.00
- □ Life Member (see table for price)

PAYMENT OPTIONS

□ Master Card □ Visa □ Discover □ American Express □ Check-enclosed

CREDIT CARD NO. EXP. DATE

SIGNATURE DATE

LIFE MEMBERSHIP RATES

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

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NAME

MEMBER NO. BRANCH NO.

February 2020
You’ve traveled long and far...

LEAVE A LEGACY
of Loyalty, Protection and Service

Your involvement in the Fleet Reserve Association demonstrates extraordinary commitment to improving the quality of life for your shipmates and their families. Please consider joining other shipmates who’ve chosen to leave a legacy of Loyalty, Protection and Service by remembering FRA or the FRA Education Foundation in your will, living trust or estate plan.

Create a lasting tribute and perpetuate your commitment to the guiding principles of our organization.

To learn more, contact FRA National Headquarters at 1-800-672-1924 or 703-683-1400, or via email at Williams@fra.org
1. **BRANCH 289, IMPERIAL BEACH, CALIF.**
The Military Working Dog Memorial, located in Veteran’s Park, Imperial Beach, was dedicated on Nov. 9, 2019. (L to R) RPSW Nadine Fulton, NVP Mick Fulton, Branch Sec. Bill Weatherford, Branch Pres. Chris Chapman, Branch Treas. Roger Kramlich, Pauline Dugan, I.B. Mayor Serge Dedina, S/M Gene Dugan, I.B. Councilman S/M Mark West and Branch VP Anna Cox.

2. **BRANCH 118, CAPE CORAL, FLA.**
Several Branch members visited the Caloosa Middle School in Cape Coral to participate in their Veteran Day activities. Branch President Hans Seebo presented a $100 check to Principal Dr. Ann Cole for JROTC uniforms. (L to R) Hans Seebo, Richard Philips, Patricia Olden, Florence Molettiere (friend), James Mac Donald, Thomas Peltier and Matt Sportelli, who made the arrangements with the school.

3. **BRANCH 208, JACKSONVILLE, N.C.**
Camp Lejeune Branch members presented checks to the director of the Onslow County Soup Kitchen and Christmas Cheer Program on Nov. 14, 2019. (L to R) Branch President Raymond Applewhite, Soup Kitchen Director Remy Stitt, Onslow Community Outreach Executive Director Theo McClammy, Shipmate Joe Speranza and Shipmate Gerald Gray.

4. **BRANCH 367, SAN MIGUEL, PI**
Branch President William “Lee” Vatter (R) presented a 40-year-continuous membership certificate to Shipmate Scott Reid (L) during the November membership meeting at the Branch home.

5. **UNIT 269, GOOSE CREEK, S.C.**
LA FRA Unit 269 and the Marines Reserve Unit from Joint Base Charleston participated in the Toys for Tots Toy Ride motorcycle event that took place on Sunday Nov. 17, 2019.

6. **BRANCH 197 MODESTO, CALIF.**
Standing are members of the Stanislaus Junior Navy SEAL training program. Kneeling in red is Shipmate Samuel De Lemos and his son, William Matthews, Victor Churilla, Branch 197 VP Leonard Churilla and Branch 113 Treasurer Filomena Escalona. Everyone in the picture rode in the 1951 Dodge ¾ ton M-37 weapons carrier during the Modesto Veterans Day Parade.

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.
7. BRANCH 22, PENSACOLA, FLA.
Branch Secretary and JrPRPSE Jim Richmond (Center) presents a Thanksgiving basket donation to ACC(AW) Amber Khoriat (Center Right), president of the Pensacola Area Chief Petty Officer Association. The funds go toward sailors and their families in need.

8. BRANCH 04, WASHINGTON, D.C.
On Nov. 9, 2019, NP Donna Jansky and NED Chris Slawinski attended the monthly Branch/Unit meeting.
(Seated L to R) Fred Ramirez, FRA NP Donna Jansky, LA FRA ECR President Cristina Dixon, Unit 4 President Grace Villanueva. (Standing L to R) Andy Miranda, Mike Sera, Robert Ferrer, Freddie Quinto, FRA NED Chris Slawinski, Branch 4 President Louie Maliga, Zeny Vilotia, Jimena De Perio, Fe Falco, Mat Antonio, Ruby Lopez, Waret Chastain and Leo Cachuela.

9. BRANCH 171, SOUTHERN LUZON, PI
The Branch gathered for their Thanksgiving celebration and meeting. (Front L to R) Oscar Avenido, Branch President Edmond Reyes, Ric Ferrer, Romy Oruga. (Back L to R): Isaias Moya, Rudy Salazar, Tony Ercia, Dan Banayo, Ruben Medalla, Rico Ortega, Wally Napiza and Apolinario San Juan.

10. FRA HEADQUARTERS
Vice President Michael Pence was the keynote speaker during the Veterans Day National Ceremonies held at Arlington National Cemetery. FRA NP Donna Jansky on the lower right, was representing the FRA during the event.

11. PEARL HARBOR, HAWAII
NP Jansky and LA FRA NP Bea Parco attended the annual commemoration of peace and reconciliation in which Japanese and American civilians and military personnel gather to pray and pour an offering of bourbon whiskey into the waters of Pearl Harbor. The bourbon is poured from a blackened canteen that was recovered from a B-29 that collided with another B-29 during a raid on Shizuoka, Japan, in 1945.

12. BRANCH 124, LAKEHURST, N.J.
Shipmates Lucky Rios, LA FRA PRP Sara Piacentino, Sharon Munday, Jeff Pedicini, FRA PRP David Munday and Unit member Divina Cowland along with 8th graders from Lakehurst Elementary School celebrate Veterans Day.
At USAA, the same values that guide our military inspire us to go above and beyond for our members. When you join USAA, you’ll be part of an organization where we have everything you need to make your membership a lifelong bond.

JOIN USAA TODAY.
CALL 877-FRA-USAA (372-8722) OR VISIT USAA.COM/FRA

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## In Memoriam

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REUNIONS

Cavalla Submarine (SS/SSK/AGSS-244, SSN-684)
4/17/2020-4/18/2020
Galveston Island, Texas
Contact: Mark Schrepferman
Telephone: 858-232-1640
Email: cavalla2020@gmail.com

USS Muliphen (AKA-61/LKA-61)
4/22/2020-4/26/2020
Jacksonville, Fla.
Contact: Jerry Wotherspoon
Email: grwotherspoon@msn.com

USS Charles S. Sperry (DD-697)
4/30/2020-5/3/2020
Albuquerque, N.M.
Contact: Gary Chesser
Telephone: 662-323-5059
Email: dd697wm@bellsouth.net

Patrol Squadron Sixty-Five (VP-65)
5/1/2020-5/3/2020
Telephone: 909-241-3620
Email: vp65alumni@gmail.com

USS Donner (LSD-20)
5/4/2020-5/7/2020
Buffalo, N.Y.
Contact: Dennis Heimnach
Telephone: 610-775-7539
Email: dennisheimb@gmail.com

USS Bainbridge (DLGN/CGN-25)
5/10/2020-5/14/2020
New Orleans, La.
Contact: Charles Gilbert
Telephone: 412-609-1035
Email: charlesgilbert63@gmail.com

USS Regulus (AF-57)
5/12/2020-5/15/2020
Hagerstown, Md.
Contact: Ric Neima
Telephone: 804-337-2626
Email: rienceim@aol.com

USS KEARSARGE (All CV-33/LHD-3)
5/25/2020-5/29/2020
Milwaukee, Wisc.
Contact: C. V. Lindley
Telephone: 850-712-4664
Email: cvjan78@gmail.com

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

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ABOUT OUR ORGANIZATION: Founded in 1930, the LA FRA is a federally chartered organization. LA FRA Units are located throughout the United States and the Philippines. Eligible persons may also become Members-at-Large (MAL) who do not have access to, nor desire to join a Unit. The LA FRA has a proud standing tradition and heritage that supports this great nation and recognizes the sacrifices, past and present, of those who kept us strong and free.

WHAT WE DO: The LA FRA plays an active role in our communities. Local units sponsor youth programs, welfare projects, social and patriotic activities to benefit the communities at large, veteran programs and the active duty community. The organization provides annual scholarships to outstanding students each year.

WHO CAN JOIN? All applicants must be at least sixteen (16) years of age. Membership in the Ladies Auxiliary of the Fleet Reserve Association is limited to spouses, parents, grandparents, sisters, brothers, children, stepchildren and grandchildren not less than 16 years of age of members of the Fleet Reserve Association and widows, widowers, parents, grandparents, sisters, brothers, children, stepchildren and grandchildren not less than 16 years of age of persons who were members at the time of death or eligible to be members of the Fleet Reserve Association at the time of death.

HOW CAN I JOIN? Members fall into two categories. Members who belong to an LA FRA Unit or Members who do not but join as “Members-at-Large.”

Join the Ladies Auxiliary of the FRA (DBA Auxiliary of the FRA)

Name in Full: __________________________________________________________________________________________________________
(First) (Middle) (Last)

Address: _____________________________________________________________________________________________________________
(Street) (City) (State) (Zip + 4)

Telephone: __________________________________________________________ Date of Birth: ________________________

Email: ________________________________________________________________________________________________________________

The following service member information validates this application:

______________________________ (Serviceman's Full Name) _______________ (Rate/Rank) _______________ (USN/USMC/USCG)

☐ Certify that the information is true and accurate and that my sponsor is a member of FRA Branch ______________________________ or is MAL

☐ Certify that the information is true and accurate and that my sponsor was eligible for membership at the time of death.

Unit Preference ______________________ Applicant’s Signature __________________________________________________ Date ____________

Recruiter ___________________________________________________________ Member # ______________________ Unit/Branch #_________

Verified by ___________________________________________ Title ______________________ Unit/Branch _____________ Date ____________

I am the:

Wife | Mother
---|---
Sister | Father
Daughter | Widow
Stepdaughter | Widower
Husband | Granddaughter
Brother | Grandson
Son | Grandmother
Stepson | Grandfather

Annual Membership Dues:

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February 2020
Greetings from America’s Heartland!

What an honor it is to be elected LA FRA president of the North Central Region! North Central stretches far and wide, fourteen states strong: North Dakota to Oklahoma, Nebraska to Ohio, Minnesota to Missouri, Michigan to Kentucky and all points in between! Visiting the Units has been challenging, especially with flooding and inclement weather. Most of North Central’s five Units are small and have aging and treasured members. There is a great distance separating them, but they are all actively supporting our Shipmates, their families and their local communities.

The LA FRA members collaborate with veteran organizations in the region such as; the American Legion, the VFW, Auxiliary to the Military Order of the Purple Heart, Military Order of the Cootie, just to name a few. The collaboration actively demonstrates “We are stronger together” by readily contributing time, creativity, energy and funds to life-enhancing and supportive activities for our Shipmates, their families, retirees and each other.

Unit members participate with Quilts of Valor, they staff concession stands during events and donating the proceeds to the organization, hold craft fairs, represent the LA FRA and conduct recruiting efforts at base Retiree Days or other public venues. They also support the veterans community program called Tiny Houses, which helps veterans in transition. Unit and Branch members work Bingo events at veteran homes and veteran hospitals, interacting with our nation’s heroes. Members host special activities such as monthly Birthday Balloons and provide “Teas” at veteran homes, host veterans at VFW hamburger nights and delivering hand-made gifts or comfort items to VA inpatients. It is remarkable how much good so few dedicated members can accomplish!

Our members fly our national flag and demonstrate proper flag protocol while standing ready to instruct others. Additionally, Unit and Branch members support youth activities by mentoring the Sea Cadets and participating in patriotic activities such as Casting the Wreath Upon the Waters at Memorial Day services or military protocols at sea service functions. Our members support the FRA Essay Contest by informing teachers and students about the program and by reading and grading essays at the branch and regional levels.

The NCR Regional Midyear Meeting will be hosted by Branch 136 Minneapolis and will be in Bloomington Minn. More details will be announced soon. The NCR Regional Convention will be held at the Inn at Grand Glaize in Osage Beach, Missouri from Aug. 2 to Aug. 5. The room rates is $69.00 plus tax. The telephone number for reservations is 800-348-4731.

I would like to wish everyone a very Happy Valentine’s Day from the heartland! FRA

In Loyalty, Protection and Service,
Peggy Watkins

Peggy is the LA FRA North Central regional president.
Parents have a responsibility to teach their children about finances — and that is true for both wealthy families and less affluent families alike.

Kids are smart enough to pick up on signals that their family may have more than others. But if the conversation stops at the benefits that money can bring, you’re missing out on important life lessons. Your children aren’t really being taught how to be financially responsible once they leave the house and become independent. What steps can parents take to teach both sensitivity and responsibility about money?

**Step 1: Find teachable moments**

It can be difficult to find time to sit down and talk specifically about wealth, but natural opportunities to teach pop up every day.

For example, you can incorporate financial responsibility into an impromptu math lesson about money: If you find something that originally cost $100 and it’s on sale for 30% off, you can ask kids how much the new price is — and, now that they are only spending $70, what they might do with the $30 that’s left.

**Step 2: Take a lifelong view toward financial literacy**

Every child, and especially those who will one day inherit substantial wealth, should have a tool kit of basic financial literacy skills by age 18, including concepts such as how to spend, how to save, how to give, and the value of a dollar.

This can start very early with an exercise as simple as a three piggy banks analogy. You encourage the child to divide any money he or she receives into three piggy banks: spending, saving and community/charity. This shows the concept of different types or purposes of money as opposed to all of it being for spending. Repeating this exercise can help ingrain the habit of saving regularly.

In late childhood or adolescence, parents can add concepts such as what it means to invest, what companies one might invest in, and how you assess risk with an investment.

You can encourage children in high school to think about college expenses logically by examining the costs and coming up with a credible college budget. Ask them to consider these basic questions: What will you need in order to make this happen? What will the family need to supply, and what is the student expected to supply, in terms of tuition, books, room and board, transportation, and normal spending money?

And parents and grandparents can continue to encourage responsible, long-term financial responsibility by giving young adults an incentive to begin saving for retirement early. If you’re able, and they have earned income, offer to match what they save into a Roth IRA. It’s also wise to coax them to contribute to a 401(k) at work.

**Step 3: Show your kids how it’s done**

Your child’s healthy relationship with money begins with an open and honest relationship within a family that models good money behavior. These discussions can be challenging, but the fruit is well worth the labor.

Stress the value of education and expect them to do well in school. The parents who do really well in teaching financial literacy typically lead by example — they tend to be savers, and they’re more careful with spending money. Remember to be that example.

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