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# FRA *today*

*The magazine of the Fleet Reserve Association*

DECEMBER 2021

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LOOKING  
AHEAD**

**INCOMING  
NATIONAL  
PRESIDENT  
JAMES W.  
CAMPBELL**



## **INSIDE:**

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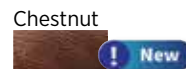
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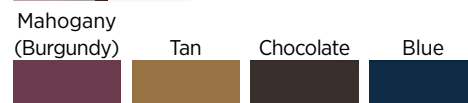
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December 2021 Volume 100 Number 12

Cover: Incoming National President James Campbell from Chesapeake Branch 40 attended the convention via a Zoom video call. Above: The new board of directors is sworn into office during the Officer Installation Ceremony that was held in October. PRPEC Randy Phillip served as proxy for NP Campbell. Both photos courtesy of Chris Thompson Photography.

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### The Incoming National President

*The annual convention was held in Spokane Valley, Washington, from Oct. 5-8, plus several social days before and after. Shipmates gathered for the first time in a few years and elected James Campbell as their new national president.*

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### Remembering the Attack on Pearl Harbor

*Quartermaster 3rd Class Louis A. Conter was not really supposed to be standing on the quarterdeck of the USS ARIZONA (BB-39) on the morning of Dec. 7, 1941. He should have been on his way to flight school in Pensacola, Florida, fulfilling a personal dream.*



## 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.

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## Welcome to the New BOD

I had the pleasure of attending the recently held FRA National Convention. I had never been to Washington state, but now understand why some people would never leave.

There were some bumps along the way for these past couple of years. The convention that took place in Alexandria, Virginia, during October of 2020 was the first to use remote connectivity for Shipmates to participate in the installation and banquet.

This year the Zoom connection assisted in several ways, but the most memorable situation was when a few of the members on the incoming board for both the LA FRA and the FRA received their new covers while being remote.

During the 93rd annual FRA National Convention held in Spokane Valley, Washington, the delegates unanimously elected National Vice President James W. Campbell from Chesapeake Branch 40 to the position of national president. Further, PRPSE James "Robbie" Robbins from West Jacksonville Branch 126 was elected national vice president from the floor. The complete roster for the FRA is on page 18 of this issue of *FRAtoday*.

Following the election, the delegates installed the new officers and board who will serve until the next national convention, which will be held in Birmingham, Alabama.

I certainly enjoyed getting a chance to see some of our most involved and active Shipmates. The long gap between conventions was something we all had to deal with, and the smaller meeting that was held in October of 2020 was a nice chance to keep business as usual.

This year, though, the installations and business sessions were conducted and the convention was much more satisfying.

I was able to enjoy the company of Shipmate Mike Batnick from Mt. Rainer Branch 104 and his pet bird, Rosie. I have seen many pets and there have been some amazing animals. Many of my friends have birds but this colorful little girl was better behaved than most. She was a fine, feathered lady during the business sessions — not a peep from her.



**FRA**

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

### National Officers/Board Of Directors

<b>National President</b>	James W. Campbell, Chesapeake Branch 40
<b>National Vice President</b>	James "Robbie" Robbins, West Jacksonville Branch 126
<b>National Executive Dir.</b>	Christopher J. Slawinski, Navy Department Branch 181
<b>Finance Officer</b>	Phillip Reid, Member-at-Large
<b>Junior PNP</b>	Michael "Mick" Fulton, Imperial Beach Branch 289
<b>National Parliamentarian</b>	Robert G. Beese, Volusia County Branch 335
<b>National Chaplain</b>	Sam Lymon, Chesapeake Branch 40

### Regional Presidents

<b>Northeast/New England</b>	Neil I. Ross, Buffalo Branch 23
<b>East Coast</b>	Christopher J. Murray, Chesapeake Branch 40
<b>Southeast</b>	Jack M. Fogel, Crossville Tennessee Branch 294
<b>North Central</b>	Maria A. Behm, Lake of the Ozarks Branch 32
<b>South Central</b>	C. Ursula Gruetzner, Capital Area Branch 201
<b>Southwest</b>	Rogelio "Roger" A. Bacud, San Gabriel Valley Branch 85
<b>West Coast</b>	William L. Hanzel, Sunrise Branch 230
<b>Northwest</b>	Michelle Davis, Inland Empire Branch 38

### Active Duty Advisory Council

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

### Reserve Advisory Council

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

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## The True Cost of War



**T**he government has no idea of the true cost of war. Dr. Andrew Berry, a psychologist from Niskayuna, New York, who holds a Ph.D., Psy.D. and specialist certification from the American Board of Professional Psychology, is here to remind them.

Many fellow veterans and Shipmates have struggled with mental health issues and post-traumatic stress disorder along with the stigma of asking for help.

Dr. Berry asserts that there is no difference between asking for help in a clinic and asking for backup from one's shipmates during military service. A life member of FRA Branch 214, Berry wants to help change this culture of silence and stigma in the military and veteran communities.

Berry is a licensed clinical psychologist and psychoanalyst whose area of expertise is treating PTSD in veterans and first responders. In addition to his professional identity as a clinical psychologist and a psychoanalyst, he is also a volunteer firefighter, EMT and proud Freemason.

Berry is open about struggling with depression over many years, and he mentioned this finally began to change during his years in higher education. Those years were not without struggle; he initially had to take Psychology 101 three times before passing.

After obtaining his associate degree at Schenectady County Community College, Berry attended the State University of New York's University at Albany for the remainder of his bachelor's degree, graduating in 1989.

In 1992 he earned a master's degree at Harvard Extension School, then went on to get his Ph.D. at Union Institute and University in 1998. After graduation he had trouble finding work, but eventually he got a job at a state-run supermax prison in Kansas as a diagnostician.

Receiving little satisfaction from that position, Berry decided to return to school to obtain a

second master's degree and his Psy.D. from Forest Institute of Professional Psychology in 2007. After finishing he returned to New York City, where he completed analytic training at the William Alanson White Institute in 2012. He then obtained board certification in both clinical and counseling psychology from the American Board of Professional Psychology.

His focus goes beyond mere symptom relief into characterological change brought about by deeper emotional issues. He believes PTSD can be thought of as a shift of personality, and not just a list of symptoms. Berry says that many vets who come home from combat tours tell him that they have no idea who they even are anymore.

As an interpersonal psychoanalyst, he focuses on how PTSD alters relationships, and he assists his patients in gaining awareness of, and subsequently processing those changes. He has published on this topic, and also lectures around the country at analytic institutes, national conferences and international conferences. He is also part of the American Psychoanalytic Association's for Service Members and Veterans Initiative and an accredited veteran service officer.

Berry hopes to serve the Fleet Reserve Association as a mental health advocate and subject matter expert. He, along with all the rest of us, are appalled at seeing veterans commit suicide due to lack of mental health resources. Berry also wants to help veterans connect with mental health professionals. When working with veterans, he assists with VA disability benefits claims by writing advocacy letters.

Veterans in crisis and their loved ones can call, text, or chat to connect with VA responders at the free and confidential Veterans Crisis Line. If you are in crisis and need to speak with a crisis responder, please call 1-800-273-8255 and press 1, text 838255, or use the chat at <https://www.veteranscrisisline.net/get-help/chat>. **FRA**

Noelle is the assistant director of veterans programs and can be reached at NoelleH@fra.org or 703-683-1400, ext. 125.



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## Midway Island

I was glad to read the articles about Midway Island in August and would like to add another group, AirBARSRON Two Det 3080. I knew the flights could land in Adak and repair when other planes brought parts but do not remember anything about Barrow, AK. He (my husband) started on the crew in Nov. 1958 AE 2nd class and left Dec. 1960 AE 1st class. Seems to me they lost an engine on the WV coming in, don't think I have any pictures of the planes. We lived on Midway Island and loved the beautiful beaches but we also ate the fish that came into that lagoon and had fish poisonings. "When the ship comes in" was very true as milk and juice were rationed, we lived out of the Sears catalog, brackish water rusted our metal utensils and our daughters had difficulty getting a passport as immigration did not know of Midway Island with a birth certificate from Hawaii. This brought back wonderful memories.

*Jenese Truelsen,  
widow of AEC Marlan Truelsen USN (Ret.)*

## Planning a Funeral

The article, "Planning a Veterans's Funeral" in the August FRAtoday magazine was thoughtful and touching. Have you thought about asking your members, if they would like to share their experience about how they have arranged and carried out the funeral of their loved one? You could publish in FRAtoday (Feature) now and then the more unusual funeral arrangements, and yes, I would submit the funeral arrangement I made for my beloved husband George.

*Sincerely,  
Brigitte Caldwell*

## Making of a Navy Chief

Thank you for the amazing article "The Making of a Navy Chief" in the September 2021 issue of FRAtoday. As a junior officer, I relied heavily on the advice and experience offered by the ship's Chiefs.

During CIC school in Georgia, I was with a group that ranged from LCDRs to Chiefs. While in class and activities, rank meant nothing; it was performance that counted. I became friends with a Chief who was assigned to my ship's sister ship *USS POCONO*. In

1969 our ships (*USS TACONIC* and *USS POCONO*) were tied up in Norfolk. He invited me to join him and his fellow Chiefs in the *POCONO*'s Chiefs Mess to watch the moon landing.

The invaluable assistance of the *TACONIC*'s Chiefs was really important to my success. Although my time in active service was not as long as I would have liked (I really enjoyed the work and challenges) as my first wife suffered from terminal cancer, my relationships with the Chiefs is a treasured memory.

Thank you too for including the Coast Guard. While living near Cape May, my wife and I (I had married again) met a couple, found we had many common interests, and became good friends. He was a First Class and soon became a Coast Guard Chief. I was able to attend his initiation at the Cape May Coast Guard Base. His dad and I took many pictures. It's a good thing I was there as his dad forgot to put film in his camera!

My friend later became a commissioned warrant officer, commanded 2 cutters, and is now retired and living on the West Coast in Oregon. We all still keep in touch. Thanks to Face Time!

Keep up the good work. Your articles are always a great read. I hope that I am not a pest because I am sure you receive many emails about your articles.

*Sincerely,  
Dave Blood*

## New FRA Calendar

I got a kick out of your 2022 calendar. The April photo of a submarine disguised as a hospital ship must have been an April Fool's joke. It couldn't have been an editorial oversight.



*FTCM(SS) C. F. Nye, USN (Ret.)*

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](mailto:fratoday@fra.org).

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# ON & OFF *capitol hill*

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



## 2021 Legislative Session Not Over Yet

As you receive this issue of *FRAtoday*, Congress should be wrapping up their first session of the 117th Congress. Hopefully Congress has passed and the president has approved a spending plan to replace the continuing resolution before it expires Dec. 3. In addition, as *FRAtoday* goes to press there is uncertainty about passage of the FY2022 Defense authorization bill and whether it will prohibit the DOD from making drastic cuts to medical staff serving at military treatment

facilities. All members are strongly urged to use the Action Center and to subscribe to NewsBytes, the FRA's weekly electronic newsletter providing critical information on legislation impacting pay and benefits. Looking over the horizon to calendar year 2022, the FRA Legislative Team will fight to preserve and enhance benefits and quality-of-life programs for active-duty, reserve, retired, and veteran members of the Navy, Marine Corps and Coast Guard, plus their families and survivors.

## Senate NDAA Pending on Senate Floor

As *FRAtoday* goes to press, the Senate FY2022 National Defense Authorization Act (S.2792) is pending on the Senate floor for a final vote and may soon be considering floor amendments. Several of these amendments are supported by the FRA. These amendments include:

- Sen. Jon Tester's (Mont.) amendment with the provisions of the Major Richard Star Act (S.344), which would expand concurrent receipt to include Combat Related Special Compensation beneficiaries who are medically retired with less than 20 years of service.
- Sen. Rob Portman's (Ohio) amendment with provisions from the Military Retiree Survivor Comfort Act (S.1669) that would authorize the retention of the full final month's retired pay by the surviving spouse for the month in which the member was alive for at least 24 hours.
- Sen. Richard Blumenthal's (Conn.) amendment that would require a joint report from the DOD and the VA to designate the next national cemetery that affords full military honors as Arlington National Cemetery reaches capacity and would direct DOD to not change ANC eligibility until after the report is submitted.

Earlier, the House passed its version of the FY2022 National Defense Authorization Act (H.R.4350). Once the Senate passes its version of the NDAA, a conference committee will be appointed to resolve the differences between the two bills. That final bill will be submitted to the House and Senate for a vote. If approved by both chambers, the bill will go to the president to be signed into law or vetoed. Members are strongly urged to use the FRA Action Center to ask their senators to support these important amendments.

NewsBytes is the FRA's weekly legislative update. If you would like to subscribe, please email: [NewsBytes@Fra.org](mailto: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.



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## House NDAA Includes PFAS Chemical Provisions

Among the many provisions added to the House-passed FY2022 National Defense Authorization Act (H.R.4350) are some that would require the Department of Defense to clean up sites on military installations contaminated with perfluoroalkyl and polyfluoroalkyl substances, or PFAS. The cleanup must comply with state standards. Additional PFAS measures added to the bill include provisions that would require:

- The DOD to offer PFAS exposure evaluation and testing for service members who want that as part of their annual examination.
- The DOD to publish the results of drinking and ground water PFAS tests conducted on or near military installations or former defense sites.
- The DOD to report by March 1, 2022, the progress it's making on identifying firefighting foams that don't contain PFAS, but can effectively address the high-risk jet-fuel-based and other fires with which military bases deal.

The FRA is a member of the TEAM (Toxic Exposures in the American Military) Coalition, which is working to establish a comprehensive framework for addressing past, present, and future toxic exposures in the military at locations both within the U.S. and abroad.



## Scheduled 2022 TRICARE Pharmacy Copay Increases

Delayed TRICARE pharmacy copay increases opposed by the FRA and mandated by Congress as part of the FY2017 National Defense Authorization Act will take effect Jan. 1, 2022.

The FY2017 NDAA mandated pharmacy and therapy copay increases every two years until 2027. The FRA is working to repeal these arbitrary increases. The Defense Health Agency notes that military pharmacies are still the lowest cost option for military beneficiaries; as always, there is no cost for covered generic and brand-name drugs at these pharmacies. The changes are as follows:

The changes to the Pharmacy Home Delivery (up to a 90-day supply) are:

- Generic formulary drugs will increase from \$10 to \$12.
- Brand-name formulary drugs will increase from \$29 to \$34.
- Non-formulary drugs will increase from \$60 to \$68.

The changes to the Retail network pharmacies (up to a 30-day supply) are:

- Generic formulary drugs will increase from \$13 to \$14.
- Brand-name formulary drugs will increase from \$33 to \$38.
- Nonformulary drugs will increase from \$60 to \$68.

The changes to the non-network pharmacies (up to a 30-day supply) are:

- Generic formulary drugs and brand-name formulary drugs will increase from \$33 to \$38, or the co-pay will be 20% of the total cost of the drug, whichever is greater, after meeting the annual deductible.
- Nonformulary drugs will increase from \$60 to \$68, or the copay will be 20% of the total cost of the drug, whichever is greater, after meeting the annual deductible.

Previous increases in pharmacy copays occurred in 2018 and 2020. These changes will not affect active-duty service members, survivors of active-duty service members, or medically retired service members and their families.

### Changes Coming to TRICARE Pharmacy Network

After three years, Walmart is leaving TRICARE's pharmacy network — a departure that pharmacy benefit manager Express Scripts Inc. says is a result of the retail giant's reluctance to offer more highly competitive discounts to military health beneficiaries. At the same time, CVS Pharmacy will return to the TRICARE network after a five-year pause. Effective Dec. 15, Walmart and Sam's Club will no longer be a part of the TRICARE pharmacy network, and CVS will be included among the list of network retail pharmacies where TRICARE users can fill their prescriptions. There are more than 56,000 pharmacies in the retail TRICARE pharmacy network.

For more information on the network go to: <https://www.tricare.mil/CoveredServices/Pharmacy/FillPrescriptions/Network>.



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### **Navy to Review Recent OTH Discharges**

The U.S. Navy has recently agreed to review more than nine years' worth of other-than-honorable discharges given to thousands of Iraq and Afghanistan war veterans with post-traumatic stress disorder or certain other trauma-related health conditions. That announcement follows preliminary court approval of the settlement of a 2018 lawsuit alleging that a Navy board had improperly denied a Marine Corps veteran's request for a better discharge status.

The suit was filed by Tyson Manker and the National Veterans Council for Legal Redress. Manker, who served from 1999 to 2003 and earned multiple awards and commendations, received an other-than-honorable discharge for smoking marijuana. The settlement would require the Navy to review discharge status upgrade applications made to the Naval Discharge Review Board between March 2, 2012, and Oct. 12, 2021.

The Navy said in a statement that the review applies to Navy and Marine Corps veterans who served during the era of the Iraq and Afghanistan wars, were given OTH discharges, and were partially or fully denied a discharge status upgrade. The settlement would also expand reapplication rights for eligible applicants who were discharged and received an adverse review board decision between Oct. 7, 2001, and March 2, 2012. In addition, the Navy agreed to provide discharge review board members and staffers with annual training in PTSD, traumatic brain injuries, military sexual trauma, and other behavioral and mental health conditions, according to the settlement.

### **House Passes Bill to Award Medal to Service Members Killed in Afghanistan**

The House unanimously passed a bill (H.R.5142) to posthumously award the Congressional Gold Medal to the 13 U.S. service members who were killed in a bomb blast outside the Hamid Karzai International Airport in Kabul, Afghanistan. Eleven Marines, one Navy sailor and one Army soldier died from the explosion set off by a suicide bomber near the airport on Aug. 26. In addition, 18 U.S. service members were injured. The bill sponsored by Rep. Lisa McClain (Mich.) will go to the Senate for further consideration.

### **The VA Still Seeking VHA Boss**

As *FRA* today goes to press, the Department of Veterans Affairs has abandoned its initial search for someone to lead its huge health care system, the Veterans Health Administration and is starting the process all over again. The VA is establishing another commission to help choose a candidate for the role of undersecretary for health, a position that oversees the hundreds of hospitals and clinics that comprise the largest health care system in the country. Whoever takes the job will be responsible for hundreds of thousands of employees and an annual budget of about \$68 billion.

The VA has been without a confirmed leader of the Veterans Health Administration for more than four years, since the position was held by David Shulkin. Shulkin left the position in February 2017 after he was nominated by then-President Donald Trump as the VA secretary.

Dr. Richard Stone has served as the acting undersecretary for nearly three years and has led the VA's response to the coronavirus pandemic. Stone resigned in June, once it was clear that the initial commission charged with finding an undersecretary did not select him to stay in the role on a permanent basis.

### **VA Will Start Collecting Benefit Overpayments and Medical Copays**

The Department of Veterans Affairs is restarting benefit overpayment notices for new debts and debts that were paused due to the COVID-19 pandemic from April 6, 2020, through Sept. 30, 2021. Although debt collections and collections on medical copayments restarted on Oct. 1, the VA will not begin to deduct debts from benefits payments until January 2022. Options for requesting debt relief due to financial hardship will be included in debt notification letters that will be sent to veterans.

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### Former Secretary of State Colin Powell Dies

Colin Powell, former chairman of the Joint Chiefs of Staff and secretary of state, has died from COVID-19 complications, according to a statement from his family. Powell was the first Black man to serve as

secretary of state. He was also the youngest and the first Black chairman of the Joint Chiefs of Staff, the highest military position in the Department of Defense. He served as chairman from October 1989 to September 1993.

Powell was born in New York City in 1937 and was raised in the South Bronx. His parents were immigrants from Jamaica. He was educated in New York City public schools, graduating from the City College of New York, where he earned a bachelor's degree in geology. He participated in ROTC at CCNY and received a commission as an Army second lieutenant upon graduation in June 1958.

He was a professional soldier for 35 years, during which time he held many command and staff positions and rose to the rank of four-star general. During his time as chairman Joint Chiefs of Staff, he oversaw several crises, including the invasion of Panama in 1989 and Operation Desert Storm against Iraq from 1990-1991. He formulated what became known as the Powell Doctrine, which limited American military action unless it satisfied criteria regarding American national security interests, overwhelming force and widespread public support.



### 2022 COLA Announced

The Bureau of Labor Statistics recently announced that the annual Cost of Living Adjustment increase for 2022 will be 5.9%. This is the largest increase since 1981.

The new COLA rate adjustment will appear in the Dec. 30 payment. This increase pertains to military retirees, veterans receiving disability payments from the Department of Veterans Affairs, Social Security recipients and others.

By law, COLA is based on the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), which is a broad measure of consumer prices generated by the BLS from the third quarter of the previous year to the third quarter of the current year. It measures price changes for food, housing, clothing, transportation, energy, medical care, recreation and education. The COLA increase has averaged 1.65% for the past 10 years (2011-2020), and in 2009, 2010 and 2015 the increase was zero.

### Post-9/11 GI Bill Users Must Contact VA Every Month

The Department of Veterans Affairs implemented a new rule for Post-9/11 GI Bill users. Starting this December, all Post-9/11 GI Bill recipients must verify their school attendance with the VA each month before receiving any payments.

Users of all other GI Bill programs, such as the Montgomery GI Bill, have long been required to verify their school attendance each month. If they do not verify their attendance, they will not get their benefits. GI Bill users who are attending a technical school, also known as a non-college degree or NCD school, must verify their school attendance with the VA each month in order to receive their monthly housing allowance.

### DOD Report: Military Suicide Increasing

The Department of Defense recently released its annual suicide report with data from 2020. The report shows that military suicides increased from 2015 to 2020. The active-duty suicide rate increased 15% (from 504 to 580). Among the services, the Army had both the highest number of suicide deaths and the highest rate of suicide proportional to its end strength. The rates by branch of service are as follows:

- Army: 175 deaths, a rate of 36.4 per 100,00 soldiers.
- Navy: 66 deaths, a rate of 19.3 per 100,000 sailors.
- Marine Corps: 62 deaths, a rate of 33.9 per 100,000 Marines.
- Air/Space Force: 81 deaths, a rate of 24.3 per 100,000 airmen/guardians.

On average across the branches, the Reserves saw an increase from 18.2 to 21.4, 4 suicides per 100,000 service members from 2019 to 2020, undoing the notable drop seen in the previous year, when the rate came down from 22.9 in 2018.

The FRA supports improvements in the VA's and the DOD's suicide prevention programs that reduce the rate of suicide among veterans and active-duty service members.



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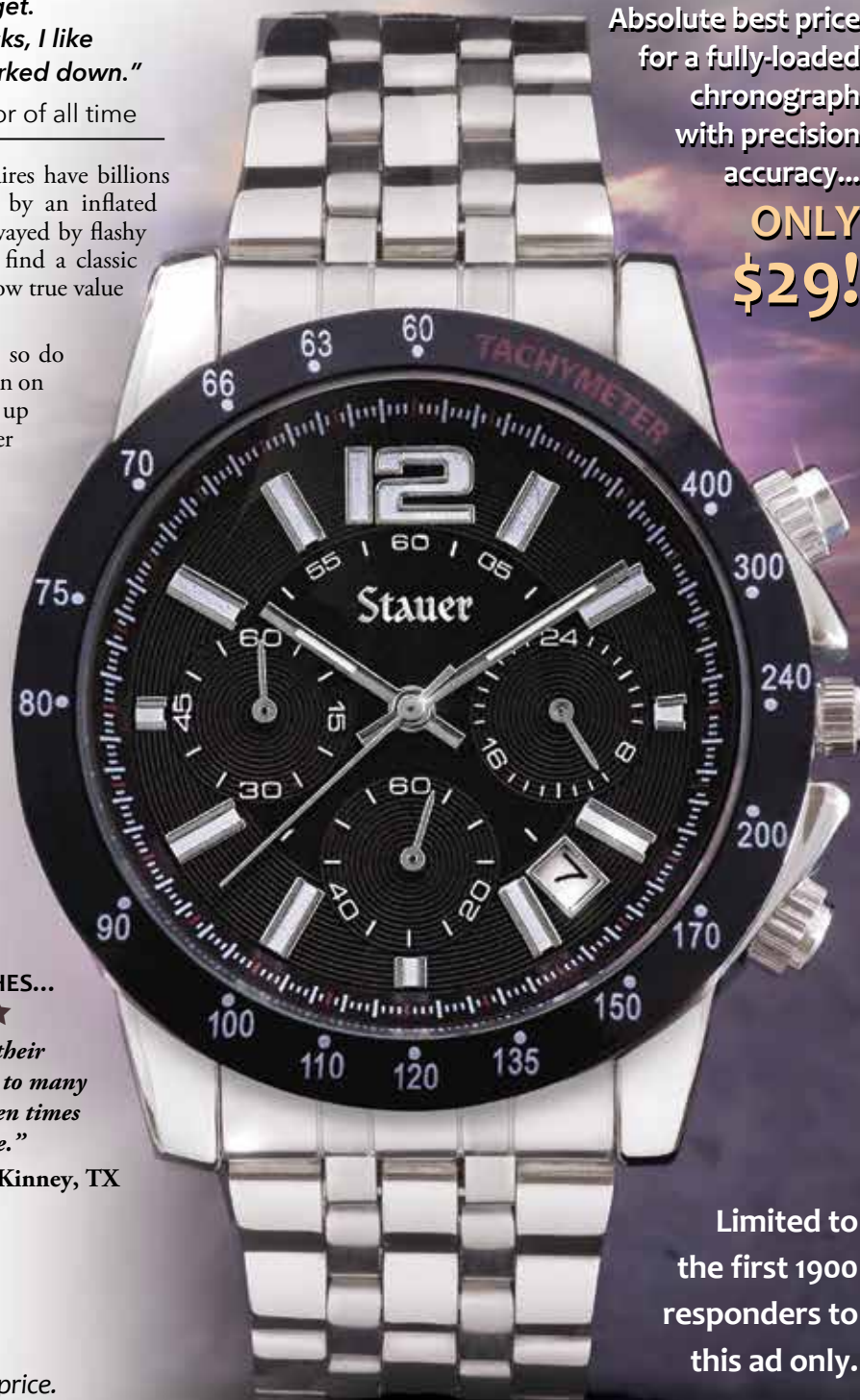
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### Another CR May Be Needed

Before Oct. 1, Congress approved a stopgap funding measure, known as a Continuing Resolution (P.L. 117-43), to prevent the U.S. government from partially shutting down on Oct. 1, the start of the new fiscal year. This CR is keeping the government open at current spending levels until Dec. 3, giving Congress time to approve appropriations bills and get them signed into law by the president. Otherwise, Congress will have to enact another CR before Dec. 3.

In the event of a government shutdown, active-duty military personnel will be paid because they are considered essential workers. Retirees will continue to be paid because funding for their benefits is not required to be appropriated by Congress (it is mandatory funding). TRICARE benefits also will continue if there is a shutdown. Those receiving veterans' benefits will continue to get benefits because the Department of Veterans Affairs has two-year funding (an FRA-supported initiative) and already has funding for FY2022.

### Some Veterans Are Eligible for Education Refunds

The Department of Veterans Affairs (VA) is looking for certain veterans who may be eligible for refunds from the Veterans' Educational Assistance Program, or VEAP. The VA estimates 115,000 veterans may be entitled to a refund of this benefit. Eligible veterans must have entered active duty from Jan. 1, 1977, to June 30, 1985; completed their first period of service; contributed to VEAP while on active duty and before April 1, 1987; have unused contributions; and not have been dishonorably discharged.

If you have unused VEAP funds, you should submit VA Form 22-5281 after completing sections 1-6, 14, 15, and 18. It will take three to four weeks to receive a response and/or refund via U.S. Treasury check. If you are unsure if you are eligible for a refund or if you participated in VEAP, call the Education Call Center at 1-888-442-4551 domestically or 001-918-781-5678 overseas, Monday through Friday from 7:00 a.m. to 6:00 p.m. Central Time.

### Temporary BAH Increases in Certain Areas

The Department of Defense temporarily increased 2021 Basic Allowance for Housing rates for 56 housing markets across the U.S.

Uniformed service members who have incurred increased housing costs above their current BAH may be eligible to apply and receive BAH at the temporarily higher rate. The increased BAH rates for affected active-duty service members in these MHAs took effect Oct. 1 and expire on Dec. 31. For more information, go to [www.defensetravel.dod.mil/Docs/QAs\\_Temporary\\_Increase\\_in\\_2021\\_BAH\\_Rates.pdf](http://www.defensetravel.dod.mil/Docs/QAs_Temporary_Increase_in_2021_BAH_Rates.pdf).

### More Troops and Veterans Will See Federal Student Loan Fees Waived

As many as 47,000 service members and veterans will see some of their federal student loan debt reduced due to new policies implemented by the Department of Education. "Brave men and women in uniform serving our country can now focus on doing their jobs and coming home safely, not filling out more paperwork to access their hard-earned benefits," Federal Student Aid Chief Operating Officer Richard Cordray said in a statement announcing the change.

Currently, troops who are deployed to overseas combat zones and hostile fire areas could have interest on many federal student loans waived. The rules include student loans first paid out after Oct. 1, 2008. For some individuals, that extra interest can range from a few hundred to several thousand dollars. But until now, getting those additional fees waived required lengthy paperwork proving past military service and deployments. Department of Education officials said fewer than 5,000 service members and veterans requested the interest fees be waived in recent years. The new policy change shifts the burden from student veterans and active-duty personnel to federal officials.

Loan recipients should see the changes appear automatically in their accounts. Individuals with questions can contact Department of Education officials with questions regarding the benefit at 800-872-5327. More information on the changes is available on the Department of Education website. **FRA**



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The convention was held in Spokane Valley, Washington. (L to R) Finance Officer Phillip Reid, JrPRPEC (appointed) Randy Phillip, JrPNP Donna Jansky, NP Mick Fulton, LA FRA NP Jackie Scarbro, LA FRA PNP Sandy Robbins and LA FRA RPSE Gail Nathan. Staff photo.

# A Time For Looking Ahead

*Incoming National President James Campbell from Chesapeake Branch 40 Looks Ahead to the Future*

*By W.D. Stevenson*

James “Jim” Campbell was elected to the position of National President of the Fleet Reserve Association and was installed virtually by using a Zoom video call on Oct. 8. Campbell was installed during the 93rd FRA National Convention, which was held at the Mirabeau Park Hotel and Convention Center in Spokane Valley, Washington.

Campbell has been an active member of the FRA since 1996 and is currently with Chesapeake Branch 40, located in Chesapeake, Virginia. Jim and his wife Tina, who is a member of Unit 40 in Chesapeake, reside in Carrollton, Virginia.

## **Serving in the Navy**

Campbell served in the U.S. Navy for 20 years. For the first six years, he was a gunner’s mate and during the remaining 14 years he was a mess management specialist, attaining the rank of senior chief.

He served on the *USS SARATOGA* (CVA-60); in Assault Craft Unit 2; in VA-87; at Naval Air Station Brunswick, Maine; with VP-26; on the *USS DEWEY* (DDG-45); with Naval Communications Unit Cutler, Maine; in Pre-commissioning Unit *USS ABRAHAM LINCOLN* (CVN-72); and aboard *USS GEORGE WASHINGTON* (CVN-73). He also deployed as part of operations Desert





The new board of directors was installed. Several Shipmates were represented by a proxy. Staff photo.

Storm and Desert Shield and served as the command senior chief aboard the *USS AUSTIN* (LPD-4). He retired from active duty at Naval Weapons Station Yorktown, Virginia, on March 31, 1993.

### Joining the FRA?

When asked about the FRA, Jim said: "I joined the Fleet Reserve Association purely out of curiosity. I had been receiving information about the FRA through the mail. I happened to like what I was reading about the FRA and decided to check it out. As a result, I became a Member-at-Large."

He joined but had no idea what the organization was all about.

"I started to attend Branch 40 meetings with my buddy Mike Campbell," he said. "Back in 2002, I decided to join the branch."

That was where he first met Jim Scarbro, a straight shooter and one of those Shipmates who stayed actively involved with the FRA for many years.

"At the time, Jim was past regional president, and I remember he said to me, 'just get involved.'"

So, I eventually became branch president in just three short years," Campbell recalled. "Then while Jim was national president, he said to me, 'Be my national chaplain.'"

Campbell said with a true fondness for Jim that "he was always there to keep me moving forward, pushing all the time as only Jim could do."

Throughout the years, Campbell started to get more involved within the FRA at the local, regional and national levels.

"I started to see just what the FRA has been doing for our enlisted sea services," said Campbell. "The FRA has been doing things to help veterans who happen to be in times of need. We are busy representing the interests of our sea service veterans before our lawmakers on Capitol Hill. We are also working within our communities and supporting several youth groups and activities. The list goes on and we all need to consider that no two branches are identical. Each has their own purpose within their community."

Now when Campbell thinks about his decision some 25 years later, he says without any hesitation, "I am glad that I joined the FRA."





The new board of directors aligned in the shape of a triangle to recite their oath. Staff photo.

## Looking Forward

When asked about his plans for the upcoming year, Campbell laid out the following strategies for regions and branches to consider. He thinks we need to figure out how to attract the younger active-duty sailors. Many younger service members do not see the draw of joining the Fleet Reserve Association. They do not want to listen to old war stories while sitting in a smoke-filled bar. They want a place they can go where they can relax, unwind and have access to being connected through social media and other online communities.

Jim also said he has plans for his regional presidents. The Senior Enlisted Academy located in Newport, Rhode Island, is back to conducting its mission of providing senior enlisted leaders with education and training in communication skills, leadership and management, national security affairs, Navy programs, and physical fitness. The SEA is the Navy's only professional military education institute for its senior enlisted force. This is where Campbell and two other Shipmates, NE/ NEng. Regional President Neil Ross and NE/ NEng. Past Regional President Abe Zino, will

visit Dec. 16. The academy has given them a good reception and is excited to be back to its regular schedule after the past two years of COVID-19 delays and restrictions.

"This is where we can reach out and inform the graduates about the FRA," said Campbell.

In addition to the SEA, there is United States Coast Guard Training Center Cape May, New Jersey, which is considered the home of the Coast Guard's enlisted corps because it is the Coast Guard's only enlisted accession point and recruit training center. The North Central Region has access to Naval Station Great Lakes, home of Navy boot camp, and in the Southeast there are the Marine Corps base and recruit depot on Parris Island, South Carolina. Campbell thinks regional officers in those areas could similarly reach out to familiarize graduating classes with the FRA.

## Getting On Base

Getting access to bases is crucial for the FRA to try to achieve. According to Jim, this is not as "impossible" as some Shipmates might think. The key is to get on base to inform and educate, but



Above: (L to R) National Parliamentarian Bob Beese, RPWC William Hanzel, Laurie Starkey, RPSC C. Ursula Gruetzner. Right: Junior past national presidents, such as Donna Jansky, always seem happy to be able to wear the uniform of the day, as required. Staff photos.



most importantly, not to actively recruit. Setting up a booth or table on a regular basis is a great strategy to attract younger service members.

Campbell has a friend who is a senior chief and has expressed that she would like to become an accredited veteran service officer, so he asked her to get involved with the FRA. Since the Navy has limited the access to the Transition Assistance Program that helps active-duty service members transition into the civilian workforce, Campbell thinks this is an avenue worth pursuing.

"If we can have senior enlisted people who are accredited, they can advise these young folks with their journey while also getting them onboard with the FRA. I spoke with the legal guys, and they assured me there is no conflict of interest with FRA providing service members with information helping them along," said Campbell. "I asked them [the command at base] if they could consider the time a service member spends with the FRA to be categorized as collateral duty. I did not hear back from them yet, but at least we didn't get a no."

These are just a few ideas Jim has to help the FRA stabilize its ranks.

## Level Out the Membership

Jim thinks the FRA has got to bring stability to its membership and really make the effort to stop the shrinkage within its membership.

"It's not just the FRA. Most all veteran organizations are experiencing the exact same thing," said Campbell. "We have lost so many of our World War II veterans, which was a big loss. Along with their passing to the staff of the Supreme Commander, we are seeing that happen with the Korean and my era, the Vietnam, veterans."

Even those from the Iraq and Afghanistan wars, which started 20 years ago, are returning from the Middle East.

"These young folks returning from the sandbox just want to get on with a normal life and sort of





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(L to R) RPSE Jack Fogel, RPNE/NEng. Neil Ross, NVP James "Robbie" Robbins and PNP Don Larson in his red hat. Staff photo.

forget about their experiences there," said Campbell. Jim thinks veteran organizations can help with the healing process that many of these service members need.

"Our membership needs to even out so we can take a breath and really figure out where we are going. When I was national chaplain in 2010, my wife and I signed and sent more than 2,100 condolence cards. That wasn't to everyone that passed on that year. It was only the Shipmates that we were told about. There were, I am sure, many more who we just didn't find out about," said Campbell.

### Convention Time

I am looking forward to the next convention, which is planned for Birmingham, Alabama, next October. Jim is going to the city along with several other leaders from the LA FRA and the FRA this month. There is a lot of ground to cover when preparing for a convention.

Campbell recalls his favorite convention. It was the event held in Chattanooga, Tennessee. Jim had

procrastinated in making his room reservations so that by the time he called the hotel, they were full. Just as Jim and his wife Tina were about to book a room on a riverboat, the hotel asked them if they would consider sleeping in a renovated train car.

"Everyone wanted to stop by and check out our accommodations," he said.

### No Regrets

In conclusion, Campbell says emphatically, "There is not a day that goes by that I don't feel honored and proud to be a member of the FRA and helping to continue all of the many things that the FRA does for our sea services and their families."

As Jim reflected upon his past year of service as the FRA's national vice president, it seemed only recently that he had told Mick Fulton, "If you ever run for national president, I will run as your vice president," not knowing if that would ever happen.

"When Mick said I needed to get my resolution in, I could hear Jim Scarbro's voice saying, 'I told you,'" Campbell said. **FRA**

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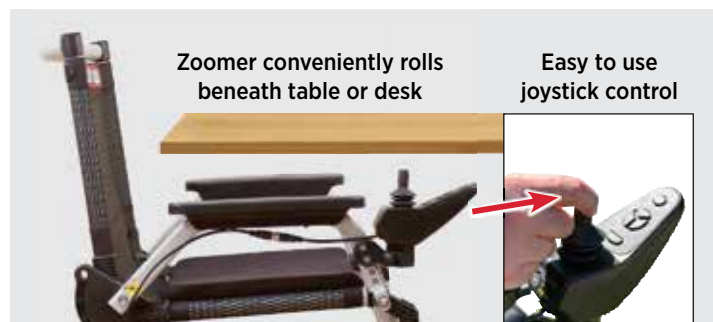
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Pearl Harbor survivor Lou Conter participates in the Walk of Honor at the conclusion of the 2016 National Pearl Harbor Remembrance Day Ceremony, which commemorated the 75th anniversary of the attacks on Pearl Harbor and Oahu at Joint Base Pearl Harbor-Hickam. The 75th commemoration, co-hosted by the U.S. military, the National Park Service and the State of Hawaii, provided veterans, service members, their families and the community a chance to honor the sacrifices made by those who were present Dec. 7, 1941, as well as throughout the Pacific theater. Since the attacks, the U.S. and Japan have maintained a peaceful relationship for more than 70 years, a cornerstone of security and prosperity in the Indo-Asia-Pacific region. As a Pacific nation, the U.S. is committed to its responsibilities to protect the Pacific sea lanes; advance international ideals and relationships, and delivering security, influence and responsiveness in the region. Navy photo by Petty Officer 2nd Class Laurie Dexter.



# REMEMBERING THE ATTACK ON PEARL HARBOR

## USS ARIZONA *Survivor* *Lou Conter Recalls the Day of Infamy and Its Aftermath*

By Elise M. Howard

Quartermaster 3rd Class Louis A. Conter was not really supposed to be standing on the quarterdeck of the *USS ARIZONA* (BB-39) on the morning of Dec. 7, 1941. He should have been on his way to flight school in Pensacola, Florida, fulfilling a personal dream. But for cost-saving reasons, the captain had ordered Conter to remain aboard until the *ARIZONA* made a scheduled trip to California later that month. And like Conter, the *ARIZONA* was not really supposed to be there either. It had been scheduled to perform training exercises at sea until Dec. 8, but had been ordered back to port early. Thus, here they both were, anchored in Pearl Harbor, Hawaii, looking out at the start of a temperate day as the ship's band warmed up for morning colors.

Conter had taken over as quartermaster of the watch at 7:45 a.m. Around 7:55 a.m., the band's warm-up became less and less audible over another, overwhelming sound: the low whine of approaching Japanese planes.

### A Rapid Response

In his memoir, "The Lou Conter Story: From USS Arizona Survivor to Unsung American Hero," co-authored by Annette C. Hull and Warren R. Hull, Conter recalled that the response of the *USS ARIZONA*'s crew was immediate.

They had been engaged in war-preparedness exercises almost constantly since April 1940, so reporting to their battle stations was like a reflex.

"The first call was to close all watertight doors, and immediately thereafter we sounded general quarters," Conter wrote. "Within thirty seconds of seeing the first Japanese plane, the first guns were firing, and within two minutes, the five-inch antiaircraft guns were as well."

As Conter recorded these events in the logbook, Commanding Officer Capt. Franklin Van Valkenburgh stepped into the quartermaster's office. He ordered Conter to secure the quarterdeck, then head to the bridge.

But before Conter could reach the bridge, Aviation Machinist's Mate 1st Class Donald Graham got his attention with an urgent request. The *USS VESTAL* had been performing repair work on the *ARIZONA* the day before and was still tied to the battleship. Despite the raging fires, falling bombs and enemy machine guns strafing the deck, Conter joined Graham in releasing the lines to the *VESTAL* and pulling in the *ARIZONA*'s gangplank. Graham later received his second Navy Cross for spearheading this effort, which allowed *VESTAL* to get underway.

Then, between 8:05 and 8:07 a.m., Conter said, a sound broke out amid the cacophony of aircraft engines, machine



guns, antiaircraft guns, torpedo hits, falling bombs and shouting men that was “massive and unlike anything I had ever heard before or since.” A bomb had struck the forward starboard side at the No. 2 turret, crashing through five steel decks and exploding near the powder handling room, where men were loading gunpowder and ammunition into the turret’s guns.

“A million pounds of powder blew up,” Conter said in an interview. “That’s when the bow came out of the water about 30 feet, and everything was on fire from the mainmast forward.”

In his memoir, Conter further described the bomb’s impact:

“The explosion had gutted the forward decks. The turrets and the conning tower had dropped forty feet into the ship’s hull, the forward mast had tilted hard to her starboard side, the bow sagged where it split from the rest of the hull, and the *ARIZONA* was burning furiously. Fire and black smoke

billowed hundreds of feet into the sky.

“I never made it to the bridge.”

### **Saving Wounded Shipmates**

Following the explosion, recently conscious Lt. Cmdr. Samuel Fuqua became the most senior officer aboard. A coolheaded damage control officer, Fuqua quickly organized teams of survivors to battle the blaze on deck, tend to the wounded and return fire from the remaining guns.

Conter’s small team assisted their wounded shipmates as they poured out of the forward half of the ship. Some of the men had been blinded by the blast; others were literally on fire as they ran toward the quarterdeck. In their panic, many of these men jumped overboard, where tragically, what awaited them on the water’s surface was a layer of burning fuel and oil.

“LCDR Fuqua gave the order to physically restrain and even render our wounded shipmates



Opposite page: Conter fought on through World War II, scraped past a lot of close calls, then went to Korea. After that, he started teaching U.S. troops the skills of survival, evasion, resistance and escape. Above left: Louis Conter was one of 335 sailors and Marines, out of 1,512, who survived the Japanese attack on the *USS ARIZONA*. Above right: This flight school photo of Louis Conter was taken in 1942. After flight training, Conter served with Navy Patrol Squadron VP-11, which flew PBY Catalinas that had been converted for bombing. Conter was shot down twice. Photos courtesy of Lou Conter via the Arizona Republic.

unconscious if necessary to prevent them from jumping ship,” Conter wrote. “As a man emerged from the smoke and flames, several of us would rush to help him; sadly, however, as we guided these men to safety, more often than not, their burned skin would come off in our hands. It was horrible . . . absolutely horrible.”

For about 25 minutes, Conter laid wounded sailors on a designated area of the deck, loaded them into lifeboats and delivered the boats to shore. When it became apparent that the *ARIZONA* could not be saved, Fuqua gave the order to abandon ship, remaining aboard until the last injured men left.

### One Job After Another

There was no time to rest or contemplate the morning’s events once ashore. Just before the second wave of Japan’s attack began, Conter and several of his shipmates boarded a 50-foot motor launch to rescue men from the blazing harbor, as well as from

the *USS VESTAL*, which had been hit with two bombs.

Conter recalled in an interview that the flaming survivors were pulled out of the water by hand, resulting in burns for some members of the rescue teams. Despite these heroic efforts, most pulled from the water died almost immediately. Of the dozens brought to shore, however, some survived and two even became close friends with Conter later. In total, the *ARIZONA* lost 1,177 men; Conter was one of only 335 crew members to survive.

As the wounded awaited transportation to the hospital, the crew went back aboard the motor launches for firefighting. Nearly a million pounds of gunpowder still remained on board at the No. 3 and No. 4 turrets, and the raging fire threatened to engulf them at any moment.

“We were getting very close to the fire [and it] was very hot. We’d come in underneath of it with the fire hoses and help put it out,” Conter said. “A





This view of the sunken *USS ARIZONA*'s forward superstructure, shows the damage caused by its forward magazines exploding during the Dec. 7, 1941, Japanese raid on Pearl Harbor, Hawaii. The photograph was taken on Feb. 17, 1942, as work began to remove the collapsed wreckage. The crane in the left background was removing the *ARIZONA*'s mainmast. Photo courtesy of the U.S. Naval History and Heritage Command.

lot of our people got burned. ... The enlisted men had shorts on and t-shirts, so their arms and their legs got burned."

As they battled the flames for 48 straight hours, none of the crew knew what the coming hours would hold. Would the Japanese return for a third wave, or perhaps a full-scale invasion? Whatever their concerns for the future or their grief for the day's events, there simply was not time to think about them.

"You had a job to do and you did your job the best you could," Conter said. "And then when it was finished, you got out of there and they sent you to another job."

When he was finally relieved on Tuesday night, Conter slept for over 12 hours.

### The Final Rescue Effort

About five days later, the fire aboard the *ARIZONA* had subsided and it was deemed safe enough to begin

the final phase of the rescue effort. The clock was ticking for anyone who may have been trapped inside now-submerged watertight compartments. Led by Water Tender 1st Class Pete Hozar, Conter and about 10 to 15 other *ARIZONA* survivors donned bronze shallow-water diving helmets, which allowed them to stay underwater for about 20 to 40 minutes.

Conter had never dived before, but said he "didn't have time to be nervous." The work was dangerous, as the wreckage's ruptured metal surfaces presented a constant threat to the men's air hoses, which were manually supplied from the surface. The mission also included recovering any bodies found in the ship, a grisly task.

"I remember my first dive; we found about five bodies in the officers' quarters," Conter wrote. "We would have to get the air out of the bodies before sending them topside, where they were cared for on a platform that had been set up."



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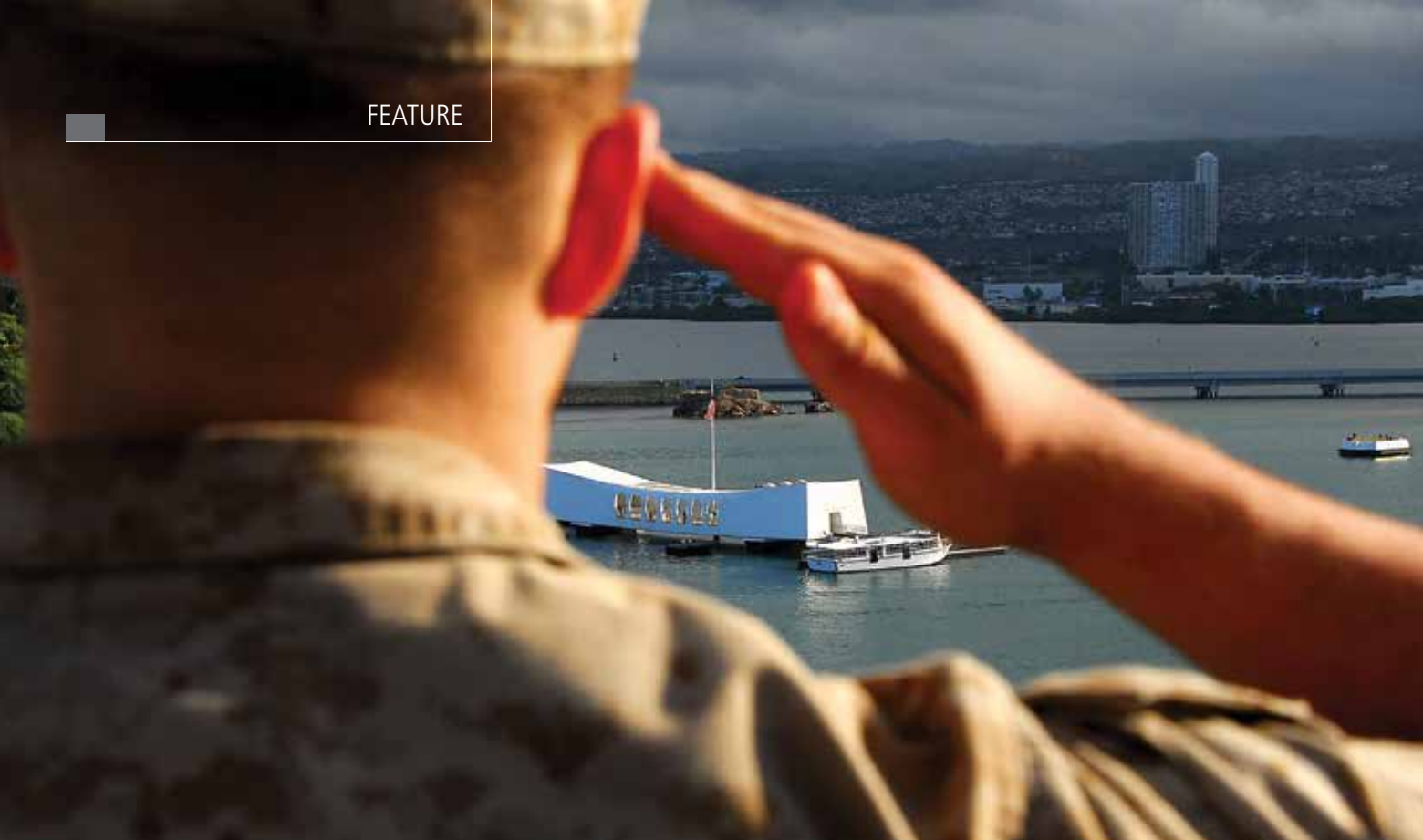
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A Marine assigned to the 11th Marine Expeditionary Unit renders honors to the USS Arizona Memorial from the observation deck of the amphibious assault ship *USS TARAWA* (LHA-1). U.S. Navy photo by Petty Officer 3rd Class Daniel Barker.

After several days, the search was called off, as no survivors had been found and concerns were mounting about the risks to the divers.

Through a chance meeting with Rear Adm. William L. Calhoun, Conter was able to obtain new orders to flight school, since his original ones had been lost in the attack. In mid-January 1942, Conter finally began his journey to Naval Air Station Pensacola.

### A Legacy of Survival

Conter went on to have a remarkable 28-year career in the Navy, which he details in his memoir. For the rest of the war, he flew in VP-11's "Black Cat" PBV squadron, including an exacting mission to evacuate 219 Australian Coastwatchers from cannibal-filled, mountainous jungles in New Guinea. He was shot down twice, in one case treading water and punching hungry sharks alongside his aircrew until a passing aircraft dropped a lifeboat for them.

Based on these survival experiences, his work as an intelligence officer during the Korean War and intensive Army survival training, Conter and

Herbert Brucker developed the curriculum for the Navy training program known as SERE: Survival, Evasion, Resistance and Escape. Generations of service members owe their lives to Conter's SERE course, which continues his legacy today as mandatory training for aviators, aircrews and special operations forces across military branches.

Conter celebrated his 100th birthday in September. He has been a member of the FRA for longer than he can remember and is currently part of Sunrise Branch 230 in Roseville, California. He has traveled back to Hawaii numerous times for National Pearl Harbor Remembrance Day ceremonies.

"I was one of the lucky ones who went on to live my life, do some fantastic things, and meet some incredible people," Conter wrote. "I will, and I must, do whatever I can do each year to honor the sacrifices of those who gave their lives that day and in the war that followed. Although it's never easy for me to remember the devastation of the attack, ... I hope that the sacrifices made by those men will live on with Americans for generations." **FRA**





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Albuquerque, N.M.  
Contact: Doug Smith  
Telephone: 360-731-5233  
Email: dbfrider@comcast.net

### USS Lawrence Association (DDG-4, DD-250)

4/27/2022 - 5/1/2022  
Nashville, Tenn.  
Contact: Craig Bernat  
Telephone: 814-322-4150  
Email: dguts@usslawrence.com

### USS CONSERVER (ARS-39)

4/27/2022 - 5/1/2022  
Nashville, Tenn.  
Contact: Dale Hower  
Telephone: 619-449-4499  
Email: dcwoodworking1@yahoo.com

### USS WAHOO (SS-565)

4/27/2022 - 5/1/2022  
Pensacola, Fla.  
Contact: Steve Ploeckelmann  
Telephone: 651-338-6043  
Email: ploecks@gmail.com

A list of reunions is available online at: [www.fra.org/Reunions](http://www.fra.org/Reunions).  
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## Membership & Retention Awards

### Frank J. McPherson Memorial Award

This award is competitively awarded by the National Convention Membership and Retention Committee to one shipmate who exemplifies the three Cardinal Principles of the Fleet Reserve Association, especially in membership endeavors. The shipmate selected must have expended extensive effort towards the overall growth of the Fleet Reserve Association.

The selectee need not necessarily be a top recruiter, but an individual who has maintained a positive public attitude as it affects the membership and retention of members of the Association. Names of qualified nominees for this award, accompanied by an affidavit supporting the nomination were submitted by branches, to the respective Regional Chairman, Membership and Retention Committee by June 30, 2021.

Regional Presidents forwarded their nominee, along with supporting documents, to the chairman, National Committee on Membership and Retention on or before Sept. 15, 2021, which was more than 7 days prior to the convening of the national convention. The committee meeting at the national convention voted not to extend this award for the 2020-2021 membership term.

### Charles E. Lofgren Awards

The Charles E. Lofgren Award for excellence in FRA membership recruiting is to perpetuate and honor the memory of our late National Secretary, Charles E. Lofgren.

There are ten Charles E. Lofgren Awards, five for individual top

recruiters and five for the top FRA branches in recruiting. They are awarded to individuals, recruiters and branches in each of the association's five membership groups. The individual will receive an award. The branch will receive a ships bell. The recipients are selected based on the number and percentage of recruited members during the membership year. The 2020-21 awardees were:

#### Individual Awards

(Top Recruiters):

**Group I:** Glenn S. Murashige, Branch 24 (Annapolis, MD) 72

**Group II:** William Ayers, Branch 290 (Atlantic Beach, FL) 8

**Group III:** Logan Wilson, Branch 293 (Elizabeth City, NC) 8

**Group IV:** James E. Brown, Branch 226 (Staten Island, NY) 5

**Group V:** No award granted.

#### Branch Awards

(Top Overall Branch Recruiting):

**Group I:** Branch 24 Annapolis, MD 7.04% 147 members

**Group II:** No award granted.

**Group III:** Branch 316 Springfield, MO 1.72% 2 members

**Group IV:** Branch 146 Johnsville, PA 4.92% 3 members

**Group V:** Branch 335 Port Orange, FL 19.05% 4 members

Our sincerest congratulations were extended to the hard working and deserving Charles E. Lofgren Award recipients. Their individual and collective endeavors in membership promotion and retention are deeply appreciated.

### Gold Lapel Pin Award

Any member of the Fleet Reserve Association or Auxiliary who recruits ten new or reinstated members are eligible to receive the Gold Lapel Pin, a Gold Membership Card, and a Letter of Commendation signed by the National President on a one-time basis.

The award was presented to the following members during the 2020-2021 membership year:

Marcia L. Cunningham, Branch 14 Milwaukee, WI

Joyce Harris, Branch 20 Groton, CT

Pat McLellan, Branch 20 Groton, CT

Alice G. Smith, Branch 70 Poway, CA

Gabriel Falu, Branch 99 Virginia Beach, VA

Steve C. McCulloch, Branch 99 Virginia Beach, VA

Joseph C. Bland, Branch 163 Phoenix, AZ

Chris Chapman, Branch 289 Imperial Beach, CA

David M. Martineau, Branch 290 Mayport, FL

Lena R. Null Wood, Branch 290 Mayport, FL

Dennis C. Ringheimer, Branch 290 Mayport, FL

### Recruiting 32 Members Award

An awards program was established in 2005 to provide an incentive to FRA members who worked hard to recruit thirty-two (32) new or reinstated members. The awards offered to members who participated in this recruiting effort were a paid life membership or \$100 cash award. During the 2020-21 membership year the following members received these awards:

John H. Bocchicchio, Branch 24, Life Membership  
 Patrick J. Guibao, Branch 24, Life Membership  
 Glenn S. Murashige, Branch 24, Life Membership

### Silver Anchor Squadron Award

Any member of the Fleet Reserve Association or Auxiliary who recruits fifty new or reinstated members subsequent to Sept. 13, 1974, shall be presented with a Silver Anchor Squadron Award Pin, Silver Anchor Squadron Certificate and a Letter of Commendation. The recipient this year was Stephen J. Miglionico, Sr., Branch 117 Orlando, Florida.

### Abraham M. Rosenberg Award

From the branches winning the Charles E. Lofgren Award, one branch is selected for its achievements in outstanding membership promotion. Shipmate Abraham M. Rosenberg served as National President in 1934-35. No branch was awarded this recognition in 2020-2021 due to state-mandated COVID-19 restrictions, which severely restricted branch activities across the country.

### Gold Ribbon Award

The FRA 100% Gold Ribbon is awarded to each branch that maintains the same membership total or increases their branch membership by one or more members from April 1 through March 31 of the following year. This total must indicate the branch has maintained or increased members on board. Just 16 branches qualified under the previous criteria. This year the committee voted to modify the criteria to exclude deaths from the calculation. In addition, members who merged into a branch from another branch as result of a National Board of Directors action were not included in making this calculation. For the 2020-21 membership year, 46 branches qualified for this award.

#### Group 1 (513 members or more)

Branch 24 EC MD, Annapolis 8.97%  
 Branch 269 SE SC, Goose Creek 4.55%

#### Group 2 (313 to 512 members) None

#### Group 3 (113 to 312 members)

Branch 90 SW NV, Clark County 54.67%  
 Branch 117 SE FL, Orlando 26.67%  
 Branch 316 NC MO, Springfield 6.31%  
 Branch 89 SE GA, Atlanta 5.69%  
 Branch 293 EC NC, Elizabeth City 3.64%



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### Sign up during Open Enrollment

November 8–December 13, 2021  
 (starts and ends at midnight EST)



Check up on the details at  
[uhc.com/seeclear1](https://uhc.com/seeclear1)

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Branch 210 SE FL, Milton 2.17%  
Branch 172 EC VA, Yorktown 0%

**Group 4** (63 to 112 members)

Branch 146 NE/NENG PA, Johnsville 6.67%  
Branch 104 NW WA, Puyallup 4.44%  
Branch 159 SC TX, Houston 3.17%  
Branch 183 SE FL, Interlachen 2.94%  
Branch 226 NE/NENG NY, Staten Island 2.75%  
Branch 38 NW WA, Spokane 1%  
Branch 197 WC CA, Modesto 1%  
Branch 112 SE AL, Birmingham 1.33%  
Branch 17 NC OH, Cleveland 0%  
Branch 238 NC WI, Plover 0%  
Branch 04 EC DC, Washington 0%

Branch 230 WC CA, Roseville 0%  
Branch 86 SE TN, Millington 0%

**Group 5** (10 to 62 members)

Branch 335 SE FL, Port Orange 19.04%  
Branch 258 NE/NENG PA, Erie 11.11%  
Branch 62 SW CA, San Diego 9.76%  
Branch 244 WC CO, Grand Junction 9.09%  
Branch 15 SE SC, Walhalla 8.82%  
Branch 250 SE FL, Sarasota 8.33%  
Branch 72 NE/NENG MA, Fall River 7.84%  
Branch 98 SC LA, Shreveport 4.55%  
Branch 301 EC NC, Greenville 3.7%  
Branch 251 SC AR, Mt Home 2.7%

Branch 248 SE GA, Camden County 2.08%

Branch 194 SE TN, Knoxville 1.82%  
Branch 216 NC IA, Cedar Rapids 1.64%

Branch 154 NW PI, Bagoio City 0%  
Branch 295 SC TX, San Angelo 0%  
Branch 227 SC AR, Springdale 0%  
Branch 242 NC IA, Davenport 0%  
Branch 339 SE GA, Albany 0%  
Branch 184 SE GA, Warner Robins 0%

Branch 219 EC VA, Richmond 0%  
Branch 92 SC LA, New Orleans 0%  
Branch 102 SE FL, St. Petersburg 0%  
Branch 377 NC IN, Terre Haute 0%  
Branch 187 SE TN, Chattanooga 0%

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## Hospital Indemnity And Short Term Recovery Insurance Plan

You can chart your future, but an unexpected serious injury or illness may cause you to alter course by dipping into your personal or retirement savings. Where TRICARE and Medicare may fall short, the FRA-endorsed Short Term Recovery Insurance Plan pays cash benefits if you're admitted to the Hospital. This plan also helps pay for home healthcare expenses when you're recovering after your Hospital stay by providing benefits for services including physical therapy, occupational therapy, speech therapy, nursing care, companion services, home health and homemaker services.



Learn more about FRA-endorsed Hospital Indemnity And Short Term Recovery Insurance Plan. Visit **[www.frainsure.com](http://www.frainsure.com)** or call **1-800-424-1120**.

Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155

All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company detail exclusions, limitations, and terms under which the policies may be continued in force or discontinued.

THIS IS A HOSPITAL CONFINEMENT INDEMNITY POLICY. THE POLICY PROVIDES LIMITED BENEFITS. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Coverage may not be issued in some states. Benefits reduce at age 80.

"The appearance of U.S. Department of Defense (DoD) visual information does not imply or constitute DoD endorsement."

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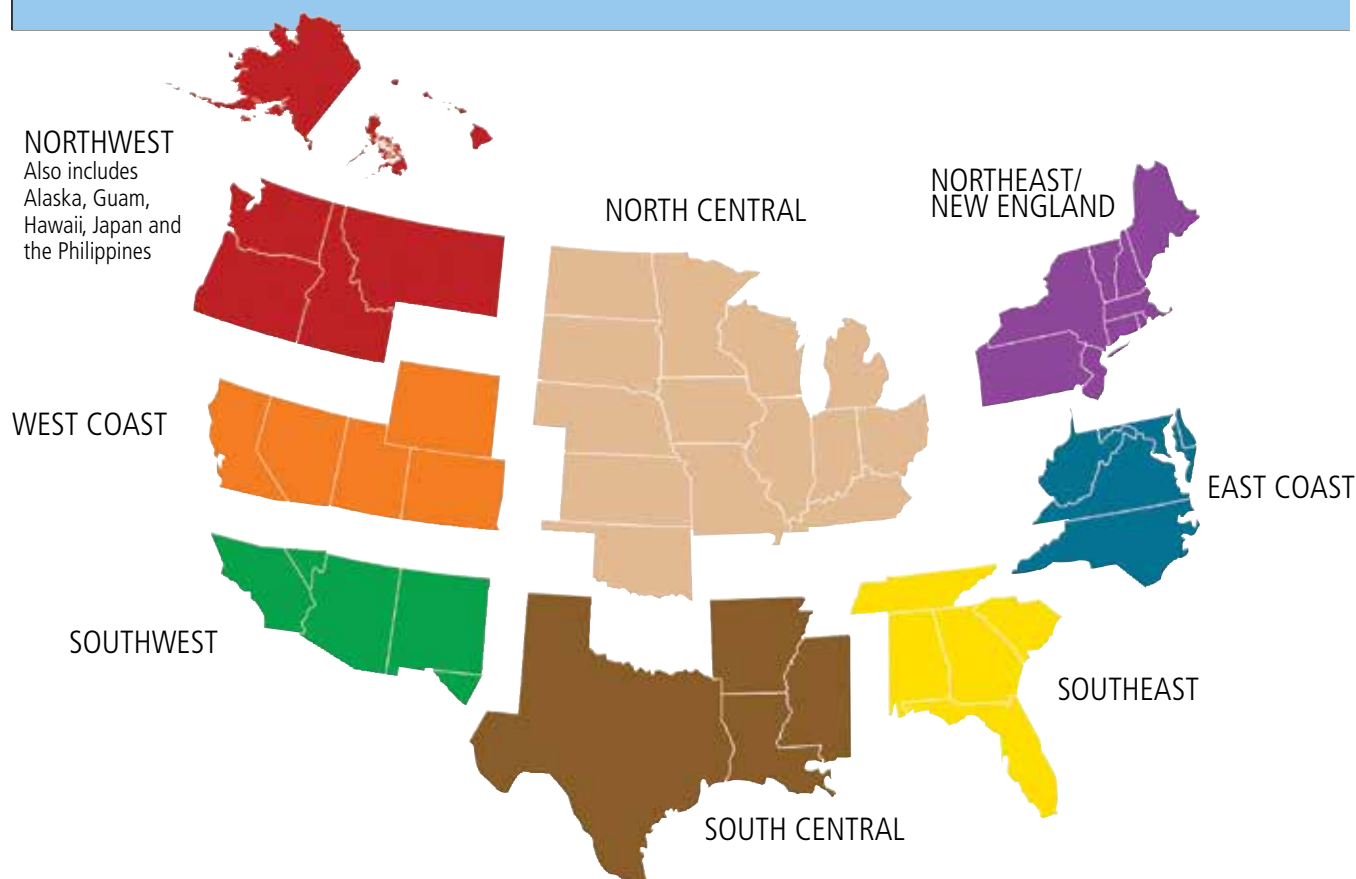
In CA d/b/a Mercer Health & Benefits  
Insurance Services LLC

Hospital Indemnity Form Series includes GBD-2800, GBD-2900, or state equivalent.

92954 (2/21), 93688 (7/21), 93705 (9/21), 92958 (12/21)

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# 2022 BRANCH LISTING



## Branch Listing for 2022

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

The FRA is proud to provide a listing of all the branches for the coming year. Arranged by region, the directory also includes branch meeting times and locations, as well as contact information for each regional president and vice president. Branches are the heart of the FRA — and we encourage every Shipmate to be involved in their branch and community! Keeping in touch with other branches in your region and beyond can be very beneficial. Whether planning a new community service project, supporting an outreach event or just looking for ideas to strengthen your branch and the association as a whole, your Shipmates can be a great source of support and assistance. Attending regional and national conventions is a great way to connect with Shipmates outside your branch, but there are numerous other ways to connect with your fellow

Shipmates without ever leaving home. Want to get involved in the FRA? Call your branch secretary or the FRA's director of membership today and express your interest in volunteering to help with:

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

Working on the branch newsletter. Please visit [FRA.org/BranchLocator](http://FRA.org/BranchLocator) for the most current officers and meeting locations as they may change throughout the year. We encourage all members to log into your membership profile to see your personalized FRA branch information. The FRA branch tab will have current branch officers, meeting locations and links to branches' websites and Facebook pages.



**Don't see a branch in your area?**

**Interested in starting a new branch?**

**Call Director of Membership  
Christina Hitchcock,  
at  
1-800-FRA-1924,  
ext. 123.**



## EAST COAST REGION

Regional President: Christopher James Murray, 512 Hyde Park Rd, Norfolk, VA 23503-5514, H: (757) 588-6135, RPEC@FRA.org  
Regional Vice President: Gabriel Falu, 1925 Rip Rap CT, Virginia Bch, VA 23456-6120, H: (757) 581-8390, gabrielfalu99@aol.com

No. Location	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time/Date
004 DC, WASHINGTON	Michael H. Sera	Claudio B. Pedery	(301) 292-4203	jun@bedery.net	305 Mecca Ct, Ft Washington, MD 20744-5135	MRS Philipines Home for Seniors, 6482 Bock Rd., Oxon Hill, MD	1300, 2nd Sat.
309 DE, NEWARK	Berry L Connolly	Ronald B Littlejohn	(302) 798-8481	rb1197@aol.com	200 Commonwealth Ave, Claymont, DE 19703-2016	New Castle County Library, 101 Governors Place, Bear, DE	1400, 2nd Thurs.
024 MD, ANNAPOLIS	Howard J. Beckett	Pleasala J. Collins	(667) 803-0838	frabran24@gmail.com	100 Compromise St, Annapolis, MD 21401-1808	Fleet Res. Club, 100 Compromise St., Annapolis, MD	1900, 2nd Tues.
182 MD, BETHESDA	Donald Keith Kaider	Thomas M. Rauch	(207) 751-3513	rauth13@gmail.com	3829 Cullingworth Rd, Burtonsville, MD 20866-3115	American Legion Post 86, 2013 Veirs Mill Rd, Rockville, MD	1900, 3rd Weds.
212 MD, MEADE	Danny R. Fischio	Paul E. Taylor	(410) 768-6288	mdmgysgt@aol.com	7944 Oakwood Rd, Glen Burnie, MD 21061-6274	VFW Post 160, 2597 Dorsey Rd, Glen Burnie, MD	1000, 2nd Sat.
093 MD, PATUXENT RIVER	Patrick C Porter	Daniel Varela	(301) 904-8600	del@md.metrocast.net	21707 Three Notch Rd, Lexington Park, MD 20653	Branch Home, 21707 Three Notch Rd, Lexington Park, MD	1800, 2nd Mon.
067 MD, SUTLAND	Troy E. Williams	Samuel O Horton	(301) 420-4091	broSAM4890@gmail.com	4250 Southwinds Pl Apt 113, White Plains, MD 20695-4238	Branch Home, 5006 Suttland Rd, Suttland, MD	1900, 1st Weds.
293 NC, ELIZABETH CITY	Richard J. Thomas	Robert Oliveira	(252) 338-3431	FRABran2893@gmail.com	PO Box 1753, Elizabeth City, NC 27906-1753	VFW Post 6060, 1433 North Road St., Elizabeth City, NC	1900, 1st Wed.
259 NC, FAYETTEVILLE	Joseph H. Palmer, Jr.	Richard L. Stanoel	(919) 288-9076	richard.stanoel@gmail.com	2513 Cinema Dr, Fuquay Varina, NC 27526-3204	RMA Retired Military Assn., 120 Elisabeth Rd., Fayetteville, NC	1200, 4th Tues.
301 NC, GREENVILLE	Matthew W. Schroeder	Jerry R. Leatherwood	(252) 933-2790	jerrywood@earthlink.com	5977 Creek Rd, Grifton, NC 28530-8302	Contact Jerry Leatherwood (252) 933-2790	
208 NC, JACKSONVILLE	Raymond L. Appiewhite	Paul H. Miehler	(910) 554-1974	pmlthke@ecr.com	PO Box 1079, Jacksonville, NC 28541-1079	DAV #16, 300 Sherwood Rd, Jacksonville, NC	1830, 2nd Tues.
123 NC, MORGANTON	Jonathan E. Miller	John Widener	(828) 640-5605	jwidener@outlook.com	6365 St John Church Ave, Comely Sg, NC 28612-8343	Timberwoods Family Restaurant, Morganton, NC	1900, 3rd Tues.
181 VA, ARLINGTON	Richard A. Lane	Chris Slawinski	(703) 354-3988	cslawinski@bost.net	4608 John Hancock Ct Apt 202, Annandale, VA 22003-4988	FOE 871, 1015 Cameron St, Alexandria, VA	1800, 1st Thurs.
040 VA, CHESAPEAKE	Richard Dehaven, Jr.	George S. Smith	(757) 386-8997	george.s.smith945@gmail.com	945 Ferryman Quay, Chesapeake, VA 23323-4119	Branch Home, 4060 S. Military Hwy, Chesapeake, VA	1900, 3rd Wed.
207 VA, DALE CITY	William B. Ashton	John B. Tyler	(540) 898-5489	tobytyler@verizon.net	218 N Randolph Rd, Fredericksbg, VA 22405-2926	Denny's, 5325 Jefferson Davis Hwy, Fredericksburg, VA	1000, 1st Sat.
060 VA, NORFOLK	Travis Clem	Janet Sullinger	(228) 228-5391	sullym@nrsn.com	9328 Sturgis St, Norfolk, VA 23503-3048	Branch Home, 9611 1st View St, Norfolk, VA	1930, 2nd Wed.
037 VA, PORTSMOUTH	William D. Hansen	Joseph E. Cobb	(757) 397-2354	cobbj66@yahoo.com	PO Box 7215, Portsmouth, VA 23707-0215	Contact Joseph E. Cobb (757) 397-2354	1400, 3rd Sun.
219 VA, RICHMOND	William D. Montgomery	David A. Herber	(804) 561-4122	no email	11221 Pridesville Rd, Amelia Ct Hse, VA 23002-5002	Steel Horse Harley-Davidson, 11501 Hull Street Rd., Midlothian, VA	1400, 3rd Thurs.
041 VA, ROANOKE	Joe Black	David S. Points	(313) 948-9480	drdavidpoints@outlook.com	3346 Collingwood St NE, Roanoke, VA 24012-3611	Sr. Citizens' Ctr., 804 E. Washington, Vinton, VA	1830, 3rd Weds.
099 VA, VIRGINIA BEACH	Gabriel Falu	Paula D. Falu	(757) 343-2423	fra89sec@gmail.com	1925 Rip Rap Ct, Virginia Bch, VA 23456-6120	Branch Home, 357 Edwin Dr, Virginia Beach, VA	1900, 2nd Wed.
166 VA, VIRGINIA BEACH	Thomas A Cecil	Kenneth E. Golden	(757) 463-4988	golden23@cox.net	3425 Montgomery Pl, Virginia Bch, VA 23452-6049	VFW, 2408 Bowland Pkwy, Virginia Beach, VA	1900, 3rd Mon.
172 VA, YORKTOWN	Robert F. Ryan	Juan Falcon	(910) 650-1111	frabran172sec@gmail.com	400 Old York Hampton Hwy, Yorktown, VA 23692-4819	Branch Home, 400 Old York-Hampton Hwy, Yorktown, VA	1800, 2nd Mon.

Getting better after a surgery is a full-time job — and can be expensive. Could you use some added cash to help pay for the home recovery you prefer? The FRA-endorsed Hospital Indemnity and Short Term Recovery Insurance Plan (RecoveryCare) pays in addition to the insurance you already have. You can use the money to pay for therapy, nursing care, companion services, and home health and home-maker services. All members age 65 and older but under age 100 (and a legal resident of the U.S.), and their spouses are guaranteed acceptance. Pre-existing conditions are covered after a waiting period. Visit [www.frainsure.com](http://www.frainsure.com) or call 1-800-424-1120 to learn more. All benefits are subject to the terms and conditions of the policy. The policy details exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155. Hospital Indemnity Form Series includes GBD-2800, GBD-2900, or state equivalent.

# NORTH CENTRAL REGION

Regional President: Maria A. Behm, 313 Cliff Dweller Dr, Gravois Mills, MO 65037-7932, H: (573) 207-4670, RPNC@FRA.org  
Regional Vice President: Marcia L. Cunningham, 4854 S 25th St, Milwaukee, WI 53221-2932, H: (414) 426-8124, marcia853@hotmail.com

No. Location	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time/Date
216 IA, CEDAR RAPIDS	Marvin J. Schlichte	Shirley M. Niedermann	(319) 899-9131	shirleyniedermann@aol.com	6 Chapelridge Cir Apt H, Marion, IA 52302-7250	Veis Memorial Col., 50 - 2nd Ave., Cedar Rapids, IA	1800, 4th Thurs.
242 IA, DAVENPORT	Donald C Devore	William T. Craig, Jr.	(563) 322-7808	wtscraig@aol.com	2317 E Pleasant St, Davenport, IA 52803-2325	Hickory Grove Family Rest., 3311 Hickory Grove Rd., Davenport, IA	1000, 1st Sat.
012 IL, CHICAGO	Dennis J. Kolarba	Eugene L. Gillette	(708) 343-3366	brooklynmay99@gmail.com	101 N 23rd Ave, Melrose Park, IL 60160-3655	181 Countryside Plaza, Countryside, IL	1400, 3rd Sat.
053 IL, GREAT LAKES	Robert E Campbell	Wayne Carle, Sr.	(224) 788-8054	wcarles@yahoo.com	26112 W Parkview Dr, Antioch, IL 60002-8224	Bakers Square, 6340 Grand Ave., Gurnee, IL	1130, 1st Wed.
221 IL, PEORIA	Lawrence H Zillion	Jerry L. Peterson	(309) 359-9460	marepete606@gmail.com	606 Golden Ct, Mackinaw, IL 61755-7645	Navy/Marine Corps Club, 1310 E. Seiberling Ave., Peoria Hts, IL	1800, 2nd Wed.
130 IN, INDIANAPOLIS	Greg Puckett	James F. Hayes	(317) 258-0000	qmchayes@gmail.com	113 Wallace Ave, Indianapolis, IN 46201-3721	Greenwood VFW Post 5864, 1842 Veterans Way, Greenwood, IN	1800, 1st Mon.
377 IN, TERRE HAUTE	Alan L. Schrader	Donald C. Smock	(812) 232-4971	No email	931 Maple Ave, Terre Haute, IN 47804-2836	Delish Cafe, 8775 E. Wabash Ave., Seelyville, IN	0800, 1st Thurs.
161 KS, KANSAS CITY	Barry M. White	Jerome P. Lickteig	(816) 699-2786	jerry@msginc.org	9170 Alpha Rdg, Trimble, MO 64492-7884	DAV Chapter 2, 14605 E. US 40 Hwy, Kansas City, MO	1900, 1st Wed.
223 KY, BENTON	Timothy A. King	Danny G. Poole	(270) 876-7259	dipoole@brtc.net	2129 Hinkleville Rd, La Center, KY 42056-9744	Jimmy Bridges, 1475 Yarbrow Ln., Paducah, KY	1800, 3rd Tues.
177 KY, LOUISVILLE	Rayburn Jarred, Jr.	Richard W. Oller	(502) 937-3329	ro380452@yahoo.com	3804 Sedalia Trl, Louisville, KY 40272-2938	Contact Richard W. Oller (502) 937-3329	1000, 2nd Sat.
105 KY, OWENSBORO	Steven D. Taylor	Louis F. Drawdy	(270) 684-7501	ldrawdy@roadrunner.com	4100 Kipling Dr, Owensboro, KY 42303-7220	VFW Post 696, 311 W. Veterans Blvd., Owensboro, KY	1800, 2nd Wed.
298 MI, GRAND RAPIDS	Earl A. Tefft	Marty J. Posekany	(616) 225-9264	posekany@charterni.net	10930 Wildlife Dr, Greenville, MI 48838-8182	Boat & Canoe Club, 401 N. Park Street NE, Grand Rapids, MI	1900, 4th Fri.
136 MN, MINNEAPOLIS	R Gene Jamagin	Ronald G. Campbell	(612) 759-5555	fra136@yahoo.com	5820 Oliver Ave S, Minneapolis, MN 55419-2021	VFW Post 494, 5222 Bass Lake Rd., Crystal, MN	1000, 2nd Thurs.
032 MO, GRAVOIS MILLS	Stephanie Roberson	William M. Hilt	(573) 639-2002	william.hilt@yahoo.com	PO Box 444, Gravois Mills, MO 65037	VFW Post 5178, 115 Troutdale Road, Gravois Mills, MO	1800 2nd Thurs.
364 MO, HOUSTON	David E. Herndon	Joanne M. Boyll	(417) 967-9044	dt50770@centurytel.net	6579 Lilly Rd, Houston, MO 65483-2908	AnLeg Post #41, South Hwy 63, Houston, MO	1430, 4th Sun.
316 MO, SPRINGFIELD	Robert D. Turner	Charles B. Ewy	(417) 887-3115	cnewy@sbcglobal.net	4028 S Kenwood Ave, Springfield, MO 65804-6517	AnLeg Post 639, 2660 S. Scenic Ave., Springfield, MO	1800, 4th Thurs.
273 ND, FARGO	Jeremy Gleason	Rick L. Wangen	(701) 927-6330	wangenr1@gmail.com	7306 Sunshine Ln, Bismarck, ND 58503-9134	Country Inn and Suites, 3316 - 13th Ave., S., Fargo, ND	1800, 2nd Sat.
145 NE, LINCOLN	John L. Raiter	Jerry L. Lippincott	(402) 423-9249	lippincott@gmail.com	1544 S 58th St, Lincoln, NE 68506-1407	VARO Great Hall, 600 South 70th St., Lincoln, NE	1400, 3rd Thurs.
276 NE, OMAHA	Evan Longenecker	Peter D. Vuchetich	(402) 502-9006	pmvuchetich@gmail.com	6330 N 142nd Ave, Omaha, NE 68164-1201	AnLeg Post 331, 4830 S. 21st St., Omaha, NE	1800, 1st Thurs.
017 OH, CLEVELAND	Edward Michael Blind	Dorothy M. Burnison	(440) 845-4194	favorited8tbrings@outlook.com	7407 Arden Ave, Parma, OH 44129-2501	VFW Post 2533, 3791 W. 150th St., Cleveland, OH	1930, 4th Mon.
054 OK, MCALESTER	James C. Harvey	Thantia Wiggins	(256) 770-3913	Tjack745@yahoo.com	804 Great Oaks Dr, McAlester, OK 74501-2312	VFW Post 1098, McAlester, OK	1300, 1st Sat.
268 OK, OKLAHOMA CITY	Jessie L. Whitney	Susan Frederici	(405) 210-1405	s.hammond@sbcglobal.net	1700 N Fordson Ave, Bethany, OK 73008-5618	Elks Lodge, 8635 SE 15th St., Midwest City, OK	1900, 3rd Tues.
014 WI, MILWAUKEE	Marcia L. Cunningham	Pasquale P. Migliaccio	(414) 273-3293	pmigliaccio@wi.rr.com	PO Box 370575, Milwaukee, WI 53237-1675	Bless Key Restaurant, 4952 W. Forest Home Ave., Milwaukee, WI	0930, last Sat.
238 WI, PLOVER	Michael E. Pohl	Mark R. Melton	(920) 568-4031	75navyvet@gmail.com	E6474 Symco Rd, Menawa, WI 54949-9651	Plover Municipal Bldg., 2400 Post Rd., Plover, WI	1300, 2nd Sat.

Are your kids on their own? Have you downsized? Made other life changes? The FRA-endorsed Senior Term Life Insurance Plan may be the answer to your latest needs. You can add up to a \$25,000 benefit without a physical exam or medical records. Visit [www.frainsure.com](http://www.frainsure.com) for more information, or call 1-800-424-1120. There is no obligation to purchase. All benefits are subject to the terms and conditions of the policy. The policy details exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. Underwritten by Hartford Life and Accident Insurance Com-pany, Hartford, CT 06155. Life Form Series includes GBD-1000, GBD-1100 or state equivalent.

# NORTHEAST / NEW ENGLAND REGION

Regional President: Neil I. Ross, 10607 Versailles Plank Rd, North Collins, NY 14111-9764, H: (716) 696-2246, [RPNENENG@FRA.org](mailto:RPNENENG@FRA.org)  
Regional Vice President: Raymond S. Rizzo, 1941 Perth Amboy Ave, Whiting, NJ 08759-2831, H: (707) 290-8862, [decray2001@yahoo.com](mailto:decray2001@yahoo.com)

No. Location	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time/Date
020 CT, GROTON	John A. Sullivan	Joyce M. Harris	(860) 303-1718	<a href="mailto:joymh1@aol.com">joymh1@aol.com</a>	16 Crestview Dr, Gales Ferry, CT 06335-1505	Branch Home, 242 Thames St, Groton, CT	1800, 3rd Thurs.
072 MA, FALL RIVER	Edward T.W. Bailey, Sr.	Allen R. Given	(508) 646-7130	<a href="mailto:allengivenbr72@comcast.net">allengivenbr72@comcast.net</a>	128 McGowan St, Fall River, MA 02723-2928	Veterans Outreach Ctr., 755 Pine St, Fall River, MA	1400, 1st Wed.
031 MA, PEABODY	Robert M. Dunne, Jr.	Donna M. Jansky	(978) 979-9629	<a href="mailto:janskyd@comcast.net">janskyd@comcast.net</a>	9 Basford Ct, Peabody, MA 01960-5301	VFW Post 1011, 20 Stevens St, Peabody, MA	1900, 3rd Wed.
156 ME, BRUNSWICK	Paul F. Loveless, Jr.	Larry R. Berberich	(207) 725-8436	<a href="mailto:larryberberich@comcast.net">larryberberich@comcast.net</a>	25 Palmer St, Brunswick, ME 04011-2943	ArlLeg Post #20, 1 Columbus Circle, Brunswick, ME	1330, 2nd Wed.
013 NJ, ATLANTIC CITY	Kimberly Yoder-Notaro	Albert Davenport	(609) 625-2169	<a href="mailto:adavenport2@comcast.net">adavenport2@comcast.net</a>	30 Pennington Ave, Mays Landing, NJ 08330-1738	The Shore Diner, 6710 Tilton Rd., EHT, NJ	0900, 3rd Sat
232 NJ, CAPE MAY	Sean Boone	Thomas Dougherty	(609) 898-6539	<a href="mailto:tomdougherty41@gmail.com">tomdougherty41@gmail.com</a>	1 Munro Ave, Cape May, NJ 08204-5000	USCG CPO Club, 1 Munro Ave., Cape May, NJ	1500, 3rd Thurs.
124 NJ, LAKEHURST	Raymond S. Rizzo	Sharon A. Munday	(732) 350-6403	<a href="mailto:sarnmj24@comcast.net">sarnmj24@comcast.net</a>	43A Molly Pitcher Blvd, Whiting, NJ 08759-1561	Branch Home, 204 Union Ave., Lakehurst, NJ	1830, 1st Tues.
057 NJ, SOUTH JERSEY	Anthony L. McDonald	Michael Flinuk	(856) 845-5886	<a href="mailto:mflinuk@yahoo.com">mflinuk@yahoo.com</a>	1389 Lehman Ave, Woodbury, NJ 08096-6003	Marine Corps League, 344 Harvey Ave., Wenonah, NJ	1300, 3rd Wed.
023 NY, BUFFALO	Wayne P. Sorrentino	David R. LaGraves	(716) 684-8950	<a href="mailto:dla Graves@juno.com">dla Graves@juno.com</a>	40 Goering Ave, Cheektowaga, NY 14225-4702	ArlLeg Post 735, 35 Legion Dr, West Seneca, NY	1930, 4th Mon.
214 NY, SCHENECTADY	Daniel P. Miller	Floyd G. Hunt	(518) 956-0816	<a href="mailto:fnhunt876@gmail.com">fnhunt876@gmail.com</a>	29 Sherwood Ave, Rensselaer, NY 12144-3318	Pine Grove Methodist Church, 1580 Central Ave., Colonie, NY	1900, 2nd Tues.
226 NY, STATEN ISLAND	James E Brown	Edmund M. Squire	(718) 720-7062	<a href="mailto:edmundsquire@gmail.com">edmundsquire@gmail.com</a>	49 Oswego St, Staten Island, NY 10301-4323	Marine Corps League, 46 Ontario Ave., Staten Island, NY	1930, 2nd Weds.
087 PA, BEDFORD	Harry A. Smith	Gary W. Simmons	(814) 224-2022	<a href="mailto:gjsimmons1@atlanticbb.net">gjsimmons1@atlanticbb.net</a>	2009 Frosty Hollow Rd, Roaming Spg, PA 16673-9318	Contact Secretary Gary Simmons (814) 224-2022	1930, 3rd Thurs.
258 PA, ERIE	George J. Greenawalt	John E. Harriger	(814) 825-9336	<a href="mailto:juenret@roadrunner.com">juenret@roadrunner.com</a>	1225 Bellevue Dr, Erie, PA 16504-2713	1225 Bellevue Dr., Erie, PA	1900, 2nd Tues.
106 PA, HARRISBURG	Albert K Engle	George J. McDonell	(717) 856-0139	<a href="mailto:gmcdonel@comcast.net">gmcdonel@comcast.net</a>	3926 Brookridge Dr, Mechanicsburg, PA 17050-2103	DAV, 4219 E. Trindle Rd., Camp Hill, PA	1900, 2nd Mon.
146 PA, JOHNSVILLE	Otto G. Blavier	Joseph M. Millman	(215) 855-3020	<a href="mailto:joemillman@aol.com">joemillman@aol.com</a>	1541 Meyer Rd, Hatfield, PA 19440-3325	VFW Post 6493, 645 Louis Dr., Warmminster, PA	1930, 2nd Tues.
115 PA, LEHIGH VALLEY	William Nixon	Roger W. Rehm	(484) 374-9844	<a href="mailto:rehm56@cloud.com">rehm56@cloud.com</a>	3647 Cottage Dr, Bethlehem, PA 18020-8617	Fellowship Community, 3000 Fellowship Comm. Dr., Whitehall, PA	1000, 2nd Mon.
001 PA, PHILADELPHIA	Frank T. Dillon	Randy L. Brown	(215) 702-0890	<a href="mailto:Handtruckx@aol.com">Handtruckx@aol.com</a>	4674 Sunrise Ave, Bensalem, PA 19020-1112	Contact Frank Dillon, (215) 886-3775	1300, 1st Mon.
042 RI, QUONSET POINT	Kenneth A. Senker	Philip A. Justin	(401) 741-8342	<a href="mailto:pajusnet@me.com">pajusnet@me.com</a>	4 Preserved Arnold Ct, Lincoln, RI 02865-2505	Seabee Museum and Park, 21 lafrate Way, N Kingstown, RI	1000, 3rd Sat

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## NORTHWEST REGION

Regional President: Michelle Davis, 4205 S Helena St, Spokane, WA 99203-4308, H: (509) 448-3163, RPNW@FRA.org  
Regional Vice President: Rex L. Faubion, 818 23rd St NW, Puyallup, WA 98371-3988, H: (253) 208-6991, rexfaubion@yahoo.com

No. Location	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time/Date
342 AK, ANCHORAGE	Joseph R. Wright	Frances Lopitnsky	(907) 277-3188	peerfran@hotmail.com	245 W 22nd Ave, Anchorage, AK 99503-2007	Monthly meetings held via Zoom	1200, 3rd Tues.
073 GUAM, AGANA	Roque S. Santos	Scott D Duenas	(671) 637-5103	mayorduenas@yahoo.com	176 W Santa Barbara Ave, Dededo, GU 99929-5309	176 W. Santa Barbara Ave., Dededo, GU	1400, 4th Sun.
063 ID, LEWISTON	Charles E. Whitman	Mark Janowski	(509) 330-0310	kulidaddy@yahoo.com	924 Linden Ave, Lewiston, ID 83501-5015	VFW, 1104 Warner Ave., Lewiston, ID	1900, 1st Mon.
382 ID, NAMPÁ	Danny L. Hunt	Roger L. Christopher	(208) 794-6637	rwchristopher@gmail.com	2472 N Tangent Ave, Meridian, ID 83646-7588	Branch Home, 1012 - 11th Ave., N., Nampa, ID	1000, 2nd Sat.
103 JAPAN, YOKOSUKA	Will E. Emery	John D. Tredway	(757) 966-2872	fastboats69@live.com	PSC 473 Box 186, FPO, AP 96349-0002	Br. President's Residence, Yokosuka, Kanagawa, JAPAN	1400, 1st Sat.
068 OR, GRANTS PASS	Kenneth A. Ishmael, Jr.	Nicholas E Peters	(541) 660-6842	nickbel@charter.net	2210 SW Webster Rd, Grants Pass, OR 97526-5946	Redwood Grange, 1830 Redwood Ave., Grants Pass, OR	1800, 3rd Wed.
055 OR, PORTLAND	Roger R. Harr	L. Patrick Kelley	(503) 667-7835	lckdtkelley@comcast.net	1761 SW 20th Ct, Gresham, OR 97080-9655	AnLeg Post 150, 8329 SE 89th Ave., Portland, OR	1900, 2nd Fri.
328 OR, ROSEBURG	Steve Allen	Edward E. Goodman, Sr.	(206) 276-0354	edusnret@gmail.com	1224 NE Walnut St # 439, Roseburg, OR 97470-2026	AnLeg Post 16, 406 SE Oak Ave., Roseburg, OR	1200, 4th Sat
154 PI, BAGUIO CITY	Renan C. Cabrera	Glenn D. Lacaman	(907) 704-7414	lbrnative@yahoo.com	PSC 517 Box 6673R, FPO, AP 96517-0067	Travel Lite Hotel, 2nd Fl, Bukaneg and Legarda Rd., Baguio City, PI 0930, First Wed.	
127 PI, BICOL NABUA	Felipe Lazarte, Jr.	Ely P. Barachina	63 (094) 733-6994	branch127bicoregion@yahoo.com	PO Box 9276 Nega City Post Office Camarines Sur, Naga City, 4400 Branch Home, San Francisco Nabua, Camarines Sur, PI		0930, Last Sat.
247 PI, DAGUPAN CITY	Florencio L. Dictado	Oliver L. Fernandez	63 (955) 809-7099	o_l_fernandez@yahoo.com	#16 Fernandez Street Extension Dasmariñas Village, Bonuan Gueset, Dagupan City,		
367 PI, SAN MIGUEL	William Lee Vatter	Patrick E. Winston	63-0917-325-9513	patmagnump@gmail.com	PSC 517 Box 5132R, FPO, AP 96517-0052	2400 Tanguigui St., Bonuan Blue Beach Sub., Dagupan City, PI	1000, 2nd Sun.
171 PI, SOUTHERN LUZON	Romeo Q. Oruga	Daniel Mendoza Banayo	63-0917-132-4893	danbogabanayo@gmail.com	25 Brgy San Gabriel, San Pablo City, Laguna 4000	FRA Branch Home 367, San Miguel, East Drita, Zambales, PI	1000, 1st Weds.
029 WA, BREMERTON	Kenneth D. Barrett	John J. Casper	(360) 871-9617	frabranct29@comcast.net	521 S National Ave, Bremerton, WA 98312-3682	Daniel M. Banayo (63) 0917-132-4893	1000, 3rd Wed.
170 WA, EVERETT	Steven Sears	Vacant	(425) 353-2600	Vacant	6802 Beverly Blvd, Everett, WA 98203-5228	Branch Home, 521 S. National Ave, Bremerton, WA	1700, 2nd Tues.
104 WA, PUYALLUP	Marvin W. (John) Johnson	Rex L. Faubion	(253) 208-6991	rexfaubion@yahoo.com	818 23rd St NW, Puyallup, WA 98371-3988	FRA CLUB 170, 6802 Beverly Blvd., Everett, WA	1700, 2nd Wed.
018 WA, SEATTLE	Jamie L. McKenzie	Pete Lazzaretti	(253) 444-7516	PR@frabranh18.org	Seattle FRA Branch 18 PO Box 146, Mountlake Ter., WA 98043-0146 Branch Home: 23003 56th Ave West, Mountlake Terr., WA	AnLeg Post 67, 309 - 14th St. S.E., Puyallup, WA	1900, 2nd Mon.
174 WA, SEQUIM	Paul Rogers	Martin Arnold	(360) 460-8197	martinarnold2001@yahoo.com	680 W Prairie St Apt 150, Sequim, WA 98382-3651	Secretary Martin Arnold (360) 460-8197	1300, 2nd Sat.
310 WA, SILVERDALE	E. Paul Austin	Vacant		Vacant	10281 Old Frontier Rd., NW, Silverdale, WA	Branch Home, 10281 Old Frontier Rd., NW, Silverdale, WA	1100, 1st Sat.
038 WA, SPOKANE	Robert S. Bean, Sr.	Margiet A. Burke	(509) 385-7275	FRABranch38@gmail.com	14707 N Faragut Ln, Mead, WA 99021-9286	Margret (Peg) Burke, (509) 385-7275	1830, 1st Thurs.
097 WA, WHIDBEY ISLAND	Timothy E. Miller	Brent Hundley	(734) 355-8965	howsemd1@yahoo.com	FRA Branch 97, PO Box 1945, Oak Harbor, WA 98277	Branch Home, 311 - 8th Ave, Oak Harbor, WA	1030, 3rd Sat/QTRLY: 1200 noon, 3rd Sat

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## SOUTH CENTRAL REGION

Regional President: C. Ursula Gruetzner, 701 N US Highway 281 Sec E-120, Marble Falls, TX 78654, H: (512) 694-9801, RPSC@FRA.org  
Regional Vice President: Victor L. Walker, 713 E Sumac St, Rogers, AR 72756-6000, H: (479) 841-4856, vic.walker65@gmail.com

No. Location	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time/Date
251 AR, MT HOME	David E. Butts	Joycelyn A. Larimore	(870) 424-2861	jiarimore@centurytel.net	295 County Road 97, Clarkridge, AR 72623-9459	AmLeg Post 52, 717 Market St., Mountain Home, AR	1300, 3rd Sat.
334 AR, OSAGE	Richard Baehr	Gene H. Woody	(879) 577-1896	gene.woody1983@gmail.com	321 Sunrise Ln., Harrison, AR 72601-9316	Western Sizzlin, 905 62-65 North, Harrison, AR	1200, 2nd Tues.
227 AR, SPRINGDALE	Victor L. Walker	William R. Epperson	(479) 466-2296	randbill04@gmail.com	2212 Cottonwood Ave, Fayetteville, AR 72701-0508	Wagon Wheel Country Cafe, 4080 N. Thompson St., Springdale, AR	1400, 3rd Sat.
371 LA, BATON ROUGE	Anthony J. Fanara	David W. Thompson	(225) 503-7399	1978davidthompson@gmail.com	10357 Crooked Creek Ln, Denham Spgs, LA 70726-1798	VFW Post 3784, 13214 S. Chodaw Dr., Baton Rouge, LA	1300, 4th Thurs.
092 LA, NEW ORLEANS	Mary M. Venoy	Bernard R. Cleary	(504) 835-6347	clearybernard@bellsouth.net	2030 N Turnbull Dr, Metairie, LA 70001-2653	VFW Post 7732, 2114 Kenner Ave., Kenner, LA	1900, 3rd Tues.
162 LA, NEW ORLEANS	Gerald Forstater	Frank Payne, Jr.	(504) 224-0069	frankpaynejr@yahoo.com	703 Kepler St., Gretna, LA	Branch Home, 703 Kepler St., Gretna, LA	1900, 3rd Fri.
098 LA, SHREVEPORT	Willie C. Hill, Sr.	Lee A. Jeter, Sr.	(318) 230-5678	ljeter0511@yahoo.com	PO Box 806, Barksdale Afb, LA 71110-0806	VFW Post 5951, 1315 Northgate Rd, Bossier City, LA	1900, 1st Thurs.
222 LA, SLIDELL	Larry L. Cole	Mark Demovsek	(985) 768-0928	mark.fra222@gmail.com	2336 Sunset Blvd, Slidell, LA 70461-5606	AmLeg Post 374, 2233 Carey St., Slidell, LA	1900, 3rd Wed.
307 MS, GULFPORT	Patricia Michele Kirchner	Diana Lynn Sojka Dopp	(508) 981-2316	frabran307@gmail.com	1800 Beach Drive Unit 473, Gulfport, MS 39507	AFRRH-THEATER, 1800 Beach Dr., Gulfport, MS	1400, 2nd Thurs.
264 MS, MERIDIAN	Jimmy E. Harvey	Sarah E. Giffard	(850) 619-3822	soneiko0904@yahoo.com	1273 John C Stennis Dr, Lauderdale, MS 39335-9662	Branch Home, 8874 Highway 39, Meridian, MS	1400, Last Sun.
201 TX, AUSTIN	E. Jim Hudson	Charley Randall, II	(361) 865-2832	charleyrandall@yahoo.com	PO Box 1094, Flatonia, TX 78941-1094	Contact Charley Randall, (361) 865-2832	1400, 2nd Sat.
094 TX, CORPUS CHRISTI	Ricardo Hankerson	Donald E. Larson	(361) 776-3537	dlr8397195@aol.com	2187 Capehart St, Ingleside, TX 78362-6222	Branch Home, 1651 Flour Bluff Dr., Corpus Christi, TX	1300, 2nd Sun.
011 TX, FORT WORTH	Randal W. Smith	Clark R. Whitley, Jr.	(817) 966-8857	buttoncnw@sbcglobal.net	5801 Straley Ave, Westworth Vlg, TX 76114-4137	AmLeg Post 297, 8201 Old Benbrook Rd, Benbrook, TX	1200, 3rd Sat.
159 TX, HOUSTON	Bruce R. Talbot, Jr.	Nicole L. Talbot	(713) 819-5305	branch159sec@outlook.com	2800 Broadway St Ste C137, Pearland, TX 77581-9502	Contact PRPSC Bruce Talbot (808) 781-6542	1600, 3rd Sun.
295 TX, SAN ANGELO	Ralph D. Mathews	Terry D. Cook	(325) 942-8036	TNMC99@Suddenlink.net	3002 Canyon Creek Dr, San Angelo, TX 76904-6912	Elks Lodge #1880, 2121 South Chadbourne St., San Angelo, TX	1100, 3rd Sat.

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## SOUTHEAST REGION

Regional President: Jack M. Fogel, 149 Laurelwood Ln, Crossville, TN 38555-3721, H: (931) 742-0348, RPSE@FRA.org

Regional Vice President: Jerry Anger, 444 Dean Dr, Gardendale, AL 35071-2763, H: N/A, jerryanger17@bellsouth.net

No. Location	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time/Date
112 AL, BIRMINGHAM	Garland W Odell	Juan A. Bowden	(256) 626-0880	seabowdenbranch112@gmail.com	PO Box 280, Sycamore, AL 35149-0280	AmLeg Post 171, 8225 1st Ave., N., Birmingham, AL	1300, 3rd Sat.
118 FL, CAPE CORAL	James MacDonald	Hans F Seebo	(239) 541-1154	hans.seebo@gmail.com	2209 Cape Coral Pkwy W, Cape Coral, FL 33914-6766	AmLeg Post 1041, 32 47th St., Cape Coral, FL	1230, 2nd Thurs.
263 FL, COCOA	William R. Pollock	David Dodge Clayton	(401) 255-5461	ddcrr@aol.com	4617 Ennann Ln, Melbourne, FL 32935-7160	Brevard Memorial Ctr., 400 S. Sykes Creek Pkwy, Merritt Island, FL 1800, 1st Wed.	
256 FL, FT LAUDERDALE	Terry Shumway	Lawrence H. Williams	(561) 826-8384	larryleece@hotmail.com	10749 Shady Pond Ln, Boca Raton, FL 33428-5725	AmLeg Post 142, 171 SW 2nd St, Pompano Beach, FL	1900, 4th Fri.
186 FL, HERNANDO	Jeanetta Y. Mundis	Robert W. Huscher	(352) 344-0727	bojo1@tampabay.rr.com	310 Vassar St, Inverness, FL 34452-6830	DAV Bldg., Independence-U.S. 41 South, Inverness, FL	1500, 3rd Thurs.
183 FL, INTERLACHEN	Joseph F Maline	Selma E. Carrow	(386) 972-1321	s_carrow@yahoo.com	PO Box 183, Hollister, FL 32147-0183	Branch Home, 207 Commonwealth, Interlachen, FL	1700, 3rd Wed.
091 FL, JACKSONVILLE	Frank Royal	Joseph D. Baille	(559) 804-9682	fra91jax@gmail.com	6277 Ionside Dr N, Jacksonville, FL 32244-4476	Branch Home, 5391 Collins Road, Jacksonville, FL	1100, 1st Sat.
126 FL, JACKSONVILLE	James J. Thomas	Martha A. Klimkowski	(904) 342-5032	mklimkowski64@gmail.com	1396 Nockaway Dr, St Augustine, FL 32092-1868	Branch Home, 7673 Blanding Blvd., Jacksonville, FL	2100, 3rd Thurs.
292 FL, LEEHIGH ACRES	Fred G. Monson	Antone P. De Mello, Jr.	(239) 390-3338	tdme9uscg@comcast.net	20683 Wildcat Run Dr Unit 102, Estero, FL 33928-2066	Perkins Rest., 2700 Lee Blvd., Lehigh Acres, FL	0930, 1st Weeds.
290 FL, MAYPORT	Tommy G. Stephens	William Ayres	(904) 673-6722	fraz290secretary@gmail.com	217 Nadia Michelle Ct N, Jacksonville, FL 32225-4167	Branch Home, 390 Mayport Rd., Atlantic Beach, FL	1930, 1st Thurs.
210 FL, MILTON	Ryan S. Adkins, Sr.	Michael L. Martin	(850) 463-8814	mikemartin5225@gmail.com	PO Box 681, Jay, FL 32565-0681	Branch Home, 6409 Fleet Avenue, Milton, FL	1830, 1st Wed.
117 FL, ORLANDO	Rene Pinter	Stephen J. Miglionico, Sr.	(407) 301-6256	frat117b@aol.com	335 Plumwood Cir, Kissimmee, FL 34743-8815	AmLeg Post 112, 4490 N. Goldenrod Rd., Winter Park, FL	0930, 3rd Sat.
346 FL, PANAMA CITY BEACH	Cindy Ann Williams	PT Moore	(850) 319-8823	deepseap@gmail.com	402 Greenwood Ct, P O Beach, FL 32407-5462	FRA Br. 346, 2117 Wilkinson Ave., Panama City Beach, FL	1800, 3rd Thurs.
022 FL, PENSACOLA	James P. Richmond	Carl G. Kintley	(850) 748-8254	frabranh22@gmail.com	9807 Loquat Dr, Pensacola, FL 32506-6117	Branch Home, 885 N. 70th St., Pensacola, FL	1430, 3rd Sat.
335 FL, PORT ORANGE	John J. Hanley	Robert G. Beece	(386) 763-9963	gdgyfrsw@aol.com	105 Underbrush Trl, Port Orange, FL 32128-6891	Hannah's Diner, 968 Reed Canal Rd., South Daytona, FL	1300, 4th Thurs.
250 FL, SARASOTA	Ernest C Robinson	Richard J. Rogala	(224) 475-6185	willowlinks@aol.com	235 Toscaville Blvd, North Venice, FL 34275	Heroes Grill, 600 N. Benevia Rd., Sarasota, FL 1200, Last Fri., except June-August	
102 FL, ST PETERSBURG	Robert J. Powers	Charles Curtice	(727) 344-1217	charlescurrence7@gmail.com	9945 47th Ave N Apt 110, St Petersburg, FL 33708-3201	Trinity Lutheran Church, St. Petersburg, FL	1330, 3rd Sun.
034 FL, TALLAHASSEE	Earnest Reed, Sr.	Alexander C. Topicz	(727) 741-1860	butch.topicz@gmail.com	PO Box 430, Crawfordville, FL 32326-0430	NOSC Tallahassee, 2910 Roberts Ave., Tallahassee, FL	1400, 2nd Thurs.
188 FL, TAMPA	John Stroncheck	Robert M. Turner	(407) 738-1867	bobturner75@hotmail.com	1122 Oakrest Dr, Brandon, FL 33510-2659	815 Providence Rd., Brandon, FL	1830, 3rd Thurs.
339 GA, ALBANY	Sandra L. Richardson	Frank O. Richardson	(229) 888-5628	richardsonfo89@gmail.com	2400 Radium Springs Rd, Albany, GA 31705-4572	VFW Post 2785, 315 Philema Rd., Albany, GA	1400, 2nd Sat
089 GA, ATLANTA	Ernest R Rose	Denise Watkins	(642) 642-7020	diz69777@gmail.com	3799 Donald Rd SW, Smyrna, GA 30082-3501	AmLeg Post 160, 160 Legion Dr., Smyrna, GA	1000, 2nd Sat
248 GA, CAMDEN COUNTY	Charles I. Starratt	William S Huebner	(904) 583-0240	wishhuebner@nescape.net	76205 Dove Rd, Yulee, FL 32097-3755	VFW Post 8385, 150 N. Camden Woods Plwy, Kingsland, GA	1800, 2nd Tues.
184 GA, WARNER ROBINS	James R. White	Billy J Laseter	(478) 396-2804	blaseter@cox.net	702 Meadowridge Dr, Warner Robins, GA 31093-1317	Lanford Library, 6405 Houston Rd., Macon, GA	1330, 2nd Tues.
269 SC, GOOSE CREEK	Harry E. Nettles	John E. Tharp	(843) 821-8134	tharpj141@gmail.com	202 Towhee Dr, Summerville, SC 29485-7431	FRA Branch, 269 Home, 99 Wisteria Rd., Goose Creek, SC	1900, 3rd Thurs.
015 SC, WALHALLA	Clyde W. Alberson	James M. Jones	(864) 324-0160	lmjones4@rcv.com	400 Delphi Dr, Seneca, SC 29672-6725	Chicopee UMC, 403 S. Catherine St., Walhalla, SC	0900, 3rd Sat.
187 TN, CHATTANOOGA	Gerald Thomas Brice	Kent Walker	(423) 886-4516	htwalker@yahoo.com	901 Kentucky Ave, Signal Mtn, TN 37377-2413	Contact Kent W. Walker (423) 886-4516	1400, 3rd Thurs.
044 TN, COLUMBIA	Wayne P. Poovey	John W. Davis	(931) 371-0015	easywayjohn@outlook.com	116 Richland Dr, Puleaski, TN 38478-2616	Senior Citizen Ctr, 1020 Maury Cnty Pk Dr, Columbia, TN	1300, 1st Thurs.
294 TN, CROSSVILLE	Peter J. Dellarco	John F. Harris	(931) 287-0735	jharriswo@msn.com	20 Woodland Ter, Crossville, TN 38558-4008	AmLeg Hall, 1446 S. Main St., Crossville, TN	0900, 2nd Sat
194 TN, KNOXVILLE	Bobby G. Northcutt	Ronald H. Eckler	(865) 228-8085	ronecker@att.net	551 Link Dr, Alcoa, TN 37011-1738	Cokesbury UMC Center, 9915 Kingston Pike, Knoxville, TN	1400, 1st Sun.
086 TN, MILLINGTON	Kapell Eugene	Leonard Wayne Simpson	(901) 488-3485	maowaynes@aol.com	4681 Cuba Millington Rd, Millington, TN 38053-5407	VFW Post 7175, 4681 Cuba-Millington Rd., Millington, TN	1730, 3rd Mon.

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## SOUTHWEST REGION

Regional President: Rogelio A. Bacud, 867 Pinefalls Avenue, Diamond Bar, CA 91789, H: (714) 458-7622, RPSW@FRA.org

Regional Vice President: Chris Chapman, 831 Holly Ave, Imperial Bch, CA 91932-3422, H: (619) 995-2727, pap345@cox.net

No. Location	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time/Date
163 AZ, PHOENIX	Roger A. Ege	Bryan D. Ginter	(602) 896-9639	sechnav@uno.com	20001 N Cave Creek Rd, Phoenix, AZ 85024-1229	AmLeg Post 107, 20001 N Cave Creek Rd., Phoenix, AZ	1100, 2nd Sat.
302 CA, CARSON	Edgardo M. Labao	Romeo Galeon	(310) 549-8482	romeogaleon@yahoo.com	23028 Archibald Ave, Carson, CA 90745-4717	Carson Vets Park, 22400 Moneta Ave., Carson, CA	1300, 1st Sun.
061 CA, CHULA VISTA	Stanley J Jasek	Scott Frampton	(619) 948-7814	scottframpton@gmail.com	708 Monterey Ave, Chula Vista, CA 91910-6318	Branch Home, 288 Third Ave, Chula Vista, CA	1800, 2nd Wed.
047 CA, EL CAJON	Michael K. Frontz	Charles F. Tompkins	(619) 264-0829	cf8515@gmail.com	4432 Jocelyn St, San Diego, CA 92105-5227	Veterans Memorial Hall, 136 Chambers St., El Cajon, CA	1200, 1st Wed.
289 CA, IMPERIAL BEACH	Chris Chapman	William W. Weatherford, II	(619) 227-3179	w4266@aol.com	659 Silver Strand Blvd, Imperial Bch, CA 91932-1021	Branch Home, 659 Silver Strand Blvd., Imperial Beach, CA	1900, 2nd Wed.
070 CA, POWAY	John A. Schiltz	Gerald N. Miranda	(658) 395-3654	gmn9135@yahoo.com	9135 Ellingham St, San Diego, CA 92129-2130	Branch Home, 070 Club, 14231 Garden Rd, Poway, CA	1900, 1st Wed.
062 CA, SAN DIEGO	Cardenius Byars	Robert Earnest	(619) 398-7308	e4aday@gmail.com	3638 Ocean View Blvd, San Diego, CA 92113-1631	Branch Home, 3638 Ocean View Blvd, San Diego, CA	1500, 3rd Sun.
084 CA, SAN DIEGO	Emmanuel Q. Cabildo	Edwardo M. Cabradilla	(619) 428-3825	edmcabradilla@gmail.com	C/O 11985 Calle Naranja, El Cajon, CA 92019	FAVA Hall, 2926 Market St, San Diego, CA	1300, 2nd Sat.
085 CA, SAN GABRIEL VLY	Morris R Pichon	Rogelio A. Bacud	(714) 458-7622	Bregor4559@sbcglobal.net	867 Pinefalls Avenue, Diamond Bar, CA 91789	VFW Post, USS Gudgeon Ship 8310, 1006 W. Magnolia, Burbank, CA	1400, 3rd Sun.
090 NV, CLARK COUNTY	Stephen F. Haupt	Jon K. Way	(702) 600-7289	wayjork@msn.com	7052 Solana Ridge Dr, N Las Vegas, NV 89084-2536	Elks Lodge No. 1488, 4100 W. Charleston Blvd., Las Vegas, NV	1400, 3rd Sat.

## WEST COAST REGION

Regional President: William L. Hanzel, 7197 Clearview Way, Roseville, CA 95747-8309, H: (916) 899-5762, RPWC@FRA.org

Regional Vice President: Joseph R. Huffman, II, 3637 Dry Creek Dr, Modesto, CA 95357-1529, H: (510) 507-6796, tazmanbob3@sbcglobal.net

No. Location	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time/Date
261 CA, LEMOORE	Doug McCann	Donald L. Johnson	(559) 732-4440	70524.1023@compuserve.com	Branch 261 PO Box 669, Lemoore, CA 93245-0669	Club 261, 788 E. D St., Lemoore, CA1800,	2nd Wed. Except December
287 CA, LIVERMORE	George C. Mancuso	Roy D. Warner	(925) 449-6048	rwarnerc323@yahoo.com	10620 Flynn Rd S, Livermore, CA 94550-9741	Livermore Vets Hall, 522 South L St., Livermore, CA	1830, 1st Fri.
197 CA, MODESTO	Dale Wild	William S. Matthews	(209) 239-5174	w_matthews@hotmail.com	2332 Shadow Berry Dr, Manteca, CA 95336-5131	Contact William S. Matthews (209) 239-5174	1400, 2nd Sun.
178 CA, MONTEREY	Larry A Scheleman, Jr.	Michael N Le Vine	(831) 375-4356	mlewine@redshift.com	679 Dennett St, Pacific Grove, CA 93950-3802	AmLeg Post 41, 1110 Veterans Dr, Monterey, CA	1900, 3rd Tues.
275 CA, PLACERVILLE	Charles T. Sweet	Lawrence J. Boudreaux	(530) 677-3925	larryboo@pacbell.net	PO BOX 224, RESCUE, CA 95872-0224	Veterans Memorial Bldg., 130 Placerville Dr., Placerville, CA	1100, 4th Sat.
281 CA, REDDING	Robert Burroughs	Larkin D. Cockrill	(530) 605-8114	shasta.post197@gmail.com	PO Box 87-96007, Anderson, CA 96007	2110 North Street, Anderson, CA	1400, 4th Sun.
230 CA, ROSEVILLE	Donald J. Goard	Robert G. McColley	(916) 782-1193	jrdmcl1@surewest.net	7808 Rosestone Ln, Roseville, CA 95747-8362	Roseville Vets Memorial Hall, 110 Park Drive, Roseville, CA	1400, 1st Mon.
101 CA, SANTA CLARA	Charles R McIntyre	Richard J. Felro	(510) 673-6343	secretaryr101@live.com	2829 Langhorn Dr, Fremont, CA 94555-1418	AmLeg Post 564, 2120 Wash Ave, Santa Clara, CA	1100 am, 2nd Sat.
113 CA, STOCKTON	Craig Moffatt	Jose A. Vizcarra	(209) 445-6661	msgvizzcarra@gmail.com	637 Pio Pica Ave, Stockton, CA 95210-1158	AmLeg Karl Ross Post 16, 2020 Plymouth Rd., Stockton, CA	1630, 1st Friday
008 CA, VALLEJO	Robert S Mattson	Gary C. Blackburn	(707) 373-1810	nptrfa@earthlink.net	443 Diana Dr, Vallejo, CA 94589-1644	VVMB, 420 Admiral Callaghan Ln, Vallejo, CA	1830, 2nd Wed.
049 CO, DENVER	William J. Kelim	Jeffrey K. Hatcliff	(303) 339-0760	info@tra49.org	PO Box 746620, Arvada, CO 80006-6620	AmLeg Post 161, 6230 W. 60th Ave., Avada, CO	1100, 2nd Mon.
244 CO, GRAND JUNCTION	Daniel A. Palmer	Charles M. Watkins	(970) 434-0868	cwatkins@acsol.net	3010 Vin Rose Way, Grand Jct, CO 81504-5532	VFW Post 3981 Hall, 503½ Florence Rd., Grand Junction, CO	1900, 2nd Wed.
192 NV, FALLON	Larry S Briggs, Jr.	Joe Nash	(775) 427-5498	jnash.fra@gmail.com	4130 Raven Dr, Fallon, NV 89406-5484	AmLeg Post 16, 90 N. Ada St., Fallon, NV	1830, 3rd Wed.
137 NV, MINDEN	David Dagang	James Jackson	(775) 443-8507	fleetreserve137@gmail.com	PO Box 1342, Minden, NV 89423	Veterans Memorial Hall, 100 W 2nd St., Carson City, NV	1800, 2nd Wed.
274 NV, RENO	Peter J. McNamara	Virgil P. Courneya	(775) 882-9201	virgili_courneya@att.net	PO Box 20512, Carson City, NV 89721-0512	605 Washington St., Reno, NV	1900, Last Thurs.
185 UT, OGDEN	Robert A. Buck	James D. Towery	(801) 791-4783	jiowery55@msn.com	2653 N 950 E, North Ogden, UT 84414-2464	VFW Post 1481, 907 W. 12th Street, Ogden, UT	1900, 1st Wed.
059 WY, CHEYENNE	Cheryl Koski	Terry L. Allison	(619) 895-6258	wyosailor68@gmail.com	PO Box 20723 Cheyenne, WY 82003	VFW Post 1881, 2816 E. 7th St., Cheyenne, WY	1830, 1st Thurs.

**1. BRANCH 115, LEHIGH VALLEY, PA.**

The branch honored the Coast Guard's 231st birthday during their monthly meeting on Aug. 9. The local Allentown, Pennsylvania, Mission BBQ supplied lunch for the branch members to help celebrate the occasion. (L to R) Nancy Smith, Mission BBQ Community Outreach Director and gold start mother stands beside branch members Harry Newhard, Bruce Williamson and John Treiber — all former Coast Guard members.

**2. BRANCH 89, ATLANTA, GA.**

The branch supports Wreaths Across America by collecting donations, assisting with the placement of wreaths, and disseminating information throughout the community. Shipmates from Branch 89 presented a \$1,000 check to Tom Wilder, coordinator for WAA at the national cemetery in Canton, Georgia. Photo by Tracy Poole.

**3. BRANCH 104, PUYALLUP, WASH.**

Branch Secretary Rex Faubion (L) and Branch President PNP John Johnson (R) were at the Washington State Fair in Puyallup manning an information booth for recruiting. This was the branch's 9th year participating at the state fair.

**4. BRANCH 146, JOHNSVILLE, PA.**

Shipmate Tom Mahoney was honored during the August branch meeting. Branch President Otto Blavier presented an Honor's Statement to Tom's wife, MaryAnne. Tom was buried with honors at Washington Crossing National Cemetery on June 15th.

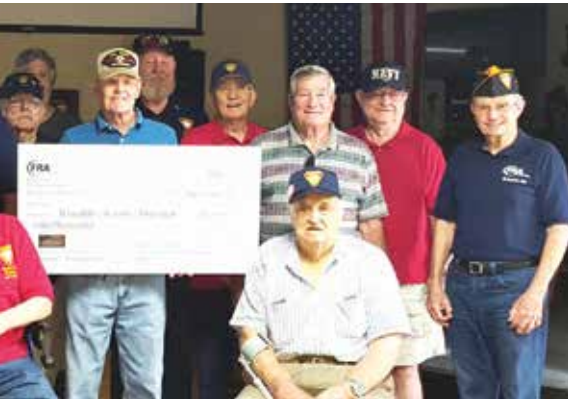
**5. BRANCH 146, JOHNSVILLE, PA.**

The branch held its annual picnic on Aug. 14 in Bucks County, Pennsylvania. We were happy to have several members from Branch 1 join the picnic this year.

**6. BRANCH 89, ATLANTA, GA.**

Branch President Ernie Rose (L) with funeral director Todd Sanders from Darby Funeral Home in Canton, Georgia. Sanders answered Shipmates' questions regarding expectations, expenses and other details relating to funerals. He also provided Veteran Planning Guides to Shipmates.





**7. BRANCH 94, CORPUS CHRISTI, TEXAS**  
Branch President Ricardo Hankerson (R) presents Samuel Silvas (L) his Branch scholarship award, consisting of a \$1,000 check and certificate. Silvas enrolled in dual credit classes and graduated from Flour Bluff High School with honors while also graduating from Del Mar College with a certificate.



**8. SOUTHEAST REGION**  
The Southeast Region just held their conventions, which was the 75th for the FRA and the 73rd for the LA FRA region. Jack Fogel of Branch 294 and Jerry Anger of Branch 112 were elected as the new FRA president and vice president of the Southeast Region, respectively. For the LA FRA's Southeast Region, Ronalee S. Klase of Unit 22 was elected president and Lee Nettles of Unit 269 was elected vice president.



**9. BRANCH 115, LEHIGH VALLEY, PA.**  
(L to R) Shipmates Dan Heitzer, Roger Rehm, Larry Roth and Bill Noble participated in a wreath-laying ceremony at the Tomb of the Unknown Soldier on Aug. 28.

**10. BRANCH 49, DENVER, COLO.**  
On Sept. 16, Branch Secretary Jeff Hatcliff attended the West Metro Veterans Fair in Lakewood, Colorado. Many sea service veterans that stopped by were not aware of the FRA, which allowed Hatcliff to discuss the benefits of joining the FRA. Applications were flowing freely.

**11. BRANCH 230, ROSEVILLE, CALIF.**  
On July 5, Shipmate and retired Navy Master Chief Kenneth Smith was presented his 50-year membership pin and certificate by Branch 230. (L to R) JBranch Secretary Jerry McColley, Branch President Don Goard, Shipmate Kenneth Smith and West Coast Regional President and Branch Master-at-Arms Bill Hanzel.



**12. BRANCH 316, SPRINGFIELD, MO.**  
Ozark Empire Branch 316 attended the Marshfield, Missouri first annual Military Festival Sep. 18th. (L to R) Branch Chaplain Don Brunk, Branch President Robert Turner, Branch Secretary Chuck Ewy, and Americanism Essay Contest Chair Norma Wright.

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



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# In Memoriam

Name	Rating	Branch	Name	Rating	Branch	Name	Rating	Branch
Abiva, Angel A.	PO1, USN	84	Fetterman, Dean R.	AFCM, USN	97	Oscarson, Ralph H.	PH3, USN	MAL
Agler, Richard M.	MSGT, USMC	MAL	Frank, Allen J.	CDR, USN	MAL	Percival, Bryce	USNR	MAL
Arntzen, Roger L.	AXC, USN	91	Friedman, Joseph	FTCM, USN	MAL	Pierce, James W.	ASE2, USN	MAL
			Fuller, Charles E.	SGT, USMC	MAL	Proffitt, Thomas C.	GYSGT, USMC	MAL
Barry, Stanley A.	MU1, USN	162	Gossett, William D.	LT, USN	269			
Beitler, David G.	YNC, USN	01	<b>Graves, Harold C.</b>	<b>GMGC, USN</b>	<b>61</b>	Raghianti, Lawrence E.	POCS, USN	MAL
Bell, John S.	USN	MAL	Green, Jerry F.	HMC, USN	MAL	Rider, Danny L.	MCPO, USN	70
Bertrand, Ulysses P.	ADJ1, USN	264				Roberts, Clarence E.	RM, USN	24
Beverlin, William S.	ATC, USN	MAL	Hagan, Bobby	BT1, USN	MAL	Roberts, Clyde E.	MSGT, USMC	102
Binuya, Teresito D.	YNC, USN	302	Halloran, John P.	AKCS, USN	161	Robson, Robert J.	USN	MAL
Bostick, John E.	TMC(SS), USN	117	<b>Hammond, Floyd L.</b>	<b>EMC, USN</b>	<b>60</b>	Roman, Charles E.	MSGT, USMC	208
Brong, Brian	BT3, USMMS	115	Harville, Philip T.	TD1, USN	290	Rowley, Kenneth I.	AFCM, USN	210
<b>Bullard, Phillip J.</b>	<b>PNCS, USN</b>	<b>MAL</b>	Hedenberg, Raymond E.	EMCM, USN	22	Ruffian, William C.	GYSGT, USMC	91
Bush, Carl P.	CPO, USN	MAL	Hedley, Stuart N.	EMC, USN	MAL	<b>Rush, Norman L.</b>	<b>DPCS, USN</b>	<b>117</b>
<b>Butler, Ramsey G.</b>	<b>DKCM, USN</b>	<b>346</b>	Herbert, Paul G.	POCS, USN	MAL	Russell, Frank L.	LCPL, USMC	281
Butterfield, Eliot H.	ENC, USN	55	Hildebrand, Lew K.	HMC, USN	MAL			
Butts, Newton	MSGT, USMC	MAL	Holberg, Joseph F.	PHC, USN	22	Seaman, Marvin R.	ETCS, USN	37
Byars, Lewis	AEC, USN	MAL	<b>Hutchens, Kenneth W.</b>	<b>ICC, USN</b>	<b>20</b>	<b>Shampine, Dale B.</b>	<b>RMC, USN</b>	<b>60</b>
						Shelton, Stanley	AMCS, USN	93
Calhoun, John B.	AMSC, USN	70	<b>PNP, Ippert, John D.</b>	<b>MCPO, USN</b>	<b>94</b>	Shepherd, Howard H.	USN	MAL
Campbell, William D.	ATCS, USN	MAL	<b>Iving, George J.</b>	<b>AECS, USN</b>	<b>136</b>	Shoemake, James W.	SK1, USN	MAL
Cheshire, Dee C.	MMCM(SS), USN	20	Isham, Willis M.	UTC, USN	MAL	Sorongon, Remigio	IC1, USN	70
Collins, Elbert	HMC(SS) USN	55	Iverson, Jack E.	ATC, USN	136	Sosa, Martin D.	CAPT, USMC	208
<b>Combs, Arthur D.</b>	<b>HTC, USN</b>	<b>MAL</b>				Spellman, Georgia E.	CAPT, USN	MAL
Corvera, Juanito E.	MM1, USN	MAL	Jaeger, James E.	TM1(SS), USN	104	Spivey, James W.	SKC, USN	MAL
Crisostomo, Manuel E.	CPO, USN	MAL	Jansky, Robert E.	RM1, USN	MAL	Spoon, Clarence A.	SK2/PO5, USN	MAL
			Johnson, Robert L.	MSGT, USMC	192	Springfield, Donald G.	SKC, USN	MAL
Daniel, Ralie P.	MMC, USN	MAL				Swank, John F.	AVCM, USN	289
<b>De Cleene, Louis J.</b>	<b>SHC, USN</b>	<b>14</b>	Kameoka, Paul Y.	PHCM, USN	04			
DeNatale, Anthony G.	SM2, USN	226				Thier, Walter	ADCS, USN	MAL
<b>Devore, Robert L.</b>	<b>TMC(SS), USN</b>	<b>177</b>	Lastrella, Nicolas L.	SKCS, USN	127	Thomas, Roland L.	BTC, USN	59
Dickhous, Henry R.	CWO, USN	382	<b>LeMay, Richard C.</b>	<b>ADRC, USN</b>	<b>MAL</b>	Tirrell, William B.	CDR, USN	MAL
Dilley, Merlyn L.	CTRC, USN	136	Leonhardi, Conrad J.	AMHC, USN	89	Towne, Thomas A.	RM1, USN	MAL
Dingee, Carroll R.	CPO, USN	MAL	<b>Lipscomb, Charles A.</b>	<b>GMGC, USN</b>	<b>MAL</b>	Tremblay, Francis A.	PNCS, USN	47
<b>Doss, Joel B.</b>	<b>HMC, USN</b>	<b>70</b>	Lovell, Hollis F.	POC, USN	97			
Dumm, Richard D.	ADCS, USN	126				Velazquez-Ortiz, Juan	HMC, USN	182
Durante, Ted	CWO4, USN	59	Mauldin, Robert E.	CWO4, USN	99			
Durbin, James A.	RMCS(SW), USN	367	Mayer, Robert A.	AMS1, USN	91	Wahlbrink, Glenn A.	AMO3, USN	29
			McClay, James J.	IM2, USN	MAL	Walter, Everett R.	AQC, USN	MAL
Eaton, Jon J.	OS1, USNR	MAL	Mercer, Gerald R.	HTCS, USN	MAL	Wheeler, William J.	AMSC, USN	MAL
Ensko, Joseph P.	HTC, USMC	72	Meyers, John E.	BMCM, USN	MAL	Williams, Joseph B.	QMC, USN	99
Everly, Julian W.	BMCM, USCG	181	Miller, Gerald E.	ETC, USN	104	Wilson, Richard	DCC, USNR	104
			Mooney, General	GMG1, USN	264			
Fegley, Harold K.	ENC, USN	115				<b>Yannayon, Weldon A.</b>	<b>AVCM, USN</b>	<b>93</b>
Ferguson, Charles	IMC(SW), USN	MAL	O'Brien, Eugene J.	SKC, USN	MAL			
Fernandez, Alfredo T.	SDC, USN	85	Ognilla, Chris P.	PO1 (SS), USN	MAL	Zazeski, Edward	A02, 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.



## Scenes from the LA FRA National Convention



Outgoing National President Jackie Scarbro holds her president's ring.



Outgoing National Parliamentarian and PNP Christina Murray (L) and National Parliamentarian Jean Gibson (R).



The outgoing national board of directors (L to R) National Parliamentarian, PNP Christina Murray; National Financial Secretary Brenda Horton; National Treasurer Nadine Fulton; RPWC Kelly Pena; RPSC, PNP Gini Larson; RPSE, PNC Gale Nathan; RPEC Virginia Jorden; RPNE/Neng., PNP Cindy Rodham-Tuck.



Past National President Sandy Robbins speaks about the incoming president's project.



Past National Chaplain Gale Nathan serves as the proxy for National President Pat Suckow during the Officer Installation Ceremony. Noris "Nate" Nathan was holding the Bible.



## The Caregiver Crunch: Five Time-and-Money Coping Strategies



Carl M. Trevisan, CFP®



Stephen M. Bearce

**F**or millions of unpaid U.S. caregivers, finding a healthy balance between taking care of children and taking care of elderly loved ones is a constant challenge — and often a drain on time, health and finances.

According to a 2017 report from Transamerica Institute, 74% surveyed had been caregivers for one or more years, with 27% having provided care for five or more years. Caregiving is a full-time job for many — even though 52% are already employed. Thirty-six percent of caregivers spend 100 or more hours per month on time-intensive duties including companionship, meal preparation, personal care, and feeding.<sup>1</sup>

Additionally, the same Transamerica report found that the health of caregivers often takes a back seat to those they care for — 55% admitted their duties leave them physically and emotionally exhausted. Seventeen percent said their general health has declined since becoming a caregiver.

This begs the question: “Who cares for the caregivers?”

If you’re a caregiver, or know someone who is, here are five practical ideas to consider.

### 1. If you work, talk with your employer.

Caring for family members can be a 24-hour-a-day responsibility, making it nearly impossible to coordinate with the demands of a full-time job. Among those who are employed or who have held jobs during their time as caregivers, approximately one-third have used personal, vacation and sick-leave days for caregiving. Furthermore, depending on household income level, as many as one-fifth of caregivers have taken a leave of absence.<sup>1</sup>

To find a better balance between your home and work life, discuss these options with your manager and human resources professional:

- Determine if your situation qualifies for the Family and Medical Leave Act. Under this federal law, covered employers may be required to protect your job while you take unpaid leave for qualified medical and family situations. Under FMLA, eligible employees may qualify

for 12 weeks of unpaid leave in a 12-month period. Even though this is unpaid leave, it could be worth considering if you really need to concentrate on caregiving duties for a period of time.

- Ask if your company has an employee assistance program, or EAP. Some companies have an EAP built into their benefit plans to assist with the challenges that come with caregiving. Benefits may include referrals to counseling services, support groups for caregivers, and services for care recipients.
- Adjust your work schedule or location. If the nature of your job permits it, talk with your manager about a flexible schedule or working from home — which can also save on commuting time and transportation expenses.

**2. If others don’t volunteer their help, ask for it.** Don’t assume — or let others assume — you can handle all the caregiving responsibilities alone. If family and friends volunteer help, take it. If they don’t offer, recruit others to ease the burden. Discuss with family members how much time, energy, and money each is able to contribute to your loved one’s care. Don’t be afraid to arrange for “respite time” for yourself; if family members or others contribute time so that you can take a vacation, have time with a friend, or get to your own medical appointments, that will help you be a better caregiver.

Post and share a caregiving chart that lists everyone’s tasks on a weekly or monthly basis. Every minute delegated is time back for you, so no task is insignificant — from your child playing a game with grandma to your sister taking your father to his doctor’s appointment.

**3. Organize financial resources.** A 2016 AARP study found U.S. caregivers spend an average of \$6,954 a year on out-of-pocket caregiving expenses.<sup>2</sup> Get a handle on all family financial resources and current living costs — both your loved one’s and your own. Estimate outlays down the road and plan for emergencies. Use budgeting

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software to track your finances. If your loved one has limited financial resources, talk to an experienced elder law attorney about whether he or she might qualify for government assistance. An attorney can also help create the proper legal mechanisms to allow for management of your loved one's financial resources and property.

#### **4. Take advantage of (free) resources providing information and assistance.**

Resources such as [www.Eldercare.acl.gov](http://www.Eldercare.acl.gov), [www.Caregiver.com](http://www.Caregiver.com), [www.AARP.org](http://www.AARP.org), and [www.Medicare.gov](http://www.Medicare.gov) can provide useful information and contacts. If you're caring for someone with very limited resources who is receiving Medicaid, find out if your state offers a program that allows recipients to use benefits to pay caregivers. Also check with religious organizations and social services agencies in your community that may provide free or low-cost care or companionship for elderly adults.

**5. Take care of yourself.** Save for your future — don't let supporting loved ones jeopardize your own long-term financial security. Contributions to 401(k) plans, IRAs, and 529 college savings accounts offer tax-benefits that can help you invest more tax-efficiently.

Finally, don't feel guilty about scheduling "me time" when you can — have dinner out with friends, play a round of golf, or join a book club or gym. Keep your own health in check with regular doctor's visits, and use your vacation time to get away and rejuvenate your mind, body and spirit. **FRA**

#### **Footnotes:**

1. Transamerica Institute, "The Many Faces of Caregivers: A Close-Up Look at Caregiving and Its Impact" Report, 2017.
2. AARP, "Family Caregiving and Out-of-Pocket Costs: 2016 Report," 2016.

*Wells Fargo Advisors is not a tax or legal advisor.*

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In the blockbuster film, when a strapping Australian crocodile hunter and a lovely American journalist were getting robbed at knife point by a couple of young thugs in New York, the tough Aussie pulls out his dagger and says "That's not a knife, THIS is a knife!" Of course, the thugs scattered and he continued on to win the reporter's heart.

Our Aussie friend would approve of our rendition of his "knife." Forged of high grade 420 surgical stainless steel, this knife is an impressive 16" from pommel to point. And, the blade is full tang, meaning it runs the entirety of the knife, even though part of it is under wraps in the natural bone and wood handle.

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**Your satisfaction is 100% guaranteed.** Feel the knife in your hands, wear it on your hip, inspect the impeccable craftsmanship. If you don't feel like we cut you a fair deal, send it back within 30 days for a complete refund of the item price.

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**Down Under Bowie Knife** ~~\$249\*~~

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Not shown  
actual size.



**Rating of A+**