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FRA *today*

The magazine of the Fleet Reserve Association

MARCH 2021

U.S. COAST GUARD'S ROLE AT NORMANDY



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Cover: Troops and crewmen aboard a Coast-Guard manned LCP as it approaches a beach in Normandy, France, on D-Day, June 6, 1944. Photo from the U.S. Coast Guard Collection in the U.S. National Archives. Above: "The Tough Beach," a 1944 watercolor by Navy combat artist Dwight Shepler, shows German artillery fire hitting U.S. forces on Omaha Beach during the Normandy invasion, June 6, 1944. In the foreground is USS LCI(L)-93, aground and holed. The infantry landing craft was lost on this occasion. Courtesy of the U.S. Navy Art Collection.

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There were at least 98 cutters and Coast Guard-manned vessels that made up the amphibious support on D-Day during Operation Neptune. It was and still remains, the largest single combat operation that the United States Coast Guard has ever undertaken.

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Gerald Rudolph Ford

Gerald Ford was a gifted athlete, a Navy veteran, a congressman from Michigan and the 38th president of the United States. For 24 years, he was a reliable congressman with a reputation for fairness and no drama.



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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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FRA Education Foundation Expands Scholarship Awards

The Education Foundation recently expanded its scholarship awards to now include students attending trade schools and community colleges. Education Foundation President Joe Barnes explained the changes to the program in the January *FRAtoday*, but I believe it's worthy of mentioning again, especially since the application deadline is April 15 and many schools are returning to in person instruction.

From a personal perspective, our four children, my wife and I all went to community college at some point in our climbs to receive bachelor's degrees or higher. Online, virtual education was not an option, and cost was always a factor. One year, there were five of us attending postsecondary education, so affording this took a very well thought out plan regarding what we paid each month. This included living expenses on campus, an extra car and the associated insurance.

There was a time when student loans were necessary, however, those funds were always used very sparingly. I was raised to avoid debt for short term satisfaction. Purchasing homes and cars were definitely worth considering, and we always asked if a brand-new car is really what's needed, or just something that was wanted (wants vs. needs).

The Education Foundation has existed since 2009 and many Shipmates, their spouses, children, grandchildren, etc. have benefitted from the program. Several award winners have received scholarships more than once. Some recipients have been older than others and there are numerous fields of study being pursued, however, one thing is certain — they all appreciate the financial support they received. Every award helps scholars advance toward achieving that degree, which is a lifetime investment and something that can never be lost or taken away.

Now that scholarship awards can be applied to tuition at trade schools and community colleges, this benefit of FRA membership is even more valuable. It's widely known that there is significant interest in the Foundation's scholarships within the association and in target membership groups. The expansion will certainly be appreciated by those like my family, who attended community college, which proved to be a great place to start earning college credits. Trade schools are the key to a number of professions including electrician, plumber, dental hygienist and others. These trades are valuable and provide opportunities for lucrative and successful careers. **FRA**

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

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This Year's Meetings and Conventions



Mick Fulton
National President

I hope that everyone was able to celebrate the holidays in some manner that was both joyous and safe! I know I was ready to put 2020 in the rearview mirror, and I certainly hope 2021 brings us back to something close to normal. Hopefully, with two vaccines available that have been proven effective and a robust plan to get them distributed, by the time summer rolls around, we will be well on our way to digging ourselves out of this abyss.

As we move toward the time of year that regions traditionally schedule their midyear meetings, please ensure that national headquarters gets the most current information so they can keep the leadership updated. I am certainly going to attempt to attend those meetings that are planned to be conducted in person, if travel restrictions allow. However, if the majority of the Shipmates in any region do not feel comfortable attending an in-person midyear regional meeting and it doesn't make fiscal sense to hold one, don't feel compelled to have it. The business and training that is normally conducted should easily be accomplished via Zoom. By the time the actual convention season starts coming into focus, the pandemic restrictions should be greatly eased, and it should be much safer to travel and gather as groups.

As I write this column, the 2021 National Convention Committee and the leadership of the FRA and the LA FRA have already participated in a Zoom meeting to discuss the current political climate in the Portland, Oregon, area. They discussed the various input that the leadership, NHQ staff and the committee have been receiving from Shipmates and auxiliary members regarding their attendance at the convention if it was going to be held in Portland. Due to the overwhelming negative feedback received, it was the consensus of all parties to sever the contract with the Portland facility prior to the Feb. 1 date, which would have created a greater financial liability had the contract been left in place. The committee is diligently looking at some new options in the Spokane Valley and Boise, Idaho, areas.

By the time this article is published, a decision will have been made and the information will be disseminated by the regional presidents. While the deal that was offered by the Portland facility remains to be the better of what was available, the chances of a sharp drop in attendance due to the political climate in the area would have placed too much financial liability on the committee and the FRA by not meeting room booking or food and beverage minimums. It would also make no sense to hold a convention to review two years of association business when the Shipmates who are assembled would have to ratify with minimal attendance.

PNP Mark A. Kilgore

It is with a heavy heart that I will attend the services for PNP Mark Kilgore from Pensacola Branch 22 on Feb. 23. Shipmate Mark was national president the year I was elected as



southwest regional vice president and due to the regional president going AWOL right after the holidays, Mark installed me as regional president at the national board of directors midyear convention.

He was a true friend who epitomized our three cardinal principles, and I was honored to call him Shipmate! Pensacola Branch 22 has submitted a resolution that is under consideration by the national board of directors to rename itself Mark A. Kilgore Branch 22. That is a most fitting tribute.

Stay safe and keep your Shipmates in your thoughts and prayers. **FRA**

I remain always in Loyalty, Protection and Service,
Mick Fulton

Mick is national president of the Fleet Reserve Association and may be reached by email at: FRANP@fra.org.

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Shipmates, Keep Everything

Take a word of advice, do not throw anything away. I had filed a claim with the VA for my cancer, pressing them that it was a result of my exposure to Agent Orange while in Vietnam. [My claim] was denied because I was never classified as boots on the ground and was on a ship out at sea, but I did have one letter of commendation for a short stint that I did in support of some ships in a port.

It was not something on my DD214 but that one letter was the turning point in the VA's decision to award me 100% disability for cancer. So even if something is 50 years old, keep it.

*David A. Sager
Jacksonville, Ark.*

Things Were Truly in Black and White

Thought I would share something interesting [with your readers]. I came across an issue of *Naval Affairs* magazine, from May 1991. Those were truly the dark days, meaning the contents of the magazine were black and white. The only color in the magazine was both sides of the front and back covers.

FRAtoday is truly a great improvement.

*God Bless,
Wayne Barron, Branch 89*



Send in Your Reunions!

You guys are the best! I just got my January edition and you already put our reunion in it.

Thanks, we have had about six new members joining our reunions after they have read about us in the *FRA* magazine.

Our Squadron has seen sea duty on various carrier's over the years since WWII, so hopefully a few of us have joined the *FRA*.

Jim Brady

FRAtoday: Hello Shipmate Brady, thanks for your email. We're glad to hear that our magazine has helped more Shipmates reconnect at your reunions! The Shipmate Forum page was expanded to two pages for

several months because we got so much feedback from the readers. We could sure use more reunion dates, but because of the COVID-19 travel limitations, most just did not happen. Maybe this year will be better?

U.S. Navy Does Not Have a Chief of Staff

With regard to the January 2021 issue of *FRAtoday*: The article on past President George H.W. Bush, Page 28, there is a photograph of President Bush presenting battle streamers to the Navy.

The caption states the assistance of Navy "Chief of Staff" Adm. Frank B. Kelso. As I'm sure you know, the U.S. Navy does not have a "Chief of Staff." Rather, the Navy's leading officer's title — and Adm. Kelso's — is the Chief of Naval Operations.

Also, I see possibly an Air Force and Army officer in the foreground, but not CNO Adm. Kelso. Assuming he was mentioned in the caption to note he was a participant in the ceremony.

Proofreading error?

*Thank you,
Robert Holzlohner, RM1 (Ret.)
Las Vegas, Nev.*

FRAtoday: Hi Shipmate Holzlohner, you are correct, the Navy's member of the Joint Chiefs of Staff is called the Chief of Naval Operations, and we apologize for the error. As for the presence of Adm. Kelso, it seems likely that Kelso was involved in the ceremony, but is not pictured in the photo on Page 28. The photo and material for the caption came from the George H.W. Bush Presidential Library and Museum, so we assumed the information was accurate; apparently it needed an additional layer of fact-checking! Our information can only be as good as our sources, and we appreciate having the wisdom and experience of our readers as one of them!

Thank you for reading the magazine and I hope you found the article interesting. **FRA**

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.

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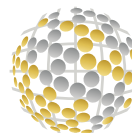
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News & Notes from the Fleet Reserve Association's Legislative Team



John Davis
Director, Legislative Programs

A Slow Start to the 117th Congress

The new 117th Congress has been slow to start with its legislative agenda and the FY2022 budget request due to a new administration taking the reins of power, the impeachment trial in the Senate and the COVID-19 pandemic. The 116th Congress (2019-2020) was marked by bitter partisan clashes but had some significant legislative victories that included; enactment of the Blue Water Navy Vietnam Veterans Act, repeal of the SBP/DIC offset for military widows, expansion of Agent Orange presumptive conditions, prevention of new TRICARE fee increases, expansion of the Veteran Caregivers Act to include all badly disabled

veterans, and enactment of comprehensive veteran suicide prevention legislation, just to name a few. The FRA Legislative Team will work to promote the FRA's 2021 legislative agenda.

To keep up to date with legislative events on Capitol Hill, FRA members are strongly urged to sign up for NewsBytes, the FRA's weekly legislative update. If you would like to subscribe, please email NewsBytes@fra.org and include your name and contact information in the body of the email. If you are a member of the FRA or the LA FRA, please include your membership number.

FRA Urges Continued Enforcement of the SCRA and MLA

The FRA and several other like-minded organizations have dispatched letters to President Joe Biden as well as the Sens. Sherrod Brown (Ohio) and Mike Crapo (Idaho), the current and former chairmen of the Senate Committee on Banking, Housing, and Urban Affairs, respectively, the letters urged them to oppose proposals that would curtail the effectiveness of the Consumer Financial Protection Bureau. The CFPB is the only entity tasked with monitoring the financial entities that may violate the Servicemembers Civil Relief Act

and the Military Lending Act. The CFPB's enforcement of these important statutes is of paramount importance to the financial safety of service members and their families. Military bases are often targeted by financial fraud and high-interest financial instruments of questionable value. Service members' rights under these statutes become meaningless if they are not enforced. The CFPB has already recovered tens of millions of dollars for service members whose statutory rights to a low interest rate loan were violated.

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

Joe Biden Sworn In as 46th President

Joe Biden took the oath of office for president of the United States in a ceremony dramatically redesigned by the coronavirus pandemic. Threats of violence were still simmering in Washington, D.C., which cast a cloud over the celebration of American democracy. Biden's swearing-in at the U.S. Capitol had an unprecedented level of security, with strict physical distancing measures in place as well. More than 200,000 flags were placed on the National Mall in lieu of the typical crowd of people cheering for their new commander in chief.

President Biden called for unity and an end to the "uncivil war." He asked supporters of former President Trump to give him a chance. After the swearing-in ceremony, President Biden and Vice President Kamala Harris laid a wreath at the Tomb of the Unknown Soldier in Arlington National Cemetery. The FRA staff has already had virtual meetings with President Biden's Department

of Veterans Affairs and Department of Defense transition teams and provided them with the association's 2021 Legislative Agenda.

In related news, Kamala Harris resigned from the U.S. Senate to be sworn in as vice president. California Governor Gavin Newsom appointed Alex Padilla, the current California secretary of state, to serve as a senator until the 2022 election. Padilla, age 47, is the first Mexican American to represent California in the U.S. Senate. He obtained a mechanical engineering degree from the Massachusetts Institute of Technology in 1994 and worked for Hughes Aircraft in California. He was elected to the Los Angeles City Council in 1999, and in 2006, he was elected to the California State Senate. In 2014, he was elected California Secretary of State.



Joe Biden getting sworn in.
Photo from Depositphotos.com.

Senate Confirms First Black Secretary of Defense

The Senate Armed Services Committee held a hearing on the nomination of retired Army Gen. Lloyd Austin to serve as the next secretary of defense. Austin needed a waiver to lead the Department of Defense due to leaving active duty four years ago, which is short of the seven-year delay required by law. The waiver required approval by the House and Senate. Jim Mattis, who also was a recently retired four-star Marine general, required the same waiver when Donald Trump picked him to serve as his first defense secretary.

Austin is the first Black American to lead the Pentagon. He led the U.S. Central Command until retiring in 2016 and has served in the military since graduating from the U.S. Military Academy in 1975. His appointment has run into bipartisan concern on Capitol Hill, where there are growing concerns about another former General leading

the Pentagon in a nation that has a long tradition of civilian control of the military.

In his first directive since taking office, he ordered his senior leaders to send him reports on sexual assault prevention programs in the military. Austin's memo fulfills a commitment he made to senators during his confirmation hearings. Several senators demanded to know what Austin planned to do about the problem. He had vowed to immediately address the problems of sexual assault and harassment in the ranks. Reports of sexual assaults have steadily gone up since 2006, according to the DOD's annual reports on sexual assaults in the military, including a 13% increase in 2018 and a 3% increase in 2019. The 2020 data is not yet available.



SecDef Lloyd Austin. Photo from the Pittsburg Post-Gazette.

Biden Voids Ban on Transgender Military Service

President Joe Biden issued an executive order that requires both the Pentagon and the Homeland Security Department, (including Coast Guard) to allow transgender individuals to serve in the military. "The All-Volunteer force thrives when it is composed of diverse Americans who can meet the rigorous standards for military service, and an inclusive military strengthens our national security," Biden wrote in the executive order.

The executive order eliminates the previous administration's policy that began in July 2017 and prohibited transgender Americans from serving in the military. Biden's order immediately shuts down any involuntary separations or denials of continued service based on gender identity, according to the executive

order, released by the White House on Jan. 25.

In a release summarizing the executive order, the White House stated, "Simply put, transgender servicemembers will no longer be subject to the possibility of discharge or separation on the basis of gender identity; transgender service members can serve in their gender when transition is complete and the gender marker in the Defense Enrollment Eligibility Reporting System (DEERS) is changed and transgender servicemembers should know that they are accepted throughout the U.S. military." The executive order requires the departments of Defense and Homeland Security to report their progress in overturning the ban to the White House within 60 days.

Oppose TRICARE Fee Increases

Some on Capitol Hill have argued that military retirees are using TRICARE at levels that exceed the original design of the program, often foregoing alternative

insurance options — such as private, corporate or state-sponsored health care — because TRICARE fees are significantly lower.

As *FRAtoday* goes to press, the new administration's FY2022 budget has not been

submitted and no legislation increasing fees has been introduced. However, FRA members are encouraged to use the Action Center to ask their legislators to not increase TRICARE fees. The FRA advocates that the Defense Department must sufficiently investigate and implement other options to make TRICARE more cost-efficient as alternatives to shifting more costs to TRICARE beneficiaries. The association stresses that military retirees have, in large part, earned their health care benefits with 20 or more years of arduous military service. Members can ask their legislators to oppose TRICARE fee increases by going to the FRA Action Center on the FRA website (<https://www.votervoice.net/FRA/campaigns/79235/respond>).



Photo from
Depositphotos.com.

FRA Staff Meet with President-elect Biden's DOD Transition Team

National Executive Director Chris Slawinski and Director of Legislative Programs John Davis participated in a Zoom conference with key members of then President-elect Joe Biden's Department of Defense Transition Team to discuss issues of concern. The FRA staff stressed that the DOD must sufficiently investigate and implement other options to make TRICARE more cost-efficient as alternatives to shifting costs to TRICARE beneficiaries.

Furthermore, the FRA asked for immediate concurrent receipt payment of both full military retired pay and veterans disability compensation for all disabled retirees.

Concern was also expressed about the recent increase in active-duty veteran suicides and the delay in processing Reserve retired pay. The backlogs in the services' retirement administration offices are leading to Reserve Component retirees waiting as much as one year after qualifying to receive any of their retirement pay.

The FRA appreciated the opportunity to discuss issues of mutual concern with the DOD transition team, which was provided the FRA 2021 Legislative Agenda. The agenda is available on the FRA website (www.fra.org). If you mouse over the "Advocacy" tab, you will find "FRA Agenda" as drop-down option.

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Congress Overrides NDAA Veto

The FY2021 National Defense Authorization Act (P.L. 116-283) became law after Congress overrode the president's veto. The vote was 81-13 in the Senate and 322-87 in the House. Key FRA-supported provisions in the law include:

- Delaying cuts to military medical staff for 180 days after the law's passage so that beneficiaries will not be immediately impacted.
- Expanding the list of service-connected presumptions under the Agent Orange statute to

incorporate bladder cancer, hypothyroidism and Parkinsonism.

- Providing annual active-duty pay increases that keep pace with civilian pay (3%) and increasing hazardous duty pay.
 - Expanding military housing protections.
 - Bettering spouse employment programs.
 - Improving the Exceptional Family Member Program
- This is the 60th annual NDAA enacted by Congress.

Democrats' Double Win in Georgia Gives Them Majority in Senate

After two narrow Senate election victories, the Democrats have gained control of the U.S. Senate. These victories give the Democrats 50 votes with the vice president and president of the Senate, Kamala Harris, as the tie-breaking vote. Rev. Raphael Warnock defeated incumbent Kelly Loeffler and Jon Ossoff defeated incumbent David Perdue in Georgia. Loeffler

was appointed to finish the term of Sen. Johnny Isakson, who resigned for reasons of failing health. Ossoff, who is 33, will be the youngest senator in the 117th Congress. Democrats now control the White House, the House of Representatives and the Senate, although a supermajority of 60 senators is generally needed to pass major legislation in the Senate.

Keep DEERS Updated

Beneficiaries or family members who have experienced a change in the past year need to update their Defense Enrollment Eligibility Reporting System information. The Defense Health Agency wants beneficiaries to be sure their family information is up to date in DEERS. If you do not keep your information current, it could delay access to health care. Errors can also cause delays with claims and prescription delivery.

Beneficiaries should update their DEERS information anytime they experience a qualifying life event. QLEs include moving, turning age 65, getting married or divorced and having a child. These life events mean TRICARE health plan options may change.

"If you don't keep your DEERS record up to date after QLEs, you may miss enrollment deadlines," said Mark Ellis, chief of the Policy and Programs Section of the TRICARE Health Plan with the Defense Health Agency, in an interview for the TRICARE website. "Another reason to keep your DEERS information current, like your address and phone number, is so you don't experience a break in your coverage."

Beneficiaries should also keep their DEERS information up to date so they do not miss important information, such as current COVID-19 news (which can be found at <https://www.tricare.mil/coronavirus>). As more

information about COVID-19 vaccinations becomes available, up-to-date information in DEERS will help make sure that you get the latest updates to inform your choices.

Beneficiaries can make DEERS updates online, by phone, in person, or by mail. Adding or removing family members must be done in person. Both sponsors and family members can make address changes and update other personal information, but only sponsors can add a family member in DEERS. Be sure to have any necessary documents ready, such as a marriage certificate, divorce decree or birth certificate.

Beneficiaries can view and update DEERS information for themselves and their members by going online (<https://milconnect.dmdc.osd.mil/milconnect/>), calling 1-800-538-9552 (TTY/TDD: 1-866-363-2883) or faxing updates to 1-800-336-4416. To make changes in person, you can find your local Uniformed Services ID card office (<https://idco.dmdc.osd.mil/idco/>) and make an appointment. You can also submit updates by mail to: Defense Manpower Data Center Support Office, Attn: COA, 400 Gigling Road, Seaside, CA, 93955-6771.

The DHA urges beneficiaries to take command of their health this year and make sure their DEERS information (<https://www.tricare.mil/deers>) is up to date.

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President Trump Signs Veterans Omnibus Bill

Before leaving office, President Trump signed into law the Johnny Isakson and David P. Roe, M.D. Veterans Health Care and Benefits Improvement Act (P.L. 116-315). The law includes major provisions of the FRA-supported Deborah Sampson Act, including the creation of the VA Office of Women's Health to assist female veterans, alongside other provisions. Some key components of the act include:

- Expanding Fry Scholarship eligibility for children of deceased active-duty service members.
- Enlarging the Uniformed Services Employment and Reemployment Rights Act's (USERRA) protections for

Reserve component members on state active orders.

- Expanding the Servicemembers Civil Relief Act (SCRA) to Coast Guardsmen under stop-movement orders.
- Lowering the qualifying age for receiving DIC benefits from 57 to 55 for surviving spouses who remarry.
- Increasing funds for the Veteran Employment Through Technology Education Courses (VET TEC) program.

The FRA supported the bill but is concerned about the use of home loan fees to pay for these benefits.



Denis R. McDonough. Photo from obamawhitehouse.archives.gov/

SVAC Hearing on VA Secretary Nominee

The Senate Veterans' Affairs Committee held its first business meeting of the new Congress, as well as a hearing to consider Denis R. McDonough, President Biden's pick, to lead the Department of Veterans Affairs. Sen. Jon Tester (Mont.) will now serve as SVAC chairman.

He pledged to do the work of the committee in a non-partisan manner. The chairman challenged McDonough to address the growing backlog of claims at the VA, implement critical reforms consistent with congressional intent, monitor the expansion of the caregiver program and the, implementation of the new electronic health record system, support ongoing COVID-19 vaccination efforts, and live up to the promises made to veterans nationwide.

Veterans in the 117th Congress

There are 91 members of the 117th Congress who have prior military service, which is only 17% of Congress. This number has steadily declined since its peak in the 1970s when the number of veterans in Congress was around 75%.

The veterans in the 117th Congress by the numbers:

- 17 will serve in the Senate, 74 will serve in the House.
- 28 are Democrats, 63 are Republicans.
- More than half (49) had overseas combat deployments.
- 15 are first-time lawmakers.
- 6 are female.
- 44 served in the Army, Army Reserve or Army National Guard.
- 15 served in the Air Force, Air Force Reserve or Air National Guard.
- 15 served in the Marine Corps or Marine Corps Reserve.



U.S. Rep. Jim Banks shakes hands with Col. Larry Shaw. Banks, is a Navy Reserve veteran who served in Afghanistan. Photo by Tech. Sgt. Benjamin Mota.

- 17 served in the Navy or Navy Reserve.
- None served in the Coast Guard.

The 117th Congress began with Democrats taking control of both chambers of Congress by holding the majority in the House and flipping the Senate, providing Democrats a legislative advantage.

The House currently stands at 221 Democrats and 211 Republicans, with three vacancies.

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– Janet F.

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

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

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Young Veterans Experience Higher Suicide Rate

Veterans ages 18 to 34 experience a higher rate of suicide than older veterans, according to the Department of Veterans Affairs' 2020 National Veteran Suicide Prevention Annual Report. The report found that the suicide rate for young veterans increased by 76% from 2005 to 2017, and a growing number of these veterans have never experienced combat. In 2017, President Donald Trump signed a bill that created the Recovery Engagement and Coordination for Health – Veterans Enhanced Treatment (REACH VET) program, which expanded mental health resources for veterans. The program screens all service members prior to them leaving the military to help the VA identify and support those at risk of suicide.

Nonprofit organizations and the VA are also collaborating to create a resource network to provide mental health services before and after service members leave the military. The FRA supports improvements to and monitors the implementation of the VA's and DOD's suicide prevention programs to reduce the rate of suicide among veterans and active-duty service members. **FRA**



FRA 2021 Meeting and Convention Schedule

March 18-20, 2021

South Central Midyear Meeting

LeBoissier Hotel and Event Center
4000 Industrial Drive
Bossier City, LA 71112-2531
To make reservations call the hotel directly at 318-747-0711.
Room rates are \$69.00 per night.
Contact: Ursula Gruetzner
Telephone: 512-694-3840
Email: frasc.gruetzner@gmail.com

March 27, 2021

East Coast Midyear Regional Meeting

To be held by Teleconference and Zoom Web links. Call-in information will be provided.
Contact: RPEC Brian Jones
Email: RPEC@FRA.org
Telephone: 240-925-7818

April 9-11, 2021

North Central Regional Midyear Meeting

Holiday Inn Bloomington Airport South
1201 W. 94th St.
Bloomington, Minnesota 55431
Telephone: 952-884-8211
Room rate: \$99 per night plus tax
Code: Fleet Reserve Association or FRA
Reservations must be made by March 15
Contact: Roger Jacobson
Email: hdroger@charter.net
Telephone: 612-221-3054
Or: Gene Jarnagin
Telephone: 651-454-3402
Or: Ron Jones
Email: ronald@frontier.com
Telephone: 651-460-6058

April 16-17, 2021

Northeast/New England Regional Midyear Meeting

Meeting place is the VFW Post 1011:
20 Stevens St., Peabody, MA 01960
The Lakeside Inn in Wakefield:
595 North Ave.
Wakefield, MA 01880
Reservations are made only by emailing
Lakesideagm@gmail.com
Room rate: \$80 single/\$85 double plus tax
Contact: JrPNP Donna Jansky
Email: janskyd@comcast.net
Telephone: 978-979-9629

July 23-24, 2021

East Coast Regional Convention

To be held by Teleconference and Zoom.
Call-in information will be provided.
Contact: RPEC Brian Jones
Email: RPEC@FRA.org
Telephone: 240-925-7818

August 20-21, 2021

West Coast Regional Convention

Gold Dust West Hotel and RV Park
2171 E. William St.
Carson City, NV 89701
Telephone: 877-519-5567
The event is hosted by Branch 192.

August 24-26, 2021

Southeast Regional Convention

Ramada by Wyndham Jacksonville
Hotel & Conference Center
3130 Hartley Road
Jacksonville, FL 32257
Telephone: 904-268-8080
Hosted by Branch and Unit 126.
Contact: J.J. Thomas
Email: aquaspaceventure@aol.com

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FEATURE



Left: Landing craft that took part in Operation Neptune, landing 156,000 Allied troops on five beaches in Normandy, France, as part of the Operation Overlord invasion of Europe. Lower left: A photo of the landing on Omaha Beach. Photos courtesy of the U.S. Coast Guard Historian's Office.



A newly launched 83-footer, the CGC-624 (later CG-14 in Rescue Flotilla 1). These wooden-hulled cutters were all built by Wheeler Shipyard in Brooklyn, New York. The first 145 cutters were fitted with an Everdur bronze wheelhouse, but due to a growing scarcity of that metal during the war, the latter units were fitted with a plywood wheelhouse. A total of 230 of these 83-footers were built and entered service with the Coast Guard during the war. Photo courtesy of the U.S. Coast Guard Historian's Office.



The U.S. Coast Guard's Role at Normandy

Supporting History's Largest Amphibious Operation

By W. D. Stevenson

World War II made a major impact upon all of America's armed services — not just on the Army, Navy, Marines and soon-to-be Air Force, but also on the United States Coast Guard. Leading up to the U.S.'s entry into the war, the Coast Guard's responsibilities increased. Their rank and file grew accordingly, to a record high of more than 170,000 guardsmen serving at one time. In fact, nearly 250,000 personnel served over the course of the war. The U.S. Coast Guard proved it was always ready, or "semper paratus" — ready to perform any maritime missions required by the war effort. It supported both combat and traditional service missions, including search and rescue, marine safety, convoy escort, port security, beach patrol,

troop transport and amphibious operations. Yes, the USCG was even at Normandy and played a crucial role in Operation Neptune, the initial landing phase of Operation Overlord, the largest amphibious operation in the history of the world.

Operation Overlord

The D-Day landings at Normandy, France, took place on June 6, 1944, on the south side of the English Channel in the Bay of the Seine between the Cotentin Peninsula and the port of Le Havre. The bay was about 55 miles wide and 20 miles deep. Its waters were shallow with a broad tidal range. When the wind blew from the north, the waters were very choppy. The landing beaches for the U.S.



Photo by Lt. Cmdr. Robert Wyman.

Coast Guard WWII Veteran Returns to Utah Beach

Tommy Harbour returned to Utah Beach in June of 2009, gazing out over the place where he had made three trips as a coxswain mate aboard PA33-4 65 years before.. Harbour's vehicle and personnel landing craft (LCVP), also known as a Higgins boat, transported troops and equipment to Omaha and Utah beaches during the Normandy invasion on June 6, 1944.

Harbour was sworn into the Coast Guard on July 5, 1943. He completed Coast Guard boot camp at Manhattan Beach Training Station in New York, then received training from both Coast Guardsmen and Marines to become a motor machinist, or "motor mac,"

now known as a boat engineer. He was assigned to the Coast Guard-manned attack transport *USS BAYFIELD*, where he served as a motor mac for PA33-4, one of the *USS BAYFIELD*'s landing craft.

Two months after the Normandy invasion, a German airplane dropped a bomb that hit PA33-4 while it was cradled on the *BAYFIELD*. The ship's crew had been preparing for the invasion of Southern France, but PA33-4 sustained significant damage and Harbour's coxswain and shipmates were seriously injured. Harbour, however, remained unharmed and went on to make several landings at Saint-Raphael, France, in a different landing craft with another boat crew.

Shortly after his European campaign, Harbour continued his assignment aboard the *BAYFIELD*, which headed to Japan for yet another amphibious assault: the invasion of Iwo Jima. Harbour made several landings during that invasion to supply the Marines clearing the island with essentials such as flamethrower fuel, mortar shells and hand grenades. He also took part in the Okinawa invasion as part of a force that mimicked landing operations in an effort to confuse the island's Japanese defenders. This meant that, remarkably, the attack on Okinawa was Harbour's fourth invasion from the *BAYFIELD* within a 10-month period.

Following his active-duty service in the Coast Guard, Harbour continued to serve his community as the mayor of Milton, West Virginia, for 17 years. He also advocated for veterans benefits and was an active participant in the Huntington Veterans Center.

forces comprised 45 miles of shoreline. The western area was Utah Beach, which stretched 8 miles south along the low-lying coast of the Cotentin Peninsula. Omaha Beach was just to the east and covered 12 miles of hilly terrain. The U.S. forces were assigned to those areas while British and Canadian troops would assault Gold, Juno and Sword beaches, which ran 20 miles east from Omaha Beach.

The designated landing zones occupied a small portion of each area and were to provide enough of a foothold for rapid reinforcement and expansion inland. The attacking forces would then be able to create a continuous beachhead perimeter before a major counterattack. The plan was to have each area assaulted by one army division, with additional

support from much smaller units.

The assault started with the American zones at 6:30 a.m. and was followed one hour later by British forces. A bombardment of the shoreline with ships' guns and aircraft ordnance followed, but only briefly to maintain the element of surprise. The plan, albeit a good one on paper, unfortunately left the German defenses pretty much intact, which was detrimental to both the landing forces and ships offshore.

The U.S. 82nd and 101st Airborne divisions descended by parachute and glider to help protect the invasion zone's western end and support the Utah Beach landing force's forward movement into the Cotentin Peninsula. Even though the airborne forces were scattered and lacked crucial gear, the



Three of the Coast Guard cutters based in Poole as part of Rescue Flotilla 1. These are three of the 60 wooden-hulled cutters used in Operation Neptune. Photo courtesy of the U.S. Coast Guard Historian's Office.

paratroopers kept the Germans occupied and ensured the assault went relatively smoothly. The British and Canadian attacks were assisted by an air-dropped division on their eastern flank supported by a longer and more successful naval bombardment.

The USCG and Operation Neptune

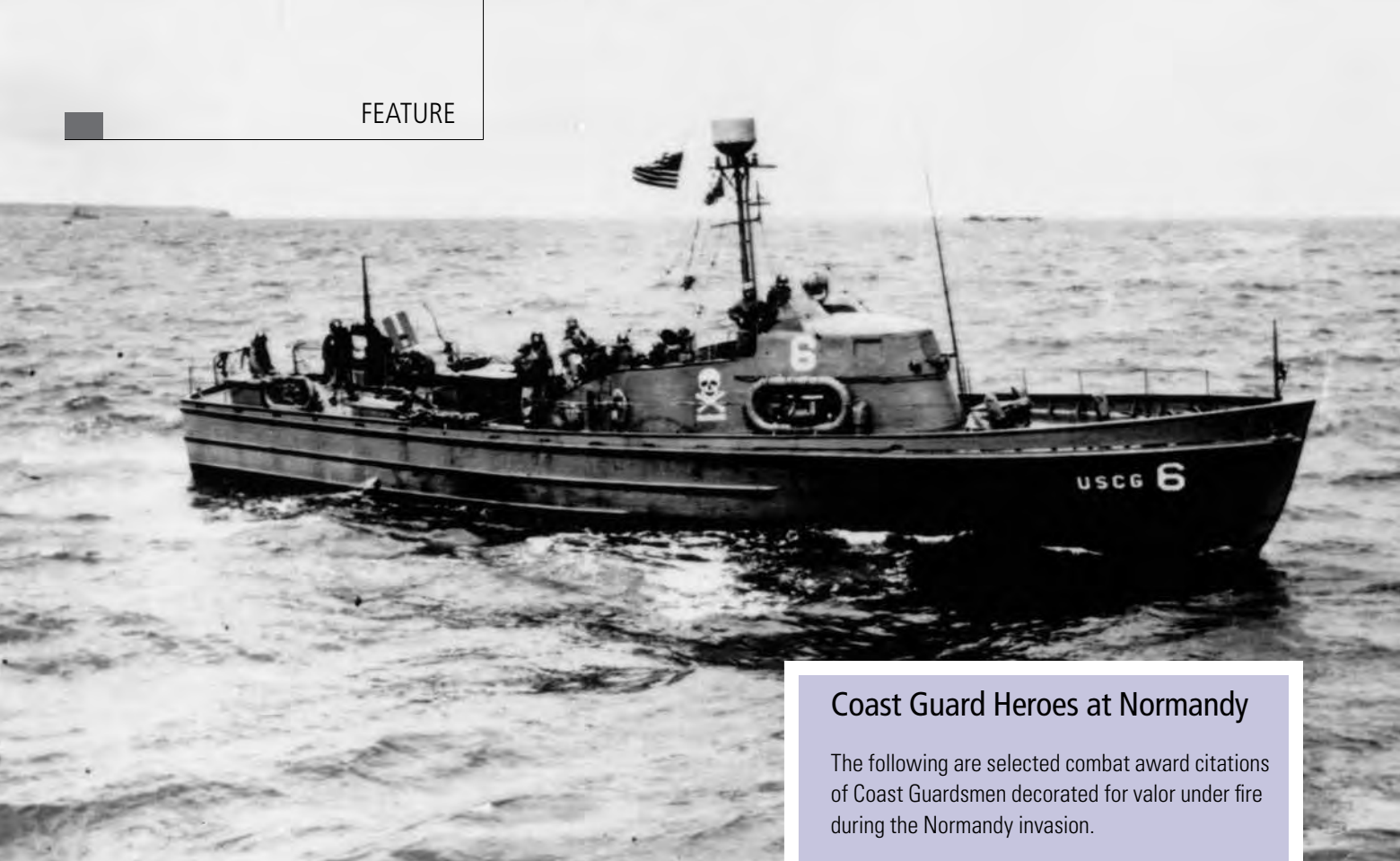
The landing at Omaha Beach did not go as smoothly as those at the other zones. The deep beaches were backed by steep hills, exposing the U.S. troops that landed there to horrendously effective fire from enemy small arms, machine guns and artillery. The Allied warships came in as close as possible and provided direct gunfire support for the hard-pressed force. The casualties at Omaha were very heavy and the assault only succeeded after a day of some of the most brutal fighting seen in all of Operation Overlord.

Prior to D-Day, President Roosevelt thought that Operation Neptune needed a rescue flotilla. The Coast Guard had 60 83-foot patrol boats,

nicknamed the "Matchbox Fleet," on anti-submarine duty. Although they were constructed of wood and had gasoline engines, which is where they got the nickname, they were available and had trained crews. Of course, they were renamed Rescue Flotilla 1, and rescued nearly 500 Allied personnel on June 6, 1944. During the first hours of the D-Day assault, they rescued 194 service members off Omaha Beach, 157 off Utah Beach, and 133 off Gold, Juno and Sword beaches. The total number rescued during the flotilla's time at Normandy was 1,438 sailors, soldiers and Marines.

There were at least 98 cutters and Coast Guard-manned vessels that participated in Operation Neptune. It was the largest single combat operation that the USCG, to date, has ever undertaken. There were 60 cutters, three APAs (amphibious attack ships), 11 LSTs (landing ships, tank) and 24 LCIs (landing craft, infantry) that made up the Coast Guard's amphibious support fleet during D-Day.

The plan had originally called for the Matchbox



The USCG-6 (83334) off the coast of Normandy. Note the unofficial skull and crossbones insignia hand-painted beneath the flying bridge. Photographer unknown. Photo courtesy of the U.S. Coast Guard Historian's Office.

Fleet to stay away from the shores, and some ships did stay 2 miles out. It was not long, however, before many crews realized that they had to get closer if they wanted to reach the men who were in danger, so the cutters moved forward. They began sailing back and forth near the coast at 5:00 a.m. and rescued men out of the water by literally reaching over and grabbing as many as possible. In the first four hours, CGC-16, nicknamed the "Homing Pigeon," rescued 90 sailors and soldiers. That was a rescue every three minutes.

The crews took the personnel they fished out of the water to the Navy's *USS DICKMAN*, where the wounded were treated. Over the course of the day, CGC-16 would come to the aid of another 36 men, bringing the crew's D-Day total to 126 rescued, the most of any single ship.

There were other crews who distinguished themselves at Normandy as well. The CGC-1 rescued 43 men and spent much of the day within 2,000 feet of the beaches. The CGC-34 pulled 32 British troops and sailors from

Coast Guard Heroes at Normandy

The following are selected combat award citations of Coast Guardsmen decorated for valor under fire during the Normandy invasion.

Samuel W. Allison, Silver Star
 George C. Clark, British Distinguished Service Cross
 Gene R. Gislason, Silver Star
 Coit T. Hendley, Silver Star
 George F. Hutchinson, Silver Star
 Miles H. Imlay, Silver Star
 Gene E. Oxley, Silver Star
 Robert M. Salmon, Silver Star
 William F. Trump, Silver Star
 Aden C. Unger, Silver Star
 Arend Vyn Jr., Silver Star
 Quentin R. Walsh, Navy Cross
 Robert G. Ward, Silver Star

the English Channel, and the CGC-53 rescued five men while taking some brutal fire from a German shore battery. The HMS RODNEY came to the cutter's rescue by blowing up the German shore battery with its large naval guns.

A Costly Success

By nightfall on the sixth of June, the Allies' military positioning was favorable, even on Omaha Beach.

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Throughout the ages, there have been many important advances in mobility. Canes, walkers, rollators, and scooters were created to help people with mobility issues get around and retain their independence. Lately, however, there haven't been any new improvements to these existing products or developments in this field. Until now. Recently, an innovative design engineer who's developed one of the world's most popular products created a completely new breakthrough... a personal electric vehicle. It's called the **Zinger**, and there is nothing out there quite like it.

"What my wife especially loves is it gives her back feelings of safety and independence which has given a real boost to her confidence and happiness! Thank You!"
—Kent C., California

The first thing you'll notice about the **Zinger** is its unique look. It doesn't look like a scooter. Its sleek, lightweight yet durable frame is made with aircraft grade aluminum. It weighs only 47.2 lbs but can handle a passenger that's up to 275 lbs! It features one-touch folding and unfolding— when

folded it can be wheeled around like a suitcase and fits easily into a backseat or trunk. Then, there are the steering levers. They enable the **Zinger** to move forward, backward, turn on a dime and even pull right up to a table or desk. With its compact yet powerful motor it can go up to 6 miles an hour and its rechargeable battery can go up to 8 miles on a single charge. With its low center of gravity and inflatable tires it can handle rugged terrain and is virtually tip-proof. Think about it, you can take your **Zinger** almost anywhere, so you don't have to let mobility issues rule your life.

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Quentin R. Walsh on the left and German prisoners in Cherbourg, France, on the right. Photos are part of the U.S. Coast Guard Heritage Collection.

But victory had come at a high price, and the crews of the Matchstick Fleet did not escape these losses. More Coast Guard vessels were lost or damaged that day than at any other time in the USCG's history. The vessels that were destroyed in action were LCI(L)-85, 91, 92 and 93. The latter three were lost on Omaha Beach while the 85 sank offshore. Other vessels used the burning LCI wrecks as navigation markers. Fifteen Coast Guardsmen died in the invasion on D-Day. Most were crewmen from the landing craft that participated in the Omaha Beach assault. Six of those who were killed in action are buried in the Normandy American Cemetery and Memorial in France.

After D-Day, the Matchstick Fleet continued their duties until December 1944, when they were disbanded. There was one Navy Cross, 11 Silver Stars and one British Distinguished Service Cross awarded to Coast Guardsmen for their bravery, which saved the lives of so many of their fellow Americans. **FRA**

After D-Day: Liberating Ports and Paratroopers

Even while still attending the Coast Guard Academy in New London, Connecticut, Quentin Robert Walsh had stood out as a tenacious leader. By September 1942, Walsh was a seasoned officer and received orders to the staff of the commander of U.S. Naval Forces Europe. That was when he learned of Operation Neptune, the amphibious landing phase of Operation Overlord.

Walsh was given command of 50 Navy Seabees trained in both combat and construction, and was directed to form Navy Task Unit 127.2.8. Walsh's mission was to secure the harbor of Cherbourg, France, and ready it as quickly as possible for incoming troops and supplies, which would sustain the Allied foothold achieved on D-Day. The unit landed on Utah Beach a few days after D-Day and arrived at Cherbourg on June 26, 1944, under heavy fire. The next day, Walsh's men reached the harbor, where they quickly occupied strategic sections of the port to establish control. Despite a 25% casualty rate, the unit advanced to the city's old naval arsenal by the end of the day, and Walsh accepted the surrender of 400 German troops.

After capturing Cherbourg's port facilities, Walsh learned that the Germans were holding American paratroopers in the city's old citadel at Fort du Homet. At the risk of their own lives, Walsh and one of his officers entered the fort under a flag of truce to meet with the German garrison's commanding officer. Walsh greatly exaggerated the strength of his small force of Seabees and successfully persuaded the commanding officer to surrender the stronghold. Walsh and his men thus disarmed another 350 German troops and liberated over 50 American prisoners. In recognition of his achievements and selfless devotion to duty, Walsh was awarded the Navy Cross, which is the Navy's highest recognition for heroism besides the Medal of Honor.

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Left: President Ford posing for his official White House portrait. Photo courtesy of the Gerald R. Presidential Ford Library & Museum.

FEATURE

GERALD RUDOLPH FORD JR.

The Accidental President

By Ann Norvell Gray

If you were looking for an example of how life can throw you a curveball and change everything, you'd find a good one in the career of Gerald Ford, gifted athlete, Navy veteran, congressman from Michigan and the 38th president of the United States. For 24 years, he was a reliable Republican fixture in the House of Representatives, with a reputation for fairness and not a whiff of drama. Then in 1973, a disturbance not of his making forced the resignation of the vice president and catapulted him into the vice president's chair. A year later, a second, much larger scandal would deposit him in the Oval Office, making him the only American to hold both those offices without being elected to either one.

Gerald Rudolph Ford Jr. was born Leslie Lynch King Jr. in 1913 in Omaha, Nebraska, to parents whose marriage dissolved weeks after his birth, and ended within the year. His mother went home to Grand Rapids, Michigan. When he was 2 1/2, his mother married Gerald R. Ford, and little Leslie Lynch King Jr. became Gerald R. Ford Jr. The

growing boy was something of a model son in his close family, excelling in the classroom and on the football field, working for pocket money in the family business, and becoming an Eagle Scout. At the University of Michigan, he was a football star. In 1935, he played in the All-Star game against the Chicago Bears. Although recruited by the Detroit and Green Bay teams, Ford chose instead to take his economics degree to Yale University, where he worked his way into the law school with a job as a boxing and football coach.

After graduating in the top quarter of his law class, he set up a practice back home in Grand Rapids, continued coaching college football and got interested in politics. Just as his involvement in local Republican affairs was taking shape, the country entered World War II. In April of 1942, Ford was commissioned as an ensign in the U.S. Naval Reserve. Orientation at the U.S. Naval Academy was followed by an assignment teaching physical fitness at North Carolina's preflight school, where he also coached nine sports. During that



Ford during practice as a center on the University of Michigan Wolverines football team in 1933. Photo courtesy of the Gerald R. Ford Presidential Library & Museum. Inset: Lt. Cmdr. Gerald Ford in uniform in 1945. Ford received his commission as an ensign in the U.S. Naval Reserve April 13, 1942 and participated aboard the *USS MONTEREY* (CVL-26). Photo by Robert M. Cieri.

year, he was promoted to lieutenant junior grade, and then to lieutenant.

His application for sea duty in 1943 landed him aboard the new Independence-class light aircraft carrier *USS MONTEREY* (CVL-26), where he served as assistant navigator, athletic officer and anti-aircraft battery officer. During the next two years, the carrier participated in actions in the Pacific with the 3rd and 5th fleets, and suffered no battle damage, but took a crippling hit from a powerful tropical cyclone that struck in December of 1944. Operating on inaccurate information about the location and direction of the typhoon, Adm. William "Bull" Halsey Jr. sailed the 3rd Fleet right into the center of the storm. Young Lt. Ford's experience is described by his Naval History and Heritage Command biography this way:

"Monterey was one of several ships damaged by the typhoon, which hit Admiral Halsey's Third Fleet on 18-19 December 1944. The Third Fleet lost three destroyers and over 800 men. ... Monterey was damaged by a fire which was started by several of the ship's aircraft tearing loose from their cables and colliding during the storm. ... As Ford headed for his battle station on the bridge of the ship in the early morning of 18 December, the ship rolled twenty-five degrees which caused Ford to lose his footing and slide toward the edge of the deck. The two inch steel ridge around the edge of the carrier slowed him enough so he could roll and twist into the catwalk below the deck. As he later stated, 'I was lucky; I could have easily gone overboard.'"

Back in Grand Rapids after the war, the young lawyer, now a lieutenant commander in the Naval



President Ford appears at a House Judiciary subcommittee hearing in reference to his pardon of Richard Nixon. Photo by Thomas J. O'Halloran, available from the United States Library of Congress's Prints and Photographs Division.

Reserve, was drawn back into civic engagement and politics. His war experience had altered his views, and with his internationalist leanings, he managed a surprising upset of the isolationist incumbent in the Republican primary. He was elected in 1948 to the U.S. House of Representatives by a comfortable margin. During that campaign, he made one of the wisest commitments of his life and married Elizabeth Anne Bloomer Warren, a divorced fashion model who had trained as a dancer. This was potentially politically risky, but after four children and 12 handily won reelections, this appeared to not have been a factor for voters.

As the Gerald R. Ford Presidential Library & Museum's website notes, Ford once described himself as "a moderate in domestic affairs, an internationalist in foreign affairs, and a conservative in fiscal policy."

His reputation led him up through the internal congressional ladder, becoming chairman of the House Republican Conference by 1961. Two years later, President Lyndon Johnson appointed him to the Warren Commission investigating the Kennedy assassination, and two years after that, he became minority leader of the House.

Section 2 of the 25th Amendment to the Constitution reads, "Whenever there is a vacancy in the office of the Vice President, the President shall nominate a Vice President who shall take office upon confirmation by a majority vote of both Houses of Congress." When then-Vice President Spiro Agnew's long history of taking kickbacks and bribes and playing fast and loose with the IRS caught up with him and he resigned, President Nixon needed someone respected in Congress and upright enough



Gerald Ford is sworn in as the 38th president of the United States by Chief Justice Warren Burger (R) in the White House East Room while Betty Ford looks on. Photo by Robert L. Knudsen of the White House Press Office.

to survive thorough investigation by the FBI. Gerald Ford was clearly the right man, and in December of 1973, he became the first person appointed to the vice presidency under the 25th Amendment. By then, however, the layers of the Watergate onion were already peeling away one by one. Less than a year later, Nixon resigned the presidency, and the new vice president, whose only ambition had been to become speaker of the House, became the accidental president of the United States.

For the next 2 1/2 years, Ford worked to restore public confidence in government after the disillusionment of the Watergate debacle.

“Our long national nightmare is over,” he declared in his inaugural address. “Our Constitution works. Our great republic is a government of laws and not men.”

A domestic energy crisis and a struggling economy, complicated by the challenge of working with a heavily Democratic Congress, made for mixed

reviews of his performance in the White House. His vibrant and politically active first lady, on the other hand, maintained high approval ratings for her visible commitments to the rights of women. Her candidness in telling her own breast cancer story led women across the country into treatment and survival. The directness of perhaps the most respectable woman in the country about her own alcoholism and addiction opened the door of recovery to other people for whom maintaining respectability was a critical part of their lives. It also led to the creation of the Betty Ford Center in 1982. The Fords’ obvious respect and affection for each other comprised a model for marital success in the complicated arena of national politics.

Still, the pardoning of Richard Nixon continued to surface in the story of Gerald Ford’s presidency. Controversy over the pardon itself, and widespread suspicion that it was part of a deal to influence Nixon’s resignation, may have contributed to Ford’s

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The Warren Commission (including Ford, fourth from the left) presents its report to President Lyndon Johnson in 1964. White House photo by Cecil Stoughton, from the collections of the LBJ Presidential Library.

1976 election loss to Jimmy Carter. For the rest of his life, Ford never wavered in his insistence that there was no such deal. In his memoir, “A Time to Heal,” he described a moment at the beginning of August 1974 when Gen. Alexander Haig, who was Nixon’s chief of staff, came into Ford’s office and told him that the “smoking gun” tape was about to be released, the situation in the White House was collapsing and he’d better prepare to assume the presidency. Ford wrote that he replied that he would offer no advice to the president or his staff, would have no part in choosing among the several options being considered, and would not agree in advance to any course of action, whatever the president’s decision turned out to be.

In 1989, during a televised visit to West Branch, Iowa, with schoolchildren from across the state, Ford answered the question that remained on the minds of much of the nation.

“Mr. President,” a young boy asked, “why did you pardon President Nixon?”

Outlining the pile of domestic and foreign

policy problems that had suddenly become his responsibility, Ford said, “I was spending 25% of my time on the problems of one man at a time when I should have been spending 100% of my time on the problems of 240 million Americans. ... In the passing of time, I am more convinced now ... it was the right thing to do.”¹

Historians seem to disagree on whether it was the pardon, the mixed reviews of his term or the probability that no Republican could have won the post-Watergate election, that cost Ford a second term. Some Navy veterans objected to the naming of the *USS GERALD R. FORD* (CVN-78), the first of the Navy’s newest class of aircraft carriers. What doesn’t appear to be in doubt is that Gerald Ford — Eagle Scout, naval officer and dedicated congressman — was a calming influence whose primary objective was the righting of the national ship at risk of foundering in a scandal-ridden storm. **FRA**

1. Iowa Public Television (IPTV), <https://www.youtube.com/watch?v=KmnunJA0pxY>

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FRA Membership Benefits: "What's your Why?"

The Fleet Reserve Association serves all current and prior enlisted U.S. Navy, Marine Corps and Coast Guard service members and their families. Here are just a few of the benefits our members enjoy.

Advocacy

The FRA's highly respected legislative team ensures that your voice is heard and understood on Capitol Hill. We fight for the pay and benefits of active-duty, reserve, veteran and retired members of the Navy, Marine Corps and Coast Guard. Check out www.fra.org/ActionCenter to review the current issues and lend your voice to our shared mission. The FRA also has veteran service officers who assist veterans with filing their claims and appeals to the U.S. Department of Veterans Affairs.

Vast Network of Branches

Almost every state in the U.S. has at least one FRA branch, and several branches are located overseas. The FRA branches foster camaraderie among fellow sea service members and strive to keep Shipmates informed about changes in local policy as well as to support local veteran and youth activities.

VA Volunteer Service

FRA members volunteer thousands of hours at Veterans Affairs hospitals through the VAVS network, bringing assistance and companionship to veterans and service members who are in VA medical centers. For more information, call 800-FRA-1924.

Education Scholarships

The FRA Education Foundation provides more than \$90,000 in scholarship funds each year to sea service personnel, FRA members and their dependents. The funds are applicable toward tuition at trade schools, community colleges and four-year universities. See Page 38 for more information or visit www.fra.org/scholarships.

Disaster Relief

The FRA facilitates relief to fellow Shipmates during their times of need. Shipmates who have suffered losses due to natural disasters, such as Hurricane Katrina and Hurricane Rita, have received more than \$100,000 in aid.

FRA Publications

The FRA produces a monthly magazine, *FRAtoday*; a weekly email newsletter, NewsBytes; call-to-action emails, Making Waves; and quarterly e-newsletters for active-duty members, OnWatch.

FRA Life and Health Insurance Programs

As an FRA member, you are eligible for excellent coverage at affordable group rates by participating in the FRA-endorsed insurance programs. You can request information by calling 800-424-1120, or by following the links on the Membership Benefits page online at www.fra.org/benefits. **FRA**

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To join today, go to www.fra.org/join

Artist's rendering of the Moving Forward Pins. Actual pin design may vary and is smaller than shown.

Continuing Recruiting Initiatives (2020)

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March 2021

Bringing Like-Minded Veterans Groups Together



RVPSE Jack Fogel

I am writing to explain to my Shipmates of the FRA a model for assisting veterans in need that is working well in my community. I hope that within this organization's story, there will be useful lessons that can be applied to our own association.

Chaos at the VSO's Office

The concept of having the Cumberland County, Tennessee, veterans organizations work together, instead of independently, came to me in 2013. I saw challenges as an FRA branch president and the FRA representative when attending monthly veterans meetings at the veterans service officer's office. There seemed to be a lack of teamwork between the organizations and they were not willing to come together and solve problems. Nobody knew who was helping a veteran at any one time or if at all. Coordination to determine whether or not needy veterans were being helped in a timely manner was nonexistent. The VSO's office would initiate a call to the various veteran organizations asking if they could help a veteran that came into his office. This was a difficult task for the VSO office. They needed to get in touch with key individuals who had the authorization to make monetary decisions without waiting for their next monthly organization meeting.

Founding the CCVAC

I kept working with the veterans organizations and came up with a plan so we could all work together as a team. We decided the best way to recognize all organizations without burdening any one group financially was to have each organization contribute a certain amount of money into a general fund.

We named the group the Cumberland County Veterans Assistance Council, or CCVAC, and I was voted in as the coordinator. I then formed an executive board from the commanders and/or presidents of each veterans organization. If a commander or president could not attend a meeting, I requested a representative be sent in his or her place.

The CCVAC executive board set up checks and balances within their bylaws and the standard

operating procedures for the positions of the coordinator, secretary, treasurer, check signers and interviewers.

All the positions are voluntary and no one receives any financial compensation except the treasurer, who receives reimbursement for administrative supplies. The position is currently held by my wife Julie, who is also the president for Unit 294.

The CCVAC is a nonpartisan, nonprofit group and is registered with the IRS. With this registration, we were able to obtain an employee identification number for banking purposes. We applied for and received our nonprofit charter status from the state of Tennessee. We also applied for and received our 501(c)3 status from the IRS. We operate as a coalition made up of the various veterans organizations located in Cumberland County. The CCVAC executive board is comprised of representatives from the following organizations:

- American Legion Post 163.
- Disabled American Veterans Chapter 32.
- Fleet Reserve Association Branch 294.
- Korean War Veterans of America Chapter 297.
- The Military Officers Association of America, Upper Cumberland Chapter.
- Veterans of Foreign Wars Post 5025.
- Veterans of Foreign Wars Post 9686.
- Vietnam Veterans of America Chapter 1015.
- The Elks Lodge #2751 Veterans Association.
- The Marine Corps League.

We are a productive advocate for Cumberland County veterans and their families, since this is where the donations come from. There are many good veterans programs out there, but you cannot support all of them. Therefore, we concentrate only on our county.

The CCVAC is set up to assist veterans and their families during difficult times. This is a collective effort by the CCVAC to support veterans and their families in need both monetarily and through manpower. We provide funds for rent payments, utility bills and grocery purchases, and meet a long



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list of other veteran needs as they surface.

We have a Standard Operating Procedure Manual that goes into more detail about individual responsibilities, limitations and guidelines for our volunteers.

Fostering Equity and Accountability

We represent our veterans organizations' members by speaking with one unified voice in Cumberland County. All participating veterans organizations receive verbal credit and praise for generously providing financial and/or manpower assistance. The CCVAC's financial stability depends upon the contributions made from each of the veterans organizations and through generous private donations.

Every donor receives a personal thank-you letter acknowledging their contribution. This letter can also be used for federal income tax purposes.

A set of minutes and a financial report are given to the executive board on all activity within the CCVAC each month. They include:

- Revenue.
- Expenses (financial assistance rendered).
- Monthly balances.
- The number of veterans assisted.
- The number of veterans declined.
- Year-to-date funds distributed total.
- The number of veterans who have passed away and been recognized.

The CCVAC treasurer is responsible for tracking all deposits and, expenditures and reconciles bank statements. The treasurer submits a monthly report to the CCVAC executive board via email and goes over the report during the monthly meetings.

An audit of the treasurer's books is conducted by volunteers of the executive board at the end of the fiscal year in July or anytime the executive board requests it.

Getting Aid to Veterans in Need

We work with the local veterans service officer and are able to use space in his office to interview a veteran or widow requesting assistance. I submit a monthly schedule to the VSO's assistant with the names of those volunteering as interviewers and check signers. The assistant then calls these volunteers to come into the office when a veteran or widow comes in needing help. They will only call the CCVAC when the requests are beyond the VSO's scope of helping an individual identify and submit a claim for needed VA benefits.

The veteran is verified by the VSO and a verification sheet is given to the interviewer. We always check the DD-214 to make sure the veteran was honorably discharged. The first thing the interviewer checks for in our CCVAC database is previous visits of the veteran. The interviewer will then give the veteran a CCVAC application to fill out.

The check signer is also called in to act as a backup for the interviewer and a sounding board, as well as to take care of paying the bill or other financial need. No money or check is ever given directly to the veteran.

There have been a couple of times when a veteran, due to medical issues, cannot come into the VSO's office. The interviewer will then visit the veteran at their home.

We also have partnered with civilian organizations that have veterans in their systems. We network with them to assist with meeting the veterans' needs.

Honoring Deceased Veterans

This past year, I proposed two new programs that the executive board approved:

1. Putting together Christmas food boxes for needy veterans and their families.
2. Recognizing deceased veterans.

There are so many veterans who have never been recognized for what they have done for this country. The family members of recently deceased veterans always appreciate receiving the acknowledgement package we send them. The package consists of an Appreciation Certificate for the veteran's service to his or her country. A personal letter to the surviving family member is also enclosed with an American flag lapel pin, a Salute to Veterans lapel pin and a business card from the local VSO's office to assist the family in receiving other possible benefits.

We exist for the sole purpose of helping our veterans, who have given so selflessly. We could not exist without the cooperation and teamwork of all 10 veterans organizations and the Office of Veterans Services in Cumberland County, Tennessee.

I hope the CCVAC's story inspires you to look around in your own community and ask yourself which like-minded organizations may help your branch reach its volunteer and community outreach goals. Who knows how many service members could benefit from your partnership! **FRA**

Jack Fogel is the coordinator and founder of the Cumberland County Veterans Assistance Council (CCVAC) and the FRA Southeast regional vice president.

1. BRANCH 367, SAN MIGUEL, PHL.

Branch Secretary Pat Winston (L) and Pastor Nathan (R) pose with some children from Botolan. The branch has distributed 1,000 face shields and 500 Christmas gift packages to two hospitals, three municipalities, and many indigenous Filipinos known as Aetas. Branch 367 has served San Miguel in the Philippines since 1978.

**2. BRANCH 126, JACKSONVILLE, FLA.**

Shipmates and auxiliary members participated in the Jacksonville, Florida, Veterans' Day Parade on Nov. 11, 2020. (L to R) Don Rodely, Elmer Wine, PRPSE James Robbins, PRPSE J. J. Thomas, Bill Walsh, Karen Walsh, and Terence Johnson. Photo taken by Vera Thomas.

**3. BRANCH 207, DALE CITY, VA.**

The East Coast Regional President visited Branch 207 during its monthly meeting. (L to R) PNP Jeff Gilmartin, Branch President Bill Ashton, RPEC Brian Jones, Shipmate John Milliken and Shipmate John Tyler.

**4. BRANCH 99, VIRGINIA BEACH, VA.**

Thanksgiving baskets were donated to families in need. This was a branch and unit collaboration. (L to R) LA FRA Unit 99 President Joyce Meeker, LA FRA Unit 99 Secretary and LA FRA RVPEC Dorothy Smiley, FRA Branch 99 JrPast President Martin Wood and LA FRA Unit 99 Treasurer Julie Wood. The photo was taken in the branch home in Virginia Beach.

**5. BRANCH 182, BETHESDA, MD.**

National Chaplain Paul R. Gunther (R) from Triangle Branch presented PNP Mark Kilgore (L) with his "bucket list" milestone of being elevated to Pedigree Devil Dog in the Marine Corps League in October of 2020.

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

Branch members gathered during a recent meeting where they supported the Toys for Tots program and the food bank at American Legion Post 160, where Branch 89 meets. Some members in attendance chose not to pose for the photo.



3

**7. BRANCH 287, LIVERMORE, CALIF.**

Livermore Branch presented the 40-years continuous membership certificate and pin to Branch President George Mancuso. Due to COVID-19 restrictions, the presentation was conducted outside in front of the Livermore Veterans Memorial Building by Branch Secretary Roy Warner.

8. UNIT 182, BETHESDA, MD.

LA FRA Unit 182 member Marguerite Robertson (R), wife of PRPEC Duane "Robbie" Robertson, was visited by Keith and Susan Kaider to wish them a Merry Christmas. Due to COVID-19, they waved and shouted through the doorway. The picture shows Marguerite with her son, Gary (Ctr.) and grandson Nicky Kaider (L).

6

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

On Dec. 19, 2020, at Cedar Hill Memorial Park in Allentown, a representative of each branch of the armed services plus the Merchant Marine, prisoners of war and gold star mothers presented a wreath during the ceremony. Branch President Bill Seigfried represented the Navy. A special service was held for the gold star mothers and then approximately 4,000 wreaths were laid on the graves of veterans.

10

**10. BRANCH 367, SAN MIGUEL, PHL.**

The officers of Branch 367 distributed holiday gift bags. (L to R) Branch President Lee Vatter, Branch Vice President Tom Wickes, Branch Treasurer David Johnson, Shipmate Gary Campisi, and LA FRA member Shirley Vatter.

11. BRANCH 244, GRAND JUNCTION, COLO.

Newly joined FRA member TMSN Jaden Zahniser (Ctr.) received his FRA initiation and lapel pin from Branch President Richard Reno (R) who is also Zahniser's grandfather. Shipmate Zahniser was on leave from the *USS WYOMING* (SSBN-742). Branch Secretary and Treasurer Charles M. Watkins (L) witnessed the presentation.

12. BRANCH 99, VIRGINIA BEACH, VA.

Branch and East Coast Regional Secretary Paula Falu prepared to deliver food baskets to an active-duty Marine family, two active-duty Navy families and an active-duty Coast Guard family. Branch and Unit 99 joined forces to "adopt" the families for Christmas and were also able to provide gift cards.

12



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

In Memoriam

Name	Rating	Branch							
Alcantara, Eugenio R.	AK2, USN	MAL	Fisher, Theophilus D.	BM1, USN	226	Norlund, Lewis J.	EMCS, USN	166	
Anderson, William J.	LT. E, USN	105	Fitzpatrick, Jerry W.	POC, USA	316	O'Neill, Dana B.	HMC, USN	42	
Arehart, Gerald	SM1, USN	MAL	Flesher, Sanford	AT1, USAF	MAL	Parisian, Charles A.	ADR1, USN	MAL	
			Frught, William J.	CTOC, USN	162	Parkin, Dick R.	HN, USN	MAL	
Ball, Franklin D.	AMCS, USN	54	Gagnon, Roger O.	USN	72	Pass, Lee G.	DKC, USN	302	
Barbey, Gabriel S.	PO1, USN	87	Geimer, Allan	CDR, USN	24	Pratt, Douglas A.	CTMCS, USN,	MAL	
Bartlett, Billy C.	AMSC, USN	105	Gillenwater, Coy L.	GMG1, USN	162	Prichard, C. A.	AT1, USN	MAL	
Beattie, John W.	CPO, USNR	MAL							
Beck, Eldon B.	GYSGT, USMC	MAL	Hale, Scott A.	ATC, USN	MAL	Rogers, John W.	PH1(AC), USN	MAL	
Bockrath, John R.	MMC, USN	53	Hansberger, William	AECS, USN	188	Ross, Robert D.	HT1, USN	MAL	
Boyce, Richard E.	SGT, USMC	40	Harper, Blackledge E.	TMC, USN	208	Rucci, Eustine P.	RADM, USN	MAL	
Briggs, Monte R.	BTC, USN	92	Harris, Hubert V.	LT, USN	137				
Brimmer, Millard F.	PO1 (SS), USN	MAL	Harris, John W.	AE1, USN	34	Santee, Ray E.	AMCS, USN	166	
Brownlee, Richard A.	AEC, USN	91	Hooper, George A.	AD1, USN	MAL	Schnoke, Clayton S.	GMG1, USN	106	
Burkhardt, F. E.	BMCM, USCG	57	Hughes, Charles D.	PNCs, USN	91	Shaw, Grant A.	HMC, USN	40	
Bussell, Samuel D.	PNCM, USN	MAL				Smith, Paul E.	AEC, USN	194	
Byrne, Lawrence E.	POC, USN	86	Ingram, Marion	PNC, USN	94	Stamey, Henry N.	AMHC, USN	245	
						Stortz, Henry J.	FT1, USN	219	
Carrillo, Arturo	MS1, USN	84	Jackson, Curtis E.	ACC, USN	307	Sutton, Robert L.	MMC, USN	46	
Charles, John P.	PO1, USN	93	Jelkes, James B.	YN2, USN	91	Sweeney, Ivan J.	ADRC, USN	22	
Cheney, Chester E.	TD1, USN	89	Johns, Rudolph	MMC, USN	MAL				
Cherry, Louis	USN	MAL				Tate, Morris W.	PNCM, USN	207	
Conger, Arthur L.	HMCS, USN	68	Kaenel, Lester J.	YNC, USN	MAL	Thompson, Robert A.	YN2, USNR	226	
Copenhaver, Jack A.	SKCS, USN	MAL	Killen, Lawrence E.	FTCS, USN	MAL	Thoren, David	GMCM, USN	MAL	
Cox, John A.	CPO, USN	94	King, Radford R.	HMC, USN	MAL	Tilton, Walter L.	TM1(SS), USN	226	
Cwiklinski, Charles F.	HMCM, USN	MAL				Turie, Robert R.	AEC, USN	91	
			Lallana, Edgardo S.	PO1, USN	MAL				
Davis, Frank L.	GMCS, USN	MAL	Larson, Gary A.	AMSC, USN	91	Vance, Walter	CAPT, USN	91	
Dawes, Robert	MS1, USNR	316	Launius, Roland E.	RMCM, USN	MAL	Veneziano, Thomas M.	YNC(SS), USN	269	
Dennard, Robert W.	MUC, USN	22	Lewis, Thomas A.	BMC, USN	01				
Diebold, Ted	LT., USNR	59	Lundell, Glenn H.	LCDR, USN	MAL				
Diemer, James A.	PO1, USN	156				Waters, Robert T.	LTCOL, USMC	24	
Dietrich, Anthony T.	CPO, USN	91	Maniscalco, Joseph J.	SKCS, USN	60	Wayland, Richard V.	MMC, USA	MAL	
Dix, Leion L.	AME1, USN	97	Manthey, Jack	AFCM(AW), USN	53	Welsh, William	TMCS(SS), USN	20	
Donley, Floyd T.	TDC, USN	117	Marshall, Manuel J.	AFCM/TAR, USNR	89	Whinery, Norman L.	PHCS, USN	162	
Douglas, Paul J.	RMC, USN	256	Mason, Ronald W.	POCM, USN	207	White, William J.	AKC, USN	302	
			McCabe, Jerome H.	ADJC, USN	339	Wigley, Anderson	MMCS, USN	62	
Eason, James C.	ETC, USN	MAL	McCabe, Michael J.	HMC, USN	MAL	Wong, Richard	CDR, USNR	226	
Edwards, Leo L.	AC1, USN	MAL	McDade, Louis M.	AZ1, USN	94	Woodward, John N.	TDC, USN	289	
Elgan, Harold C.	RMC, USN	177	Milligan, Donald C.	HTCS, USNR	MAL	Woolery, Wayne J.	AWC, USN	MAL	
			Mondo, John J.	USN	MAL				
Fajota, Alfred	SD1, USN	46	Morton, James P.	MRCS, USN	MAL	Zuccaro, August H.	AFCM, USN	136	

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.



Reunion Listings: Another FRA Benefit

Reunions are a great way to stay connected with Shipmates and a fun excuse to travel! FRA members may post one reunion notification per calendar year at no cost, which is one of the many benefits of membership.

The reunion webpage, www.FRA.org/Reunions, has a complete list of all reunions submitted to the FRA along with additional information not printed in *FRAtoday*, such as room rates and hotel details. The lists can be sorted by event name, date, or city and state. Be sure to bookmark the page and check back at least once a month. If a reunion you are planning to attend is not listed in *FRAtoday* or online, please contact the reunion organizer for the details so that you can submit the announcement on their behalf.

For the best results, please submit your reunion six or more months in advance. Each reunion is published in *FRAtoday* once, between six and three months in advance of the event date, on a space-available basis.

Certain months seem to have a higher concentration of reunions and the FRA receives a large number of requests to publish reunion notices. FRA members' reunions receive priority in the listing and the reunion posting area is not intended for commercial purposes.

Nonmembers may also submit reunion announcements for a small fee. Please visit www.fra.org/fra/Web/Web/Content/FullReunionPolicy.aspx for the full Reunion Policy.

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

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LA FRA MEMBERSHIP APPLICATION



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

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

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

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

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

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

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

Telephone: _____ Date of Birth: _____

Email: _____



The following service member information validates this application:

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

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

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

Unit Preference _____ Applicant's Signature _____ Date _____

Recruiter _____ Member # _____ Unit/Branch # _____

Verified by _____ Title _____ Unit/Branch _____ Date _____



I am the:

<input type="checkbox"/>	Wife	<input type="checkbox"/>	Mother
<input type="checkbox"/>	Sister	<input type="checkbox"/>	Father
<input type="checkbox"/>	Daughter	<input type="checkbox"/>	Widow
<input type="checkbox"/>	Stepdaughter	<input type="checkbox"/>	Widower
<input type="checkbox"/>	Husband	<input type="checkbox"/>	Granddaughter
<input type="checkbox"/>	Brother	<input type="checkbox"/>	Grandson
<input type="checkbox"/>	Son	<input type="checkbox"/>	Grandmother
<input type="checkbox"/>	Stepson	<input type="checkbox"/>	Grandfather

Annual Membership Dues:	
<input type="checkbox"/>	\$20.00 for 1 Year
<input type="checkbox"/>	\$40.00 for 2 Year
<input type="checkbox"/>	\$60.00 for 3 Years
<input type="checkbox"/>	\$80.00 for 4 Years
<input type="checkbox"/>	\$100.00 for 5 Years

Make all checks or money orders payable to LA FRA.

Along with signed application and payment, mail to:

National Financial Secretary

PO Box 3037, Carson City, NV 89702

Greetings from Southwest Regional President



With the Southwest Region still being on lockdown due to the COVID-19 pandemic, most of our units have not been able to hold meetings. We do have one unit that has overcome this setback and has been able to get its members together using Zoom and telephone meetings.

Unfortunately, throughout the entire Southwest Region our membership numbers are dwindling. The vice presidents in our region are doing their best to keep our numbers from falling. I recommend that when any situation comes up, you are sure to be bold and talk about how much we, as the auxiliary of the Fleet Reserve Association do for our military and their families.

I know most of our shining moments are during the holidays; however, since we are all currently living “in uncharted waters,” we must strive to come up with new ideas for reaching out and recruiting. For example, the idea that Unit 70 came up with for our holiday family baskets was very successful. The unit members reached out via the Poway Neighbors Facebook page and got a response. We were able to feed two military families who were in need. Unit 61 was able to help a couple of families as well. Where there is a will, there is a way.

Let us make it through this short, devastating time in our lives. We are strong together! I pray for peace, strength and healing to be bestowed upon all of us. God bless you all. **FRA**

In Loyalty, Protection and Service,

Aaron Jensen, RPSW

Aaron is the LA FRA regional president of the Southwest Region.



The two holiday family baskets that were donated by Unit 61, in Chula Vista, California.



(L to R) Rachelle Jensen, LA FRA RPSW Aaron Jensen and one of the military families who received a basket.



Below: One of the two holiday family baskets that were donated by Unit 70, in Poway, California.

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The Importance of Planning



Carl M. Trevisan, CFP®



Stephen M. Bearce

Between the COVID-19 pandemic, widespread social protest, various natural disasters and several hotly contested elections, the year 2020 was one pretty much impossible to even begin to predict. Such a volatile and uncertain environment may make setting and sticking to an investment plan seem like an exercise in futility. Yet the best investment plans are usually precisely the ones that have anticipated in advance how to adapt to changing conditions. It all starts with planning.

Why Planning Can Make a Difference

In its 2019 Retirement Study, Wells Fargo found that investors with a planning mindset felt they had greater personal control over such matters as personal debt, investment performance, their career and their overall financial life. The planning mindset was defined by affirmative answers to the following statements:

1. I am able to work diligently toward a long-term goal.
2. In the last six months, I have set and achieved a goal or set of goals to support my financial life.
3. I prefer saving for retirement now to ensure I have a better life in retirement.
4. It makes me feel better to have my finances planned out in the next 1–2 years.

According to the study, approximately one-third of workers¹ have the planning mindset. Compared to those without a planning mindset, the study found these workers are nearly twice as satisfied with their overall financial life, nearly twice as confident that they will have enough money saved for retirement and 5 times more likely to have a plan for dealing with the unexpected.

Steps to Becoming a Better Planner

The good news is that all investors have the ability to develop or strengthen planning skills that can help them improve their financial outlook.

The first step is to obtain general financial



education, which could include reading books or listening to podcasts on personal investment planning, taking a course online or at a local college, or talking with a financial advisor.

Next come the simple (although not always easy) steps to spend less and save more. Financial apps can help with tasks such as budgeting and tracking spending. Automated nudges — such as a yearly increase in the 401(k) savings rate — can help keep savings plans on track. Just remember that it can take time and practice to change financial habits. Beginning with smaller steps can reinforce the new habits and build confidence to move to the next level.

Then focus on developing a long-term investment plan, including contingency plans to help deal with the unexpected. Tools such as vision boards — a collage of images that represent future desires — can help investors flesh out goals such as home ownership or retirement preferences. Once the basic plan is in place, continual updates allow investors to adapt to changes in the economy and their own circumstances. A plan should be documented and should be living and breathing — not something you create and forget. Life changes and your plan should keep pace.

In particular, tax changes could trigger updates. Recent years have brought several changes to tax

and estate law, including the Tax Cuts and Jobs Act of 2017, the Setting Every Community Up for Retirement Enhancement (SECURE) Act of 2019, and the Coronavirus Aid, Relief, and Economic Security (CARES) Act of 2020. The acts collectively brought changes to IRA withdrawal policies and the estate tax exemption, as well as other changes that could significantly alter how an investor will manage their investment plan.

With education and effort, investors can use a planning mindset to help achieve long-term financial health and the life that they desire the most. Now is the time to review your plan and make necessary adjustments to strengthen your efforts toward achieving your ultimate goal. **FRA**

Wells Fargo Advisors is not a tax or legal advisor.

1. "Workers" refers to working adults who participated in the survey. On behalf of Wells Fargo, The Harris Poll conducted 3,918 online interviews of 2,708 working Americans age 18 or older and 1,004 retired Americans, surveying attitudes and behaviors related to planning, saving and investing for retirement. Working Americans were age 18 or older and working full time (or at least 20 hours per week if they were working part time) or were self-employed. Retired Americans self-identified as retired regardless of age.

This article was written by/for Wells Fargo Advisors and provided courtesy of Carl M. Trevisan, Managing Director-Investments and Stephen M. Bearce, First Vice President-Investments in Alexandria, Virginia at 800-247-8602.

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ALL 13

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1882-CC	CHOICE BU	295
1883-CC	CHOICE BU	295
1884-CC	CHOICE BU	295
1885-CC	CHOICE BU	895
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1891-CC	BU	579
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1922	39
1922-D	59
1922-S	59
1923	39
1923-D	79
1923-S	59
1924	45

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1924-S	\$195	
1925	45	
1925-S	109	
1926	75	
1926-D	\$95	1928-S \$179
1926-S	65	1934 149
1927	95	1934-D 179
1927-D	189	1934-S 2,275
1927-S	229	1935 115
1928	495	1935-S 295

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ALL 35

1952-D	\$35	1955	\$39	1960	\$28
1952-S	115	1956	29	1960-D	28
1953	47	1957	31	1961	28
1953-D	37	1957-D	28	1961-D	28
1953-S	55	1958	28	1962	28
1954	35	1958-D	28	1962-D	28
1954-D	37	1959	28	1963	25
1954-S	37	1959-D	28	1963-D	25
1948	\$37	1950	\$55		
1948-D	39	1950-D	65		
1949	95	1951	37		
1949-D	99	1951-D	59		
1949-S	165	1951-S	49		
		1952	35		

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*This 16" full tang stainless steel blade is not for the faint of heart —now **ONLY \$99!***

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.

Secured in a tooled leather sheath, this is one impressive knife, with an equally impressive price.

This fusion of substance and style can garner a high price tag out in the marketplace. In fact, we found full tang, stainless steel blades with bone handles in excess of \$2,000. Well, that won't cut it around here. We have mastered the hunt for the best deal, and in turn pass the spoils on to our customers.



BONUS! Call today and you'll also receive this genuine leather sheath!

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Rating of A+