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FRA *today*

The magazine of the Fleet Reserve Association

JANUARY 2021

SPECIAL WARFARE COMBATANT-CRAFT CREWMEN

INSIDE:

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- 4 Review and sign the optional electronic health record (EHR) consent
- 5 Choose whether to receive your DNA results
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On Time, On Target, Never Quit

Special Warfare Combatant-Craft Crewmen are the sailors who operate the small riverine craft that infiltrate and exfiltrate SEALs. From the Civil War to the present day, SWCCs have served a critical, but often unsung, role in Navy special operations.

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George Herbert Walker Bush

In 1941, George Bush was 17 and in his senior year at Phillips Academy, after which it was expected that he would go directly on to Yale University. Then the Japanese bombed Pearl Harbor, and everything changed. He eventually became the 41st president of the United States.



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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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FRAtoday Reaches 100 Years

Before there was the magazine *FRAtoday*, there was *Naval Affairs* magazine. But that started out being called the *Fleet Reserve Bulletin*, the earliest copy of which available at FRA headquarters is dated Nov. 1, 1923. Although the exact date of our first issue has been lost to time, the consistency of the published volume numbers throughout the years indicates this publication will recognize its 100th volume beginning with this issue.

The Fleet Reserve Bulletin was an 18-page black-and-white newsletter that was bound inside a glossy two-color cover. The annual subscription rate was \$1 with single copies costing 20 cents. The national headquarters was on 13th and E streets NW in Washington, D.C., and the editor was Edward J. McGeogh.



Some of the topics covered then are the same as those printed today, such as letters from the national president, adjusted pay compensation laws, retainer pay legislation, and other notable actions taken by Congress. Of course, branch news and meeting dates were also published.

In 1932, the publication was rebranded as *Naval Affairs* until November of 2006, when the new look of the magazine was launched as *FRAtoday* under the direction of then National President, Edgar M. Zerr and National Executive Director Joseph L. Barnes. The editor was San Reddy. The formula for the content has stayed pretty much in place since that rebranding. Since I assumed responsibility for the magazine in 2016, all changes have been to maintain a streamlined and cost-effective process while not losing sight of the print quality and distribution schedules.

This magazine is something I take great pride in being part of, and being able to carry on the tradition each month means something to many of our readers also.

In Loyalty, Protection and Service,

William D. Stevenson, Editor-in-Chief

FRA

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The Pandemic Has Forced Us to Conduct Business Differently



Mick Fulton
National President

As I write this column in November, in order to meet the deadline for the magazine's publication, we all have experienced the 2020 presidential elections.

The final outcome of this unparalleled election has yet to be determined, but one thing is official: the 2020 election saw the most votes cast in total for any president in U.S. history. By the time you read this edition of the magazine, the decision will have been made official, and preparation for the presidential inauguration will be in high gear.

The pandemic continues to immensely affect our country, although fortunately there are a couple of vaccine candidates that appear to be promising. We should at least be thankful that we can see the light at the end of the tunnel, even though we are not out of the woods yet. Please stay safe and take whatever precautions are required in your geographic area, we don't want to lose any more Shipmates to COVID-19.

Many of you will be required to celebrate the holidays in a much different fashion this year than you ever have! I know even with the restrictions that California has placed on us at Branch 289, we are still forging ahead with our annual Thanksgiving dinner. While it will be considerably scaled down from previous years and required to be served outside, we are steadfast in our commitment to serve our members and their families who have come to rely on the kitchen as a source of wholesome, inexpensive meals. It is one of the activities I became involved in almost 20 years ago. I look forward to it each year.

It looks like other casualties of the pandemic will be our annual Pearl Harbor commemoration ceremonies. Historically, the FRA and LA FRA have been represented by the national leadership at the USS Arizona Memorial in Pearl Harbor, Hawaii.

There will be no attendance this year and the scaled-down ceremony will have our wreath

presented only at the visitors center. There also will not be any formal ceremony conducted at the Wesley Bolin Memorial Plaza outside the Arizona Statehouse. One of the truly historic days in U.S. history, and any formal remembrance of it, appears to have been totally derailed by the pandemic.

The pandemic has forced us to conduct the business of the FRA in a totally different fashion than our early leaders could have envisioned. I am grateful to the current national officers for their innovative decisions to ensure the branches are all receiving the latest information. I am also grateful for the staff at the national headquarters, who have had to navigate through some extreme restrictions. I can assure all you Shipmates that the business of the FRA is being properly conducted and in a manner that is as timely as can be expected.

One of the biggest obstacles that we are working through during the next couple of months is to re-engaging our audit firms to complete the 2018 and 2019 yearly audits. The process is being executed diligently and I promise you will be receiving the information as soon as it is finalized.

I know that there are a lot of Shipmates who also have serious reservations concerning the 2021 National Convention scheduled to be held in Portland, Oregon, in September. The planning committee and national headquarters staff are currently working on contingency plans with a deadline of Feb. 1, for making a go/no-go call without taking a financial penalty. Stay tuned for updated information that will be disseminated through the regional presidents. **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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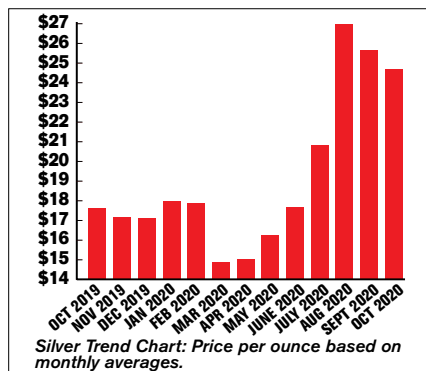
This Is the End

The U.S. Silver Dollar Is About to Change...Forever!

Each year, millions of collectors and silver stackers around the world secure freshly struck American Eagle Silver Dollars. Minted in one Troy ounce of 99.9% pure U.S. silver, these legal-tender coins are perhaps the most widely collected silver bullion coins in the world... and they're about to change forever.

Final Release of Original Silver Eagle Design

Since 1986, the design of the "Silver Eagle" has remained unchanged: Adolph A. Weinman's classic 1916 Walking Liberty design paired with former U.S. Mint Chief Engraver John Mercanti's stunning eagle reverse. But in mid-2021, the U.S. Mint plans to replace the original reverse. This initial release is the FINAL appearance of the U.S. Silver Eagle's original design!



Collectors are Already Going Wild for This "Final" Release!

For any popular coin series, two dates tend to rise to the top of demand: the first and the last. This coin represents not just the final issue of perhaps the world's most popular silver coin, but also its 35th anniversary — an additional draw for collectors, who are already chomping at the bit, ready to secure as many coins as possible. And it's not just about the special anniversary and "last" that has them excited...

Higher Values + Slowed Production = DEMAND!

In the last 12 months, average monthly values of silver bullion have increased nearly 38%! At the same time, the COVID-19 pandemic resulted in the U.S. Mint slowing production of freshly struck Silver Eagles. Add in the final issue of the original design, and you have a trifecta of demand that has buyers around the world ready to pounce.

Timing is Everything

This is a strictly limited pre-release offer for one of the world's most popular silver coins. As the last mintage to feature the original, 35-year-old design, it represents the end of an era at a time when silver values have seen a massive increase. Once word gets out that these 2021 U.S.

Silver Dollars can already be locked in at such a great price, you'll be facing far more competition. Call today and secure yours now ahead of the crowd!

Don't Wait — Call NOW!

Collectors around the world are already standing by, ready to secure these coins. Don't wait. Call now to lock in your price, and your 2021 U.S. Silver Dollars will ship directly to your door shortly after their release in mid-January, 2021. Plus, the more you buy, the more you save!

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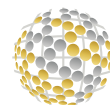
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Greetings from the Vatters in Victoria, Texas!

Please make one correction to the caption of the photo of us in the September FRA magazine to state that Shirley Vatter was also LA FRA Regional President East Coast for two consecutive terms, 2016 – 2018.

Sadly, we do not have an FRA branch close to us, however, we are still members of Branch and Unit 93 in Maryland. We do live about one-half mile from the one and only VFW post and are active members of that, so we are still helping veterans in our community. Tom is the judge advocate for the post while I, Shirley, was elected auxiliary president in May then junior vice of District 24. Within two years, God willing, I will be district president. Now I am learning how the VFW auxiliary works. There are a lot of similarities and a few differences but with the guidance of the auxiliary members here I should be successful.

We do miss our friends on the East Coast and from across the states who we met and worked with for the national conventions. We pray that everyone is doing well in these confusing times here in America.

On the personal side, Tom is finally retired, retired! He did work for a short time when we first relocated here but when this pandemic hit, we were both at home. I am now working part-time as a merchandiser for American Greetings, which gives me time for my auxiliary work.

We extend an invitation to visit us when in Texas; we are located about 125 miles south of San Antonio and 90 miles north of Corpus Christi, where the closet Branch, 94, is located. I expect to be traveling there for the VFW Auxiliary Mid-Winter meeting and hopefully get to see Don and Gini Larson.

Wishing everyone the blessings of the coming holiday season!

Shirley Vatter, PRPEC LA FRA

Change the Name

I also missed the June issue of *FRAtoday's* mention about changing the name of the FRA. However, I totally agree with shipmates HMCS Hammett and PNCM Garnto. I was in the Navy from 1958 till 1984 and have been a member of the FRA since June

of 1980 and my son is retired from the USCG. Both of us are life members. I too am against changing the name.

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

Will I Have to Pay the TRICARE Fee?

I am writing to ask you for a clarification of the TRICARE increases referred to in the magazine.

Does the \$150 per year annual enrollment fee for an individual, scheduled to take effect on Jan. 1, 2021, apply to beneficiaries of TRICARE for Life (TFL)? As the widow of my husband who served and retired long before 1/1/2018, I assume I am a "Group A retiree", if I understand your article and if it applies to TFL.

*Thank you in advance for your assistance.
Sharon Sanderson, Medford, Oregon*

FRAtoday: Thanks for your e-mail. The fee increase does NOT apply to TRICARE-for-Life.

Reply: Mr. Davis,

I am grateful for your response and those of Mr. Stevenson. Please know that for years since my husband's passing, I have been grateful for "FRAtoday." Thanks to you all, I -- like many other widows/widowers -- am able to keep apprised of important changes to our benefits and news of shipmates all. I have limited understanding and access to technology at this stage of my life and FRA continues to be an important and blessed resource. Thank you all. Gratefully, Sharon Sanderson

TRICARE Fees

I received my *FRAtoday* magazine today and on page 17 it discusses TRICARE fees. It is kind of confusing to me. I joined the Navy in 1963, so does that put me in Group A retirees? If so, am I going to have to pay a \$300 (for myself and my wife) annual enrollment fee? I am under TRICARE for Life, not TRICARE Select. Can you shed some light on this subject for me?

Gary Gilbertson, MAL

FRAtoday: Dear Shipmate Gilbertson, I hope all is well with you and yours! This email is in reply to your questions regarding TRICARE enrollment

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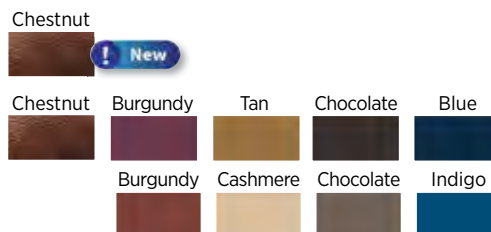
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fees. Beneficiaries enrolled in TRICARE for Life are EXCLUDED from the enrollment fees. Please feel free to contact us with further inquiries.

Theodosius Lawson, Assistant Director, Legislative Programs, Fleet Reserve Association

Women's Reserve

I have finished reading the November issue of *FRAtoday* and again it was a very good read. Request to know if an article on the U.S. Coast Guard Women's Reserve, known as SPARs, could be in a future issue of the magazine.

*SK1 Philip Stone, USCG (Ret.)
FRA Branch 40*

Where is October *FRAtoday*?

Shipmate Stevenson,

I wanted to let you know that I received my November 2020 issue of *FRAtoday* on Saturday, Oct. 31, 2020 and I received my October 2020 Issue with Calendar inside a clear plastic mailing sleeve today, Monday, Nov. 2, 2020. Thank you for your help.

*In Loyalty, Protection, and Service,
Branch 295 Secretary Terry Cook, San Angelo, Texas*

FRAtoday: *There were several Shipmates who did not receive their October issue, which included the 2021 FRA Calendar. We did replace several of the issues from our inventory at FRA headquarters. We also made sure a calendar was included with the replacement magazines. There are still several magazines and calendars, so if any Shipmates need a copy, email WilliamS@FRA.org and we can ship replacements out promptly, as long as we have the inventory.*

Name Change

The subject of changing the name of the Fleet Reserve Association (FRA) has become regular fodder for the Shipmate Forum. Many other service organizations are facing the same propositions.

The reason is simple enough, increase the size of the membership pool, by reducing eligibility requirements. This usually results in the emotional decision to re-label a new package, attractive to the new pool.

The Nov. 2020 issue of *FRAtoday's* Shipmate Forum defines the law surrounding Fleet Reserve status.

The introduction of a new Blended Retirement System (BRS), with TSP's and all sorts of other bail-out options, differs entirely with what the Fleet Reserve (Assn.) was founded on. Our name is antiquated by new law, with new membership under our founding criteria dried up. Transfer to the Fleet Reserve is no longer an option.

The American Legion opened up its eligibility through an Act declaring we (USA) have been in a continuous state of war since Dec. 7, 1941 to a date yet to be identified, thus opening membership to many huge time gaps, previously exempt. They needed no re-branding to increase eligibility. Vietnam Veterans of America (VVA) has been accepting membership for years of vets that fail the litmus test of the organization name. It's only been recently that the organization's leadership mention of renaming struck that emotional nerve that leaves some feeling disenfranchised. Face it, shipmates, without membership you cease to exist.

As a closing note, were there a name change, it might be more relevant to use AAA over FRA, if the magazine staff wants to devote six pages of feature article space as a travelogue. Attend a reunion instead.

ETCM Stephen T. White, USN (Ret.), MAL

FRAtoday: *The decision to have a travel feature was based upon a recent readership survey we conducted. Seventy-five percent of our readers who responded travel by car more than three times each year and like exploring the rich history of our U.S. Navy, Marine Corps and Coast Guard. With this in mind, we have profiled many attractions for those who travel. We do regularly receive positive feedback about these features, and we're sorry that you are not one of the many Shipmates who are enjoying them. We are always open to suggestions for future articles, and we hope you will send some of yours our way! **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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ON & OFF *capitol hill*

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



John Davis
Director, Legislative Programs

TRICARE Young Adult Premium Increase

The Defense Health Agency recently announced that effective Jan. 1, TRICARE Young Adult premiums have increased. The TYA Select monthly premium is now \$257 and the TYA Prime monthly premium is \$459. By law, TYA enrollees must pay premiums that represent the full cost of the program. These costs have risen, so TYA premiums have increased.

TRICARE Young Adult is a plan that qualified adult children can purchase after eligibility for "regular" TRICARE coverage ends at age 21, or age 23 if they are enrolled in college. TYA enrollees must be less than 26 years old, unmarried, and not eligible for employer-sponsored health care or another type of TRICARE coverage. For more information, go to: <https://tricare.mil/Plans/HealthPlans/TYA>.

New Year and New Legislative Agenda

Calendar year 2020 was a great year for members using the FRA Action Center. Over the course of the year, 36,705 members sent messages to legislators through the Action Center. Since starting the program in 2005, usage has increased dramatically. The Action Center (available at www.fra.org) provides pre-written messages either supporting or opposing legislation, which Shipmates can edit and send to their elected officials in Washington. Grassroots advocacy has a direct influence on the association's ability to effectively represent your concerns before Congress and appropriate federal agencies.

More than 73,000 email messages were sent to Capitol Hill in the 116th Congress, which began in January 2019 and ended in December 2020. Legislation that was not passed during the 116th Congress has been tabled and must be reintroduced in the new 117th Congress, which starts this month. Accordingly, the Action Center campaigns for such legislation will be deleted.

As we start the new year and a new session of Congress, your FRA Legislative Team is energized by the successes of the past year. Included in this issue's On & Off Capitol Hill section is the FRA Legislative Agenda for this year.

NDAA Conference Committee Appointed

As *FRAtoday* goes to press, the House and Senate have appointed a conference committee to resolve the differences between the House and Senate versions of the FY2021 National Defense Authorization Act (H.R.6395, S.4049), which is expected to fund more than \$740 billion in spending on programs for the Department of Defense. FRA members were provided an opportunity to weigh in on several "pocketbook" issues, which included:

- Expanding the list of diseases the VA presumes to be caused by exposure to the Agent Orange herbicide.
- Stopping scheduled cuts to military medical staff during the pandemic.
- Waiving TRICARE mail-order co-pays throughout the pandemic.
- Stopping plans to exclude retirees and dependents from MTFs.
- Repealing the 180-day delay for retirees to begin DOD jobs at GS-13 and below.

A final bill is expected to be agreed upon by the conference committee and sent to both chambers of Congress. If approved by the House and Senate, it will be sent to President Trump to be signed into law or be vetoed. An update on the final outcome of the bill will be in the next issue of *FRAtoday*.

President Trump Dismisses Secretary of Defense Mark Esper

President Trump dismissed Secretary of Defense Mark Esper with an abrupt announcement on Twitter. National Counterterrorism Center Director Christopher Miller will serve as acting secretary of defense, making him the fifth defense secretary in less than four years.

Sen. James Inhofe (Okla.), chairman of the Senate Armed Services Committee, released a statement thanking Mark Esper “for his service — for prioritizing implementation of the National Defense Strategy, for thinking critically about how the Pentagon operates, and for always putting our service members first.” Inhofe also indicated that he spoke with Christopher Miller about moving forward with the FY2021 National Defense Authorization Act, which legislators may pass during a lame-duck session. He was an honor graduate from the Army’s Ranger School, an Army War College fellow with the CIA and a special operations forces battalion commander during the height of the Iraq War.

Veterans Benefits Administration Hosts Tele-Town Hall

FRA Assistant Director of Veterans Programs Noelle Huffer and Assistant Director of Legislative Programs Theo Lawson attended the Veterans Benefits Administration’s nationwide tele-town hall meeting. The town hall was hosted by VA Undersecretary for Benefits Dr. Paul Lawrence and VA Deputy Executive Director of Compensation Services Laurine Carson. The meeting focused on compensation, education and home loan benefits, as well as the VBA’s COVID-19 response. Veterans and their families were encouraged to call in to get expert help with their issues. Carson and Lawrence answered many questions and promised to follow up with callers who had more difficult situations. Interested members can listen to any of the VBA’s past tele-town hall events at <https://www.youtube.com/playlist?list=PLrrh23QvVYh4-6s5ZQPIKdsq2iX3IVT->.

Celebrating Veterans Day, FRA’s 96th Anniversary and Marine Corps’ 245th Birthday

Nov. 11, 2020, marked the 102nd anniversary of the armistice ending the First World War on Nov. 11, 1918. Last November 11th also marked the FRA’s 96th anniversary. It is a long-standing tradition for many FRA Shipmates to participate in Veterans Day ceremonies across the country.

NED Chris Slawinski participated in the ceremonies at Arlington National Cemetery and the special wreath-laying ceremony at the Tomb of the Unknown Soldier. President Donald Trump attended the event. All visitors at ANC were required to follow social distancing and face covering policies.

Director of Legislative Programs John Davis and Assistant Director of Legislative Programs Theo Lawson participated in the Mack’s Marines’ Glory to the Corps Birthday Luncheon on Friday, Nov. 6, 2020. Marines celebrated the 245th birthday of the Marine Corps and the 45th gathering of Mack’s Marines. This year’s birthday celebration was a virtual event to ensure the safe participation of all hands while observing social distancing requirements.

Moving Companies Get a New Shot at \$20 Billion Pentagon Moving Contract

The Department of Defense has recently announced it will reassess proposals from the top four bidders for a \$20 billion exclusive contract to move household goods for permanent changes of station after the Government Accountability Office found errors in the initial award process.

The four most highly rated bidders for the original contract had until Dec. 2, 2020, to submit new proposals, and a new award will be made by June 2021, according to a U.S. Transportation Command statement.

The new award will come more than one year after the military originally handed the three-year, \$7.2 billion contract to American Roll-On Roll-Off Carrier Group of New Jersey this past April. The command reconfirmed the award in June after a review, but competitors filed successful bid protests with the GAO, which decided in their favor in October 2020.

The command said in a statement that it will “thoroughly, fairly, and completely re-evaluate the most competitive proposals in selecting the proposal determined to present the best overall benefit and the highest quality of service for our service members, DOD civilians, and their families.”

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.

2021 FRA LEGISLATIVE AGENDA

The FRA will fight to preserve and enhance benefits and quality-of-life programs for active duty service members, reservists, retirees and veterans of the Navy, Marine Corps and Coast Guard plus their families and survivors. (This version has been edited from the original version that was approved by the Government Affairs Committee.) The FRA's 2021 legislative agenda is as follows:

EXPAND HEALTH CARE OPTIONS

No Excessive TRICARE Fee Increases

Ensure the Defense Department sufficiently investigates and implements other options to make TRICARE more cost-efficient before shifting costs to TRICARE beneficiaries, and oppose any indexing of future TRICARE fee increases beyond CPI-indexed cost-of-living adjustments.

Scheduled Pharmacy and Therapy Co-pay Increases

Work to repeal the FY2017 NDAA mandate for pharmacy and therapy co-pay increases every year until 2027.

Universal Health Care Exclusion for TRICARE and Veterans Health Administration

Prevent TRICARE and VA health care programs from inclusion in any universal, single-payer "Medicare-for-all" law.

Adequate Funding for Defense Health Agency

Ensure adequate funding and staffing for the Defense Health Agency in order to meet readiness needs, fully fund TRICARE, and improve access to and awareness of benefits for all beneficiaries regardless of age, status or location, including Individual Ready Reserve personnel and reservists participating in TRICARE Reserve Select and TRICARE Retired Reserve.

DOD/VA Health Care Resource Sharing

Ensure adequate funding for Department of Defense and Department of Veterans Affairs health care resource sharing and for the interoperability of both departments' electronic health records systems to deliver seamless, cost-effective, quality services to personnel wounded in combat, veterans and their families.

Pharmaceutical Drug Benefit

Monitor the pharmacy benefit and ensure that pharmacies maintain a broad uniform formulary. Support efforts to reduce prescription costs through federal pricing and other discount programs, and encourage increased utilization of home prescription delivery to limit co-pays for beneficiaries and reduce costs as alternatives to higher fees and co-payments.

Military Retiree Health Care Payments with Pretax Dollars

Secure authorization for military retirees to pay health insurance premiums on a pretax basis and support a tax deduction for TRICARE supplemental insurance premiums.

PROTECT PERSONNEL PROGRAMS

Active Duty Pay Increases

Secure annual active duty pay increases that are at least equal to the Employment Cost Index to at least keep pace with private sector pay.

12 Years of Service Re-enlistment Bonus

Oppose efforts to eliminate a major provision of the newly created Blended Retirement System that provides a mandatory 12 years of service bonus (a minimum of three months' pay) if a service member signs up for four more years of service.

Expanded Government Match for TSP

Extend the government match for the Thrift Savings Plan beyond the current 26 years of service to until retirement and increase the maximum contribution that the government will match.

Early Retirement Benefits for Involuntarily Separated Personnel

Ensure early retirement and other benefits are authorized for service members involuntarily separated with less than 20 years of service, including the temporary early retirement authority program to minimize the impact of end strength reductions on career personnel.

Military Resale System

Ensure adequate funding for the Defense Commissary Agency and oppose privatization to preserve the value of the current benefit and access for all patrons. Oppose consolidation or closure of military exchanges.

Adequate End Strengths

Track active duty and reserve end strengths to ensure there are adequate personnel available to meet operational requirements, and work to minimize expanding deployment periods and reduced dwell times.

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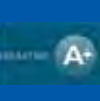
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BAH Reform

Oppose cuts to Basic Allowance for Housing payments and restore BAH to 100 percent of housing costs. Reform enlisted housing standards by calculating for E-7s and above to reside in detached homes, track BAH to ensure it is commensurate with actual housing costs, support adequate housing inventory and ensure that housing privatization programs are beneficial to service members and their families.

Active Duty Tenant Bill of Rights

Work to ensure service members and their families have safe, quality homes and communities. Increase the accountability of privatized housing companies by putting more oversight authority in the hands of local military leaders.

PCS Reform

Track the permanent change of station process and ensure adequate funding of the Transition and Relocation Assistance programs. Advocate for authorization of increased PCS mileage rates, higher household goods weight limits for senior enlisted personnel, and shipment of a second privately owned vehicle for accompanied overseas assignments.

SCRA Enforcement and Predatory Lending Protections

Ensure that the Servicemembers Civil Relief Act is enforced by regulatory agencies, including the Consumer Financial Protection Bureau's Office of Servicemember Affairs, and work to ensure that active duty personnel are protected from predatory lenders. Make mandatory arbitration agreements in financial contracts unenforceable.

USERRA Enforcement

Work to eliminate discrimination against uniformed service members in employment by ensuring enforcement of the Uniformed Services Employment and Reemployment Rights Act.

Coast Guard Parity

Ensure funding parity with DOD service branches for the pay, benefits and housing of Coast Guard personnel plus adequate resources (same as the DOD) within the U.S. Coast Guard budget.

Impact Aid Program

Ensure that the Department of Education has adequate funding to reimburse local school districts for educating military children and that the DOD budget includes enough supplemental funds to provide support for highly impacted school districts.

School Choice for Military Families

Support giving military families the option to use public funds to send their children to private schools or pay for other education services.

Reserve Component Readiness

Ensure Congress adequately funds and supports Reserve Component requirements for an operational Reserve.

Reservists' Out-of-Pocket Expenses

Advocate for full tax-deductibility of nonreimbursable expenses related to military training and weekend drills.

Sea Services Recruiter Access

Work to ensure that recruiters have unrestricted access to secondary schools, colleges and universities on the same basis as private sector employers.

VETERANS' ISSUES

VA MISSION Act Implementation Monitoring

Monitor implementation of the VA MISSION Act (formerly the VA Choice Act) and support improvements to ensure veterans have timely access to medical care.

No VA Claim Pending Over 125 Days

Support legislation that requires the VA to be held accountable for achieving the VA secretary's stated goal of no claims pending for more than 125 days and all claims having an accuracy rate of 98 percent or higher.

VA Dental Care

Support the Department of Veterans Affairs' efforts to pursue a pilot program to increase veteran access to dental care.

Increased Department of Veterans Affairs Funding

Support initiatives to help ensure adequate funding for the Department of Veterans Affairs, with special attention given to VA health care to ensure access to care for all beneficiaries.

Department of Veterans Affairs Suicide Prevention Program Improvements

Support improvements to and monitor the implementation of the VA's and DOD's suicide prevention programs to reduce the rate of suicide among veterans (on average, 17 a day) and active duty service members.

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The **Zoomer's** versatile design and 1-touch joystick operation brings mobility and independence to those who need it most.

If you have mobility issues, or know someone who does, then you've experienced the difficulties faced by millions of Americans. Once simple tasks like getting from the bedroom to the kitchen can become a time-consuming and potentially dangerous ordeal. You may have tried to solve the problem with a power chair or a scooter but neither is ideal. Power chairs are bulky and look like a medical device. Scooters are either unstable or hard to maneuver. Now, there's a better alternative... the Zoomer.

***My Zoomer is a delight to ride!** It has increased my mobility in my apartment, my opportunities to enjoy the-out-of-doors, and enabled me to visit the homes of my children for longer periods of time. The various speeds of it match my need for safety, it is easy to turn, and I am most pleased with the freedom of movement it gives me.*

Sincerely, A. Macon, Williamsburg, VA

After just one trip around your home in the Zoomer, you'll marvel at how easy it is to navigate. It is designed to maneuver in tight spaces like doorways, between furniture, and around corners. It can go over thresholds and works great on any kind of floor or carpet. It's not bulky or cumbersome, so it can roll right up to a table or desk- there's no need to transfer to a chair. Its sturdy

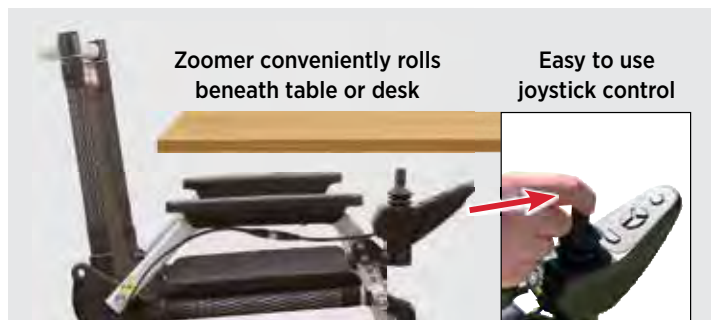


yet lightweight aluminum frame makes it durable and comfortable. It's dual motors power it at up to 3.7



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Expanded List of Presumptive Conditions for Agent Orange Disability Claims

Work to enact legislation that would increase the list of presumptive conditions linked to exposure to the Agent Orange herbicide to include Parkinsonism, bladder cancer, hypertension, and hypothyroidism.

No Veterans Health Administration Access Fees

Oppose establishing a tiered enrollment fee structure for veterans in Priority Groups 7 and 8 within the VA health care system.

Education Benefit Enhancements

Monitor the Post-9/11 GI Bill program and work to improve other education benefit programs for veterans and family members of disabled or deceased veterans. Preserve the military Tuition Assistance program and oppose shifting a significant part of the cost to active duty beneficiaries.

Extended CHAMPVA Coverage

Extend coverage for eligible children of disabled or deceased veterans until age 26 under the Civilian Health and Medical Program of the Department of Veterans Affairs.

Veterans Hiring Incentives

Re-enact employer tax incentives for hiring veterans and disabled veterans under the VOW to Hire Heroes Act.

Strengthened Veterans Hiring Preference

Oppose legislation restricting veterans hiring preferences currently in law.

Improved Women's Health Care

Work to increase access to gender-specific medical and mental health care to meet the unique needs of female service members and veterans.

Reduced Veteran Homelessness

Encourage the VA and other government agencies to enhance and invest in efforts to ensure that veteran homelessness is rare, brief and nonrecurring.

POW/MIA Accountability

Work to ensure that the DOD makes every effort to completely account for all prisoners of war and service members missing in action for past and current conflicts.

SAFEGUARD RETIREE BENEFITS

Military Retired or Retainer Pay

Fight efforts to reduce military retired pay and ensure equitable cost-of-living adjustments for all military retirees commensurate with their service and sacrifices. Oppose efforts to civilianize the military retirement system and advocate for rounding up to the next dollar for retired pay and other benefits.

Concurrent Receipt

Support legislation authorizing the immediate concurrent receipt of full military retired pay and veteran disability compensation for all disabled retirees.

No Extension of Matching TSP Contribution Delay

Oppose increasing the delay in eligibility for employer matching contributions to the newly created "portable" Thrift Savings Plan from three years of service to five years of service.

Reserve Retirement Age

Support extension of authority for early retirement (with 90 days of active duty equaling a three-month reduction) for all reservists who have served since Sept. 11, 2001.

USFSPA Equity

Encourage the introduction and enactment of legislation to eliminate inequities in the Uniformed Services Former Spouses Protection Act.

Retention of Final Month's Retired Pay

Support legislation authorizing the retention of the full final month's retired pay by the surviving spouse (or other designated survivor) for a month in which the service member was alive for at least 24 hours.

Paid-up SBP at Age 67

Work to change the minimum age at which a Survivor Benefit Plan can be considered "paid-up" from age 70 to age 67, which will allow those who joined the military at age 17, 18 or 19 and served for 20 years to only be required to pay SBP premiums for 30 years.

Base Closure Monitoring and Support

Closely monitor the impact of base realignments and closures, and support retention of military treatment and other facilities at BRAC sites that are patronized by sizable retiree and reserve populations.

FRA Commemorative Coin

Work to get Congress to enact legislation authorizing an FRA commemorative coin in recognition of the 100-year anniversary of the association. **FRA**

Hair Loss Reversed? Clinical Trial Reawakens Hair Follicles in Both Men and Women

New clinical trial from the University of California shows 74% more hair in 12 weeks

Thousands are rushing to get a new hair restoration method based on surprising new studies from the University of California.

It is the world's first and only hair loss solution that revives dead hair follicles. And studies confirm it helps men and women regrow a thick, full head of hair, even after years of balding.

Now, with news of this breakthrough spreading like wildfire — the manufacturers are struggling to keep up with overwhelming demand.

That's because, unlike other methods, it is prescription-free, drug-free, and has no side effects. And while hair transplants can cost \$4,000 or more, this new approach costs pennies on the dollar and doesn't involve going to the doctor's office.

Instead, it leverages cutting-edge technology to prevent hair loss, fill-in embarrassing bald spots, and re-nourish thinning hair — with results you can see and feel in 30 days or less.

As Jeanne F. from San Diego, CA reports: *"When my husband began to use this product, all he had on top of his head was fuzz. His hair began to grow after 30 days and now it is about 2 to 3 inches long!"*

Surprising Truth About Hair Loss

It is commonly believed that hair loss is hereditary.

Unfortunately, most people think there is nothing they can do to stop it. However, while many doctors will tell you that thinning hair, a receding hairline, and bald spots are due to your genetics, this is not the whole story.

"While genetics play a role, it's not the main reason you lose hair," says Dr. Al Sears, the nation's top anti-aging doctor. "And surprisingly it's not just your age, thyroid, hormones, stress, or a vitamin deficiency, either."

The latest scientific research reveals that hair loss is primarily caused by the stem cells in your hair follicles dying.

"This discovery is a true breakthrough because by reviving these stem cells on your scalp, you can stop hair loss dead in its tracks and trigger new hair growth, even in areas that have been thinning for years," explains Dr. Sears.

Now, at his world-famous clinic, the Sears Institute for Anti-Aging Medicine in Palm Beach, Florida, Dr. Sears and his team have used this game-changing discovery to develop a brand-new hair restoration formula that is taking the country by storm.

Sold under the name **Re-Nourish**, it is flying off the shelves with men and women of all ages raving about the results it delivers.

"I have seen a significant improvement in hair growth. Previously, you could see thinning areas at the back of my head and now hair has grown over it," says Peter W. from Ontario, Canada.

And Susan D. from Fort Pierce, Florida reports, *"My hair was thinning. So, I began to use Re-Nourish every day on the front part of my scalp. Now I have thicker hair."*

Regrows Hair In Just 30 Days

Scientists now know that stem cells are the lifeblood of your hair follicles.

Research from the University of California shows they're the reason you're able to grow hair. However, these stem cells aren't always active. In fact, studies reveal they're only active during certain phases of the hair growth cycle.

"Your hair grows in three phases," explains Dr. Sears. "First, you have the anagen phase, the hair growing phase. Then the catagen phase, when hair gets ready to shed. And finally, the telogen phase, where your hair is pushed from the follicle and falls out."

As you get older it becomes harder for your hair follicles to complete this three-phase cycle. The results? Your hairs get stuck in the telogen phase. This is when they start falling out and stop regrowing, no matter what you try.

This process doesn't happen overnight, says Dr. Sears.

"At first, your hair dries out, becoming brittle, thin, and harder to style. Then, you start finding hairs on your pillow and down the drain. Finally, you're left with bald spots that age you prematurely."

Fortunately, **Re-Nourish** puts a stop to this. It revives the dead stem cells in your hair follicles and reactivates your hair's three-phase cycle, triggering new growth in as little as 30 days — even in areas that've been balding for years.

Reawakens Dead Hair Follicles

For years, scientists couldn't figure out why hair follicle stem cells died.

However, a study from the University of California finally found the answer.

It has to do with T-cells — an important immune cell in your body. The researchers discovered these T-cells are the only way to command hair follicles to grow new hair.

More importantly, they showed that T-cells helped revive the stem cells in your hair follicles — spurring new growth, filling in bald spots and natural hairline.

Re-Nourish uses a unique blend of all-natural ingredients. By spraying it on your hair once per day, scientific studies show you can revive dead stem cells and improve the appearance of thicker, fuller hair.



Breakthrough research proves this discovery helps fill-in bald spots, re-nourishes thinning hair, and leads to noticeable growth in as little as 30 days.

For example, the key nutrient of **Re-Nourish** was tested on a group of severely balding women.

After 6 months, nearly 70% of the women saw significant improvement in hair growth. Their hair was noticeably fuller, thicker, and healthier looking. Most exciting of all, they grew new hair on parts of their scalp that had been bald for years.

In another study, Italian researchers gathered a group of both men and women with thinning hair and applied the core ingredient of **Re-Nourish**. After 12 weeks, they reported a staggering 74% increase in hair growth.

"It's really mind-boggling that my hair started growing back," says Zan R., another **Re-Nourish** customer.

With results like this, it's no surprise that demand for **Re-Nourish** is soaring. Thousands of men and women are scrambling to get their hands on the limited-supply available.

Re-Nourish is not currently available in any store at any price. But we've secured a small batch for our readers.

Try Re-Nourish 100% Risk-Free

For the next 48-hours, Dr. Sears is offering readers a risk-free trial of **Re-Nourish**.

Dr. Sears feels so strongly about this product that he is backing every order with a risk-free, 100% money-back guarantee. To take advantage of this special offer, simply call the Sears Toll-Free Health Hotline at 1-800-426-8312 now. Use Promo Code FRA0121RN when you call in.

[EDITOR'S NOTE]: Due to recent media exposure for **Re-Nourish**, the **Sears Institute for Anti-Aging Medicine** is experiencing unprecedented demand. If the phone line is busy when you call, please try again to avoid missing this special one-time-only offer.



Left: A graduate of Special Warfare Combatant-Craft Crewman Class 100 displays the compass given to each graduate to signify the importance of navigation, both geographic and professional, that embodies the SWCC Creed. Photo by Petty Officer 1st Class William Gaskill.

Right: A member of Crewman Qualification Training Class 109 receives a Special Warfare Combatant-craft Crewman Basic pin during a graduation. Photo by Petty Officer 1st Class Anthony Walker.

WCC

On Time, On Target, Never Quit



*Special Warfare Combatant-Craft Crewmen
Uphold a Legacy of Ingenuity, Impact & Initiative*

By Mike Moran

The U.S. Navy SEALs may have become best-known for infiltrating the American imagination in a deluge of movies, television shows, video games, novels and even political campaigns. This celebrity has not been sought or welcomed in Naval Special Warfare Command, where quiet professionalism is the elite community's stock-in-trade.

But one indispensable element of the NSWC force that has gotten relatively little attention has been the Special Warfare Combatant-Craft Crewman, or otherwise known as SWCC. Numbering between 700 and 850 active duty

billets in recent years, SWCCs are carefully selected and rigorously trained special operations forces who own and operate naval special warfare combatant and other craft, and take responsibility for the insertion and extraction of SEALs and other special operations forces. With or without special operations forces, SWCCs conduct special operations in maritime, coastal and riverine environments to include maritime interception operations; board, search and seizure operations; coastal patrol; and special reconnaissance. Although the SWCCs' story is not well-known, it is one the Navy is happy to share with members of the Fleet Reserve Association.



Special Warfare Combatant-Craft Crewmen assigned to Special Boat Team 22 conduct live-fire immediate action drills at the riverine training range at Fort Knox. SBT-22 operates the special operations craft-riverine as part of Naval Special Warfare Group 4, the only U.S. special operations command dedicated to operating in the riverine environment. Photo by Petty Officer 1st Class Kathryn Whittenberger.

The Anaconda Plan and the Brown-water Navy

The origins of today's SWCC date back to the "brown-water Navy" that plied the Mississippi River in the American Civil War as a joint effort between the Union's Navy and Army. The U.S. Navy adopted the vision of Gen. Winfield Scott, dubbed the "Anaconda Plan," in 1862. While the Union Navy blockaded Southern coastal cities, a new riverine fleet worked hand-in-hand with land forces to capture cities along the Mississippi River.

Using innovative tactics and new weapons platforms, the strategy proved to be a success. Flotillas of gunboats moved southward from Illinois and northward from New Orleans, splitting the Confederacy in two and denying the Eastern forces the valuable resources of Texas, Arkansas and Louisiana. The effort also secured the waterway as a reliable mode of transportation for Union troops and supplies. While the Eastern front captured the nation's attention then and now, most historians today credit the nascent brown-water Navy's victories along the Mississippi as key to defeating the Confederacy.

The Brown-water Navy Evolves in WWII

The American Navy continued to deploy riverine watercraft in conflicts throughout the late 19th and early 20th centuries. During World War II, innovative American tactics and equipment were again combined to form the maritime commando units that presaged the flexible, lethal force we know today as Naval Special Warfare. Joint Scout and Raider teams and a specialized naval demolition team operated throughout the Mediterranean and Pacific theaters. In 1944, after several grueling months of training, 34 special boat teams comprised of six-man naval combat demolition units reported to England for Operation Overlord.

These courageous sailors were first off the boats at low tide on June 6, 1944. Under constant fire from the bluffs above the beach and suffering a casualty rate of 52 percent, these teams destroyed innumerable obstacles and land mines in the sand and mud, clearing a path for Army combat engineers, who in turn made way for infantry in Higgins boats. D-Day remains the single bloodiest day in the history of Naval Special Warfare. The naval combat demolition units were awarded a Presidential Unit Citation for



A SWCC mans his GAU-17 minigun during live-fire patrol training along the Salt River in northern Kentucky. These SWCCs, attached to Special Boat Team 22 in Hancock County, Mississippi, employ the special operations craft-riverine, which was specifically designed for the insertion and extraction of Navy SEALs and special operations forces along shallow waterways. Photo by Petty Officer 2nd Class Jayme Pastorik.

their bravery and sacrifice that day.

WWII special boat teams demonstrated that small, elite forces could deliver on special reconnaissance, blockade, sabotage and raiding missions while simultaneously supporting assaults on enemy surface combatants, shore facilities and shipping. Boat Squadron 2, an all-volunteer force comprised of only three boat crews, conducted 20 special operations missions, including covert insertion and extraction of OSS agents along German-held coastlines. These demanding and critical missions served as a model for modern-day Special Warfare Combatant-Craft Crewmen.

Mission by mission, these Scout and Raiders activities built a body of knowledge passed from sailor to sailor. The system and heritage that were developed still distinguish the NSW force today. But after the war, the special boat teams were disbanded, and the sailors returned to the larger fleet. They would not be needed for a generation.

Naval Special Warfare in the Vietnam War

The special boat teams were reformed in their next evolution in the Mekong Delta's coastal zones in

Vietnam. The 75,000 square miles of shallow, interlacing tidal waters served as a vast network of supply routes along which millions of pounds of Vietcong arms and munitions were distributed. Much like the Mississippi River Delta, where the U.S. Navy's riverine forces were first tested, the Mekong Delta consisted of myriad streams, creeks and canals with few reliable roadways. The environment — unpassable to deepwater Navy and hostile and inefficient for ground forces — required a fast-strike capability based on ships.

The joint Army-Navy mobile riverine force, coastal interdiction forces and the River Patrol Force provided the U.S. with assault capabilities from the South China Sea to Cambodia and Laos. This brown-water Navy operated from floating Mobile Riverine Bases, complete with helicopter landing pads, which allowed the entire force to constantly move through small rivers and even narrow canals.

From 1965 through 1968, these task forces earned their reputations in major operations known as Market Time, Game Warden and Sea Lord. In between significant operations, the courageous special warfare boat operators provided maritime insertion, extraction



Crewman Qualification Training candidates Seaman Michael Miceli and Aviation Structural Mechanic 2nd Class Michael Garcia, plot their course during SWCC navigation training. Photo by Petty Officer 2nd Class Megan Anuci.

and supporting fire for special operations forces and Army infantry and artillery battalions. Following the war, the brown-water Navy's coastal river squadrons and divisions were consolidated into seven permanent special boat units across California, Virginia, Louisiana and Panama.

A Permanent Professional Fighting Force Emerges

Since 1983, special boat units have been involved in every major conflict the U.S. has committed forces to, including military interventions in Grenada, Panama and Somalia; the Iran and Iraq wars; and the Gulf War. But for decades, sailors were limited to a three-year tour of duty in special boat units, and the SBUs missed out on the expertise that would have come from career sailors refining and sharing their knowledge. To resolve the issue, Commander of Naval Special Warfare Command Rear Adm. Raymond C. Smith established the SWCC program. The inaugural class of specially screened volunteers reported to Coronado, California, in 1991. In 2006, Naval Special Warfare Command formally established the special warfare boat operator rating, SB, to focus the SWCC community on its

unique skill sets and avoid the limitations of previous source ratings.

A Career of Continuous Training

Today, all SWCCs must go through a rigorous 30-week training process that begins with an eight-week NSW Preparatory Course at Naval Station Great Lakes. Those who complete the preparatory course move on to Naval Amphibious Base Coronado for four weeks of NSW Basic Orientation, which focuses on teaching the fundamentals of "shoot, move and communicate," as well as proficiency in coxswain boat skills.

This is followed by seven weeks of Basic Crewmen Selection, which focuses on physical and mental strengthening. The course culminates in a 96-hour gauntlet known as "the tour" where students must meet benchmarks in stressful situations with minimal sleep. Just 30-35 percent of applicants will eventually qualify to be a SWCC, and much of the attrition happens here.

The subsequent seven-week Crewman Qualification Training course trains SWCCs in craft maintenance and repair, navigation, anchoring, towing, and weapons skills. Here, resilience to stress in the aquatic environment will



SWCC candidates from Crewmen Qualification Training Class 61 ride a rigid-hull inflatable boat to the Southern California off-shore naval gunnery range for a training exercise. Crewmen Qualification Training is a 7-week course that teaches navigation, craft maintenance and repair, towing, anchoring and weapons skills. Photo courtesy of the U.S. Navy.

prove the final obstacle for those who will not qualify.

The remaining SWCC candidates complete 3 weeks of advanced training in survival, evasion, resistance and escape, followed by a final week of advanced training in cross-cultural competence. They may then attend a hard-earned graduation ceremony.

The program accepts 200-240 candidates at the top of the funnel for each class, with 60-80 typically making it to graduation. In recent years, Naval Special Warfare Command has graduated six classes per year, with the 111th graduating late in 2020.

SWCC work operates on a high tempo but follows a strict cycle of continuous education and training. Like SEALs, SWCCs rotate through a two-year cycle that starts with six months of professional development where they learn new skills, positions and tasks in a training environment. A six-month block of unit-based training follows, where a special boat team comes together to train as a unit through iterations of different environments. Task group integration occurs in the third six-month period. Special boat teams train with the specific special operations forces from the Navy, Army or intelligence community that they will deploy with to

hone interoperability before entering the theater. In the final six-month period, the task group deploys. After the two-year cycle, individuals may rotate positions or boats as they learn select new training.

The Small-Boat Mentality

One thing that has remained constant throughout the long history of the SWCC program is the type of people it attracts. They are looking for excitement and prefer to work in small teams rather than large groups. They are motivated sailors and critical thinkers who exhibit leadership at every level, which they refer to as a small-boat mentality — an attitude of confidence that allows them to substitute creativity when doctrine won't solve the problems at hand or achieve the mission. The SWCC Creed speaks to the standards of excellence, discipline and quiet professionalism that are the measure of their profession, and uses language from the vocabulary of SWCC operators themselves: honor, integrity, commitment and the highest level of combat readiness. **FRA**

Special thanks to Master Chief Petty Officer Daniel L. Boyles, Chief Warrant Officer 5 Gary J. Luna, and Chief Petty Officer Grant Probst for their tremendous assistance.



Top: An official George H.W. Bush presidential portrait. Photo courtesy of the George H.W. Bush Presidential Library and Museum.

Top right: Supreme Court Justice Potter Stewart administers the Vice Presidential Oath of Office to Vice President George Bush as Barbara Bush holds the Bible during a private swearing-in ceremony at the White House on Jan. 20, 1985. Photo courtesy of the George H.W. Bush Presidential Library and Museum.

Right: President-elect George Bush, President Ronald Reagan, and President of the Soviet Union Mikhail Gorbachev at the Governor's Island Summit in New York Dec. 7, 1988. Photo courtesy of the George H.W. Bush Presidential Library and Museum.



GEORGE HERBERT WALKER BUSH

A Very Young Navy Pilot Grows to Become President

By Ann Norvell Gray

George Herbert Walker Bush is most often remembered for his years as ambassador to the U.N. and China, his one-year stint heading the CIA, his two terms as Ronald Reagan's vice president, and then his term as the 41st president of the United States. What is less well-known is his distinguished service as one of the youngest U.S. Navy combat pilots in the Pacific during the Second World War.

He was born in 1924 in Massachusetts and raised in Connecticut, the son of Prescott and Dorothy Walker Bush, both of whom came from well-to-do families whose inherited and earned prosperity freed up members of the next generations for lives of public service. His father was an investment banker who then served for 10 years in the U.S. Senate before retiring. In December of 1941, George Bush was 17 and in his senior year at Phillips Academy, after which it was expected that he would go directly on to Yale University. Then the Japanese bombed Pearl Harbor, and everything changed.

Duty Calls

Six months after graduation, Bush turned 18 and immediately enlisted in the U.S. Navy. Ten months later,

after completing flight training in North Carolina, he was commissioned as an ensign and assigned to Torpedo Squadron 51 (VT-51) in the fall of 1943.

Combat pilots in WWII had what is widely regarded as one of the conflict's most dangerous assignments. The planes were cold and unpressurized, requiring oxygen masks. The engagements were intense, the weather was unpredictable, the pilots were often young and unseasoned, and the mass-produced aircraft were not always free of defects. Nearly a third of the planes produced were destroyed, and airmen accounted for almost a quarter of all U.S. servicemen lost.

By the spring of 1944, Bush had been promoted to lieutenant junior grade, and his squadron was based on the Independence-class light carrier *USS SAN JACINTO* (CVL-30) headed for the Bonin Islands, also called the Ogasawara Islands. They lie due south of Tokyo along the subduction zone between the Pacific and Philippine Sea plates, and had strategic importance to Japanese forces. On Sept. 2, 1944, Bush took off with two crew members in *Barbara III*, a Grumman TBM Avenger torpedo bomber named for a girl that he fell for at a Christmas dance in his last year at Phillips Academy. His mission was to cripple enemy communications capabilities by destroying a Japanese radio



Top and left: George H.W. Bush in the cockpit of an Avenger.

Far right: Portrait photo of George H. W. Bush, naval aviator cadet, early 1943.

Photos courtesy of the George Bush Presidential Library and Museum.



transmitter on the island of Chichi Jima.

"Suddenly there was a jolt," Bush later wrote in his autobiography "Looking Forward," "as if a massive fist had crunched into the belly of the plane. Smoke poured into the cockpit, and I could see flames rippling across the crease of the wing, edging toward the fuel tanks."

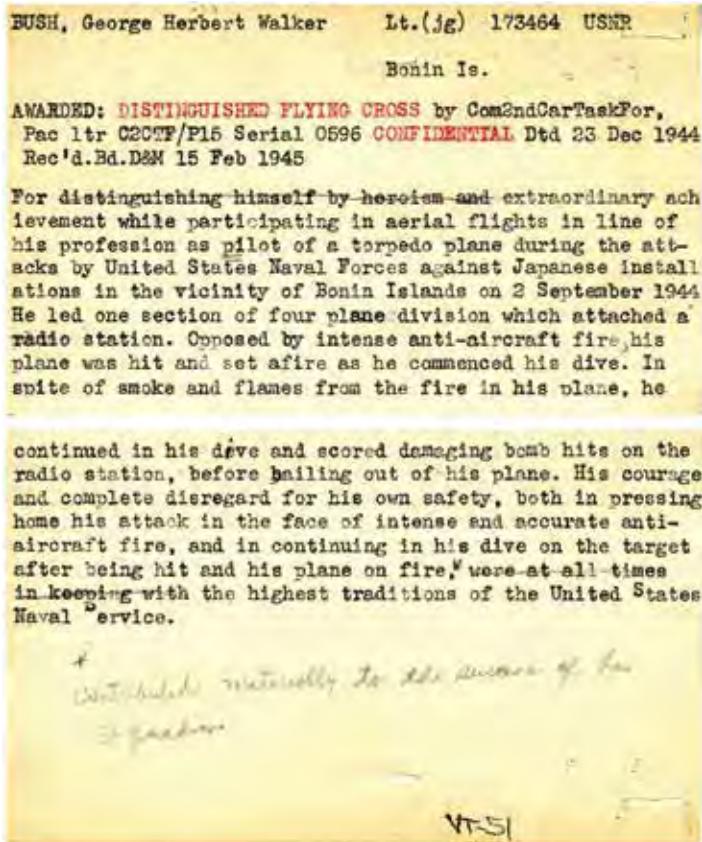
With his aircraft critically damaged and aflame, the young pilot stayed the course, completed the mission and headed for open water. He and one other of his crew managed to eject, but only his chute opened. The other two disappeared, and were never seen again. Of the 16 pilots in Bush's squadron, half were killed or captured before the end of the war. The Japanese executed all who survived. Of the squadron's nine airmen shot down, only Bush remained.

Bush's forehead was split open by the tail of his

plane as he ejected, and he bobbed for hours with relentless nausea from swallowing seawater. Until the submarine *USS FINBACK* (SS-230) surfaced beside him, Bush was protected from certain capture by American fighters strafing the Japanese vessels searching for survivors. The *USS FINBACK* was a Gato-class submarine, the first mass-produced class of submarines integral to the war in the Pacific. Bush remained aboard the *FINBACK* for the next 30 days, participating in rescue missions for other flyers. As James Bradley wrote in "Flyboys: A True Story of Courage," Bush has said that he spent that time wondering, "Why had I been spared, and what did God have in store for me?"

Wings of Gold

By the end of the war, Bush had flown 58 combat missions. In 1945, for his determination and



The front and back of George Bush's Distinguished Flying Cross card. Photo courtesy of the George H.W. Bush Presidential Library and Museum.



George Bush in the oil fields of Midland, Texas, unknown date. Photo courtesy of the George H.W. Bush Presidential Library and Museum.

courage on the ill-fated bombing mission to Chichi Jima, he received the Distinguished Flying Cross.

The text on his award card reads, in part:

"For distinguishing himself by heroism and extraordinary achievement while participating in aerial flights. ... Opposed by intense anti-aircraft fire his plane was hit and set afire as he commenced his dive. In spite of smoke and flames ... he continued in his dive and scored damaging bomb hits. ... His courage and complete disregard for his own safety, ... in pressing home his attack in the face of intense and accurate anti-aircraft fire, ... were at all times in keeping with the highest traditions of the United States Naval Service."

Family, Oil and Politics

After the Japanese surrender, George H.W. Bush was honorably discharged, married Barbara Pierce

and finally entered Yale. In an accelerated two-and-a-half-year program, he found time to captain the college baseball team and still finish with a B.A. in economics and a Phi Beta Kappa key. Instead of following his father into the investment banking business, he and Barbara moved to Texas, George went into the oil business, and they started their family. After 13 successful years, he sold his interests in the company he co-founded and began his political career representing Texas in the House of Representatives. A second run for the U.S. Senate in 1971 failed, but by then President Nixon had taken notice of Bush's understanding of the international effects of the oil business, and appointed him ambassador to the U.N.

After Nixon's resignation, Gerald Ford sent Bush to China as liaison chief in 1974. In 1976, as the new director of a troubled CIA, he restored trust



George H.W. Bush prepares to present Operation Desert Storm battle streamers to the Navy with the assistance of Secretary of the Navy H. Lawrence Garrett III, Navy Chief of Staff Adm. Frank B. Kelso, and Master Chief Petty Officer of the Navy Duane R. Bushey, June 8, 1991. Photo courtesy of the George H.W. Bush Presidential Library and Museum.

and created functioning relationships that boosted morale and improved the agency's interaction with Congress. In 1980, Bush took a run at the Republican nomination for president and instead landed on the ticket with Ronald Reagan, who needed a vice president with a respected international track record. After serving for both of Reagan's terms, he was nominated for and handily elected 41st president of the United States.

George H. W. Bush's single term as president is most notable for his emphasis on building international relationships and coalitions whose main purposes were stability, progress and peace. He continued the processes that unified Germany, worked toward dissolution of the Soviet Union and signed the treaties effectively ending the Cold War. When Iraq invaded Kuwait on Aug. 2, 1990, and took control of the oil fields, rather than committing the U.S. to going in alone, Bush built a coalition of nations that all shared the effort and the cost, ended the occupation, and

stopped short of further destabilization.

His education and experience were stronger in international relations than in domestic policy, and he has been criticized for inattention to issues at home and a lack of toughness toward adversaries. But his belief that friendly relationship across the world were fundamental to the peace so hard-won by his generation never wavered. James Baker was his lifelong friend, his chief of staff, and his secretary of state. In a letter to Baker long after his official public life was over, Bush recalled William Butler Yeats, who wrote, "Think where man's glory most begins and ends, and say my glory was I had such friends."

In Memoriam

On Nov. 30, 2018, eight months after the death of his beloved Barbara, George Herbert Walker Bush died at 94. On Dec. 5, 2018, at Bush's state funeral service in the Washington National Cathedral, Jim Baker recalled that letter, and said, "He understood that humility

Men's Virility Restored in Clinical Trial; 275% More Blood Flow in 5 Minutes

A newly improved version of America's best-selling male performance enhancer gives 70-year-old men the bedroom performance they enjoyed in their 30's.

America's best-selling sexual performance enhancer just got a lot better.

It's the latest breakthrough for nitric oxide – the molecule that makes erections possible by increasing blood flow to your penis.

Nitric oxide won the Nobel Prize in 1998. It's why "the little blue pill" works. More than 200,000 studies confirm it's the key to superior sexual performance.

And this new discovery increases nitric oxide availability resulting in even quicker, stronger and longer-lasting erections.

One double-blind, placebo-controlled study (the "gold-standard" of research) involved a group of 70-year-old-men.

They didn't exercise. They didn't eat healthy. And researchers reported their "nitric oxide availability was almost totally compromised," resulting in blood flow less than HALF of a man in peak sexual health.

But only five minutes after the first dose their blood flow increased 275%, back to levels of a perfectly healthy 31-year-old man! "It's amazing," remarks nitric oxide expert Dr. Al Sears. "That's like giving 70-year-old men the sexual power of 30-year-olds."

WHY SO MUCH EXCITEMENT?

Despite the billions men spend annually on older nitric oxide therapies, there's one well-known problem with them.

They don't always work.

A very distinguished and awarded doctor practicing at a prestigious Massachusetts hospital who has studied Nitric Oxide for over 43 years states a "deficiency of bioactive nitric oxide... leads to impaired endothelium-dependent vasorelaxation."

In plain English, these older products may increase levels of nitric oxide. But that's only half the battle. If it's not bioactively available then your body can't absorb it to produce an erection.

Experts simply call it the nitric oxide "glitch." And until now, there's never been a solution.

NEXT GENERATION NITRIC OXIDE FORMULA FLYING OFF SHELVES

Upon further research, America's No. 1 men's health expert Dr. Al Sears discovered certain nutrients fix this "glitch" resulting in 275% better blood flow.

He's combined those nutrients with proven nitric oxide boosters in a new formula called

Primal Max Red. In clinical trials, 5,000 mg is required for satisfying sexual performance. *Primal Max Red* contains a bigger, 9,000 mg per serving dose. It's become so popular, he's having trouble keeping it in stock.

Dr. Sears is the author of more than 500 scientific papers. Thousands of people listened to him speak at the recent Palm Beach Health & Wellness Festival featuring Dr. Oz. NFL Hall of Fame quarterback Joe Namath recently visited his clinic, the **Sears Institute for Anti-Aging Medicine**.

Primal Max Red has only been available for a few months — but everyone who takes it reports a big difference. "I have the energy to have sex three times in one day, WOW! That has not happened in years. Oh, by the way I am 62," says Jonathan K. from Birmingham, AL.

HOW IT WORKS

Loss of erection power starts with your blood vessels. Specifically, the inside layer called the endothelium where nitric oxide is made.

The problem is various factors THICKEN your blood vessels as you age. This blocks availability causing the nitric oxide "glitch." The result is difficulty in getting and sustaining a healthy erection.

How bad is the problem?

Researcher shows the typical 40-year-old man absorbs 50% less nitric oxide. At 50, that drops to 25%. And once you pass 60 just a measly 15% gets through.

To make matters worse, nitric oxide levels start declining in your 30's. And by 70, nitric oxide production is down an alarming 75%.

Primal Max Red is the first formula to tackle both problems. Combining powerful nitric oxide boosters and a proven delivery mechanism that defeats the nitric oxide "glitch" resulting in 275% better blood flow and stronger erections. There's not enough space here to fully explain how it works, so Dr. Sears will send anyone who orders *Primal Max Red* a free special report that explains everything.

MORE CLINICAL RESULTS

Nutrients in *Primal Max Red* have logged impressive results.

In a *Journal of Applied Physiology* study, one resulted in a 30 times MORE nitric oxide. And these increased levels lasted up to 12 hours.

"I measured my nitric oxide levels, you can buy a test kit from Amazon," reports 48-year-old Jeff O. "Monday night I showed depleted."

Then he used ingredients in *Primal Max Red* and, "The results were off the charts. I first woke



A new discovery that increases nitric oxide availability was recently proven in a clinical trial to boost blood flow 275% resulting in even quicker, stronger and longer-lasting erections.

around 3 a.m. on Tuesday with a throbbing boner. My nitric oxide levels measured at the top end of the range."

FREE BONUS TESTOSTERONE BOOSTER

Every order also gets Dr. Sears testosterone boosting formula *Primal Max Black* for free.

"If you want passionate 'rip your clothes off' sex you had in your younger days, you need nitric oxide to get your erection going. And testosterone for energy and drive," says Dr. Sears. "You get both with *Primal Max Red* and *Primal Max Black*."

HOW TO GET PRIMAL MAX

To secure free bottles of *Primal Max Black* and get the hot, new *Primal Max Red* formula, buyers should contact the Sears Health Hotline at 1-800-329-9201 within the next 48 hours. "It's not available in drug stores yet," says Dr. Sears. "The Hotline allows us to ship directly to the customer."

Dr. Sears feels so strongly about *Primal Max*, all orders are backed by a 100% money-back guarantee. "Just send me back the bottle and any unused product within 90 days from purchase date, and I'll send you all your money back," he says.

The Hotline will be open for the next 48 hours. After that, the phone number will be shut down to allow them to restock. Call 1-800-329-9201 to secure your limited supply of *Primal Max Red* and free bottles of *Primal Max Black*. You don't need a prescription, and those who call in the first 24 hours qualify for a significant discount. Use Promo Code FRA1220PMAX when you call in. Lines are frequently busy, but all calls will be answered.



Former president George H.W. Bush salutes the side boys as he is piped aboard the aircraft carrier *GEORGE H.W. BUSH* at Naval Station Norfolk. Bush, the ship's namesake, was aboard to participate in the ribbon-cutting ceremony for the official opening of the George H.W. Bush Tribute Room aboard the carrier. Photo by Staff Sgt. Jason Bailey.

CIA Director, George Bush sitting at his desk, 1976-1977. Photo courtesy of the George H.W. Bush Presidential Library and Museum.

toward, and not humiliation of, a fallen adversary was the very best path to peace and reconciliation. ... When the time came for prudence, he always maintained the greater courage of a peacemaker."

The next day, the casket bearing Bush's body arrived at the George H.W. Bush Presidential Library and Museum on the Texas A&M University campus for his burial service. Twenty-one F/A-18 Hornets and Super Hornets from Naval Air Station Oceana in Virginia Beach, Virginia, performed a perfectly executed 21-plane "missing man" formation flyover. From the final group, one plane pulled out, soared into the sky above and disappeared into the clouds.

This high honor in commemoration of Bush's service as a young combat pilot was the Navy's first such salute for a president; past presidential flyovers had been performed by the Air Force. Speaking to ABC News back on the ground, one of the 21 pilots

described this symbol of one of their own flying heavenward for the last time as a "very large steel ballet." In the same interview, another reported his "feeling of gratitude, for having had the opportunity to be part of the overall event."

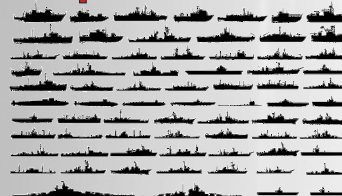
An outpouring of respect and appreciation is standard fare at the end of a long life in the public eye. In this case, there seemed to be a particular emphasis on Bush's extension of the hand of friendship, constant focus on international relationships, and continual shoring up of stability and cooperation among nations in a fractious world. Perhaps that month in 1944 aboard the *USS FINBACK*, thinking about the meaning of service to his country, why he was spared and what he was meant to accomplish, instilled in the young pilot a determination to use his privileged life to form a safer, more peaceful world for generations to come. **FRA**

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January 2021

The VA Annual Suicide Prevention Report



Noelle Huffer



Theo Lawson

Suicide is a major public health issue in this country. The United States has one of the highest suicide rates among wealthy nations. In 2018, 46,510 American adults died from suicide, including 6,435 veterans. The Department of Veterans Affairs recently released its 2020 National Veteran Suicide Prevention Annual Report, which included suicide statistics by demographics in the veteran population.

with bipolar and opioid use disorders had an elevated risk of suicide.

Suicide from self-inflicted firearm injury accounted for most deaths, according to the report. A deeper dive into deaths resulting from firearm injury reveals that firearms were used in 69.4 percent of male veterans' suicides and 41.9 percent of female veterans' suicides.

The VA is currently monitoring trends in suicide-related behaviors concerning the COVID-19 pandemic. So far, their findings do not indicate increases in suicide-related behavior among veterans in VHA care, but suicide death rates and trends during the COVID-19 pandemic cannot accurately be determined at this time.

VHA patients with indications of homelessness or who received homelessness-related services had higher rates of suicide than other VHA patients.

Additionally, VHA patients

who died by suicide were more likely to have had sleep disorders, traumatic brain injuries, or a pain diagnosis than other VHA patients. Isolation was also a risk factor, which is a growing concern given COVID-19 social distancing practices.

Veteran Suicide by the Numbers	
Average daily suicide deaths (2005-2018)	17.4 percent
Suicide death rate, ages 18-34 (2018)	45.9 per 100,000
Ages 35 to 54 (2018)	33.4 per 100,000
Ages 55 to 74 (2018)	30.4 per 100,000
Ages 75 and older (2018)	27.4 per 100,000
Male suicide deaths (2018)	6,137
Female suicide deaths (2018)	291
Percentage of suicide deaths by firearms	68.2 percent
Suicide death rate among VHA patients with mental health or substance use disorders (2018)	59.6 percent
<i>Although veterans age 55-74 years old did not have the highest suicide rate per 100,000, they had the highest absolute number of completed suicides, accounting for 40 percent of all veteran suicide deaths in 2018.</i>	

Data from the 2020 National Veteran Suicide Prevention Annual Report, U.S. Department of Veterans Affairs.

Annual Report Findings

Despite a decrease in the suicide rate among female veterans from 2017 to 2018, female veterans are 2.1 times more likely to commit suicide compared to non-veteran women. Out of the 17.6 daily veteran suicide deaths in 2018, 6.5 veterans were under the care of the Veterans Health Administration, compared to 11.1 without VHA care. The report indicated a 2.4 percent decrease from 2017 to 2018 in the suicide rate among veterans using the VHA system, as opposed to the 2.5 percent increase among veterans without VHA care during the same period.

Veterans within the VHA system who had depression saw a decrease in the suicide rate over the 13-year time frame of the report, while veterans

Recent Suicide Prevention Efforts

Several steps have been taken to mitigate veteran suicide. In October, 2020, the FRA supported the Commander John Scott Hannon Veterans Mental Health Care Improvement Act (P.L.116-117), which was signed into law to expand veterans' access to alternative care programs and to provide grants to non-VA organizations that provide mental health services. It also gives guardsmen and reservists access to VA centers in their communities

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for mental health screening and counseling.

In 2020, the VA implemented a new plan called Suicide Prevention 2.0, the planning for which began in 2018. SP 2.0 is a six-year strategic plan focused on the implementation of clinically and inter-community-based prevention, intervention and post-intervention services.

While the VA worked on the longer-term plan of SP 2.0 implementation, in collaboration with community partners, 2020 was when they launched the Suicide Prevention Now initiative. It is a bundled set of interventions across five key domains that aligns with the vision of the VA's overall national strategy. The SP Now initiative also includes suicide prevention strategies specific to the COVID-19 pandemic. The Now initiative focuses on five overarching strategies:

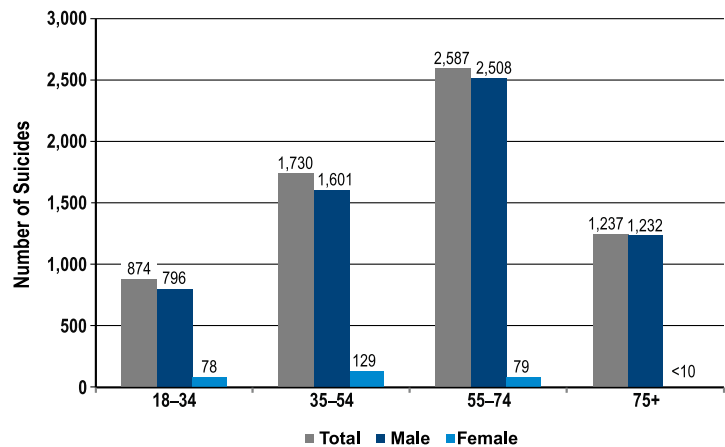
- Lethal means safety.
- Suicide prevention in at-risk medical populations.
- Understanding prior VHA users and outreach.
- Suicide prevention program enhancements.
- Paid media.

Additionally, in 2019 President Trump signed Executive Order 13861, the President's Roadmap to Empower Veterans and End a National Tragedy of Suicide. The PREVENTS objective is to change the culture around mental health and prevent suicide — not just among veterans, but among all Americans by developing and implementing a national, comprehensive road map to change how our nation treats mental health and how it understands suicide prevention.

What You Can Do

Veterans and their families can also take steps to alleviate the risk of suicide. Studies have shown that suicide is often spontaneous or impulsive and gun owners are four times more likely to die by suicide. Also, veterans are twice as likely to own a gun, making them more susceptible to the deadliest method of suicide.

Veteran Suicide Death Count, by Age Group and Sex, 2018



Practicing safe gun storage can decrease the risk of suicide. This includes storing firearms unloaded, locked and secured when not in use. These practices increase the time it takes to access firearms and that time is crucial when someone is having a suicidal impulse. Gun locks are available at VA medical facilities across the country at no charge.

Properly storing medication and discarding old medication is also important for helping prevent intentional or unintentional overdose. The VA can also help you safely dispose of expired or unwanted prescriptions and over-the-counter drugs. The VA has envelopes that you can use to mail in your unwanted medications for disposal. The envelopes are safe for the environment, are free and do not require any postage. For more information, contact your local VA medical center.

Veterans who are in crisis, as well as their loved ones, can call, text or chat to connect with VA responders at the free and confidential Veterans Crisis Line. If you are in crisis and need to speak with a crisis responder, please call 800-273-8255 and Press 1, text to 838255, or use the online chat at: www.veteranscrisisline.net/.

The full VA report can be read online at: <https://www.mentalhealth.va.gov/docs/data-sheets/2020/2020-National-Veteran-Suicide-Prevention-Annual-Report-11-2020-508.pdf>. **FRA** Noelle is the FRA's assistant director of veterans programs. She can be reached at NoelleH@fra.org or 703-683-1400, ext. 125. Theo is the FRA's assistant director of legislative programs. He can be reached at TheoL@fra.org or 703-683-1400, ext. 113.

Visit www.fra.org/foundation
for the 2021 scholarship
applications and rules.



Who needs money for college?

FRA's Education Foundation awards approximately \$90,000 in scholarship funds each year to recipients based on financial need, academic standing, character and leadership qualities. Our scholarship program is open to anyone who has an affiliation with the USN, USMC or USCG, through their own service or that of a spouse, parent or grandparent.

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

Questions?

E-mail us at scholars@fra.org
or call 703-683-1400.

**Educating our service members,
veterans and their families.**



125 N. West Street
Alexandria, VA 22314
800-FRA-1924 • 703-683-1400
scholars@fra.org

2021 Scholarship Awards to Include Trade School and Community College Students



Joe Barnes,
Education Foundation
Executive Director

Happy New Year! I would like to salute to the outgoing and recently installed FRA leadership teams. Your service to the association and your willingness to assume leadership positions is important and very much appreciated.

This past year was a very challenging year (huge understatement!) and dealing with the COVID-19 pandemic has been and continues to be especially difficult. My hope is that all FRA Shipmates and auxiliary members are healthy. I am certain you are all looking forward to the availability of the new vaccines and a return to some semblance of normal.

In addition to awarding the 2020-2021 scholarships, a highlight of the FRA Education Foundation's work this past year was the expansion of scholarship eligibility to include deserving trade school and community college students, beginning with the 2021-2022 academic year.

The foundation board of directors recently approved this expansion based on input from sea service personnel and others. We believe in the importance of including deserving students who are attending these institutions along with those attending four-year colleges and universities.

According to Career School Now, an online education portal, a trade school (or vocational school) provides hands-on education that is focused on teaching specific skill sets. Aspiring students can enter trade school programs to become machinists, mechanics, dental hygienists and pharmacy technicians, just to list a few. Apart from a few classes pertaining to a specific career field, there are usually no general education courses, which dramatically reduces classroom time. Depending upon the career selected, study can be completed in a matter of weeks or months, usually not exceeding two years. In addition, some programs include apprenticeships in conjunction with the completion of required training.

Community colleges provide a broader education, with students being required to take basic courses related to their field of study. Graduates receive associate degrees and study is usually completed in two years. Many students then continue their studies

in a four-year college or university with the goal of receiving a bachelor's degree upon graduation.

According to the National Center for Education Studies, there are more than 2,000 non-degree institutions in the U.S., and over 1,400 two-year and more than 2,800 four-year colleges and universities. These statistics reflect the broad scope of post-secondary education and training options available and strongly support the expansion of the foundation's scholarship offerings.

Anyone who has a connection to the U.S. Navy, Marine Corps or Coast Guard may apply for foundation scholarships. FRA Shipmates and their family members qualify for an even broader range of scholarships, several of which are funded through member legacy donations.

The FRA Education Foundation is an outgrowth of the FRA Scholarship Program, which dates back several decades. Today, the foundation is a 501(c)(3) educational organization that awards approximately \$90,000 in scholarships each year. Since 2000, the initial program and foundation have awarded scholarships totaling \$2 million.

The foundation's work is directly related to the FRA's mission and the founding principles of loyalty, protection and service established in 1924.

All scholarship applications are due April 15 and submissions are reviewed by a panel of volunteer adjudicators. Awards are based on academic standing, financial need, character and leadership qualities. Scholarships are awarded in July and range from \$1,000 to \$5,000.

Additional information, applications and recent award recipients are available at www.fra.org/foundation. Individuals wishing to make contributions, which may be tax-deductible, to support future scholarships can also do so on that secure web page.

If you have any questions about the program, contact the foundation scholarship coordinator at scholars@fra.org. **FRA**

Joe Barnes is president of the FRA Education Foundation.

You've traveled long and far...

LEAVE A LEGACY

of Loyalty, Protection and Service



“BOOK OF MEMORIES”

The “**Book of Memories**” was instituted in 1959 to perpetuate the memory of Shipmates and Ladies who have joined the Staff of the Supreme Commander.

Originally, the donations received were placed in a special fund established to pay the mortgage on the National Executive Offices building. The mortgage was paid in full by the date of the 1961 national convention. However, the Shipmates decided that memorializing their departed members in this manner was most fitting and the program was continued.

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



To learn more, contact FRA National Headquarters at
1-800-672-1924 or email at phillipr@fra.org.

New FRA Membership “Perks”



Christina
Hitchcock

Happy New Year! After all the challenges we confronted in 2020, everyone at the FRA National Headquarters is looking forward to a slightly more conventional year, and we want to wish all our Shipmates and their friends and families a happy, healthy and prosperous 2021.

In that spirit, we are pleased to announce a new partnership that will make a variety of incentive programs available to Shipmates at no additional cost. Powered by an online partnering specialist, it is a program that provides savings and special offers from a wide variety of national and regional merchants and service providers. It is intended as a benefits add-on for corporations, and they have partnered with the FRA as their first nonprofit member organization. They are excited to make their program available to veterans and their family members, and their overriding goal — to help your dollar go a little further — should translate well in these value-conscious times.

The way it works is entirely transparent to Shipmates and FRA National HQ. The listed merchants agree to offer special discounts and offers to our Shipmates via the shopping portal, and those same merchants in turn pay a referral fee back to the portal operator for helping them find new or repeat customers. Those referral fees are what pay for the administration of the program, which means we can offer it as an added benefit to FRA membership without any cost to national headquarters or Shipmates.

The merchants and offers are updated monthly, which is deliberate — they hope that you'll always have a look online before making a purchase decision, in case something new catches your eye. Once the program is up and running, you can check the list of merchant partners at any time.

FRA members can access these offers by logging into the existing FRA membership login page and then clicking through to the shopping portal from your profile. This establishes your credentials as an FRA member and ultimately sets up the referral relationship to the merchant partner. You don't need to create any new or separate logins and passwords, though the merchant from which you make a purchase will likely register you as their customer.

**New online
savings for
Shipmates
at no
extra cost**

The portal operators have customer support in case there is a problem either getting to a merchant's offer or receiving the special incentive you expected. It is certainly easiest to make use of the program when shopping online, and it is available 24/7. We realize this means some Shipmates who haven't used online shopping may have a bit of a learning curve, but we encourage you to give it a try, even if you need to consult a local teenager or other tech-savvy person to get started!

Please feel free to check the shopping portal out at your convenience and let us know your thoughts. We hope you find this useful and valuable and look forward to hearing your success stories in the coming months! **FRA**

Yours in Loyalty, Protection and Service,
Christina Hitchcock

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

CORRECTIONS

In the December issue of *FRAtoday*, on Page 35 under the Frank J. McPherson Award, Gem State Idaho Branch 382 should have been designated as part of the Northwest Region. Also on page 35 under the Branch Recruiting Awards, Group 5, should have been Branch 301. On the Northwest Region listing page, Branch 382's mailing address should have been listed as 840 E. Riverpark Lane, Boise, Idaho 83706-4099.

1. BRANCH 382, NAMPA, IDAHO

95-year-old Shipmate Wilbur Barth (R) received his 50-year continuous membership pin and certificate, along with a personal letter from NP Jansky, at his home in Twin Falls, Idaho. Barth is a member of the Gem State Branch and the presentation was made by Branch President RPNW Danny Hunt (L) and RPNW Bill Hall.

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

Lehigh Valley Black Diamond Branch 115 gathers around a homemade cupcake flag prepared by Carol Nixon, the wife of Branch President Bill Nixon, to commemorate the U.S. Navy's birthday during the Oct. 12, 2020, meeting. Everyone enjoyed the cupcakes and friendship.

**3. BRANCH 01, PHILADELPHIA, PA.**

Charles Mulligan from the George Carlin Branch 01 in Philadelphia, Pennsylvania, has been a member of the branch for 25 years. His Navy career took him all over, but he came back to Philadelphia. The presentation of the pin and certificate were made at Mulligan's house.

**4. BRANCH 98, SHREVEPORT, LA.**

Branch 98 participated in the VetFest held in Bossier City, Louisiana, on Nov. 7, 2020. The branch had an FRA information table. (L to R) PRPSC Emmett Smith, Branch President Willie Hill and Branch Vice President Charles Smith.

**5. BRANCH 222, SLIDELL, LA.**

Branch 222 and American Legion Post 374 placed American flags and service flags at the grave site of every known veteran at Greenwood Cemetery in Olde Towne. (L to R) Ron Koba, Mike Ross, Tommy James and Louis Durr. Photo by Mark Dernovsek, branch secretary.

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

(L to R) Shipmates Tim Gilbert and Woody Greene delivered 100 long-stem veterans' honor roses to veterans residing at Fellowship Community in Whitehall, Pennsylvania, on Veterans Day. Photo by Bill Nixon, Branch 115's president and acting secretary.

**7. LA FRA JR PNP PARCO, TUCSON, AZ.**

Operation Homefront raised \$5,951.64 for its Holiday Meals for Military program, enough to provide 70 military families with grocery gift cards, hygiene products and a gift for each child. (L to R) Post Commander Ray Gerving, LA FRA PNP Bea Parco and Operation Homefront Program Manager for Arizona, New Mexico and Nevada Leticia G. Pena.





8. BRANCH 49, DENVER, COLO.

Mile High Branch 49 was a sponsor at the Broomfield Veterans Museum during its Veterans Day ceremony. Shipmate Lew Roman was the master of ceremonies; Mike Davidson and Jeff Hatcliff were also in attendance.

9. BRANCH 185, OGDEN, UTAH

Shipmates Dennis Howland, Jim Towery and Vyrion Dowdle participated in this year's Veterans Day Ceremony held at the replica of the Vietnam Veterans Memorial Wall in Layton, Utah.

10. BRANCH 24, ANNAPOLIS, MD.

The planning committee met for the regional convention scheduled for July 22-24 in Annapolis, Maryland. (L to R) Branch 24 First VP Jimmy Beckett, PRPEC Claire Purdy, LA FRA PNC Sylvia Wainio, Planning Committee Chair Lew Bearden, LA FRA PRPEC Kathy Bearden, LA FRA PNP Diane Hoover, Kim Biggs, LA FRA RPEC Virginia Jorden, Loretta Jorden, Pat Guibao, and Branch Secretary and Treasurer PRPEC Penny Collins.

11. FRA HQ, ALEXANDRIA, VA.

In early October, (L to R) PRPEC Randy Phillipp of Branch 182, Shipmate Bill Speight of Branch 67 and Shipmate Rich Brune of Branch 181 gathered — along with then NP Donna Jansky and NED Chris Slawinski — to broadcast the counting of the ballots for the next national president and vice president. This was the first mail-in ballot for branches in a generation.

12. BRANCH 208, CAMP LEJEUNE, N.C.

Branch President Raymond Applewhite (Center) with Branch Treasurer Joe Speranza (L) and City of Jacksonville Neighborhood Improvement Coordinator Pamela Trafton (R) at the Freedom Fountain in Jacksonville, North Carolina. The branch was awarded the Clean & Green Jacksonville Star Award for their commitment to making the city clean and green. Branch members volunteered 48 hours to the Adopt-A-Street Program.

13. FRA HQ, ALEXANDRIA, VA.

It is tradition for FRA Shipmates to participate in Veterans Day ceremonies. November 11th also marked the FRA's 96th anniversary. NED Chris Slawinski represented the organization during the ceremonies at Arlington National Cemetery and the special wreath-laying ceremony at the Tomb of the Unknown Soldier.



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							
Adams, Vernon C.	USMC	MAL	Damschroder, Gerald H.	CMCS, USN	MAL	Gifford, Raleigh G.	AKC, USN	MAL	
Allison, John P.	ETCM, USN	MAL	Davey, Thomas P.	AFCM, USN	57	Greaney, David B.	AE1, USN	70	
Altman, Homer D.	SKC, USN	MAL	Davis, Delpherd L.	ICC, USN	MAL	Griffitt, James W.	RMCM, USN	MAL	
Ard, William R.	DPCM, USN	309	Davis, Harold A.	ET1, USN	130	Grove, Frank H.	LCDR, USN	61	
			Dickerson, Charles R.	CMCS, USN	311	Gunter, Robert	ADR1, USN	MAL	
			Doner, Robert C.	AMSC, USN	22				
Bagbey, Larry E.	AEC, USN	126	Doss, Donald H.	BM2, USN	316	Hall, Levi	CWO2, USN	346	
Bailey, Charles W.	HMC, USN	MAL	Doyle, Dan D.	RD, USN	290	Hall, Richard	BM1, USN	281	
Bayne, John L.	MACS, USN	91				Harris, Jerry D.	AKC, USN	MAL	
Behrens, Jim	HN, USN	15	Eiben, Norman	POCS(CWO), USN	MAL	Hart, James F.	SH2, USN	MAL	
Bembry, Loren E.	CSCS, USN	183	Engstrom, Ben	ABCM, USN	22	Hayman, William P.	LCDR, USN	194	
Bennett, Charles A.	TDC, USN	22	Erland, Edwin H.	AOC, USN	97	Himes, Eugene	AGCM, USN	103	
Beucier, James W.	PO1, USN	MAL				Horton, Verne R.	DM2, USN	137	
Bierkamp, Harry	AMSC/NAC/TAR, USNR	89	Flaherty, Philip J.	HM1, USN	109	Hottendorf, Henry A.	TM1, USN	MAL	
Bonville, Leonard J.	USN	60	PRPNE Folk, George E.	EMCM, USN	115				
Brann, Gerald L.	PO3, USN	156	Frankenburg, John P.	HMCM(SW), USN	172	Jones, Michael H.	AFCM, USN	126	
Bruce, Cecil E.	BM1, USN	104	Franz, Willard H.	HMC, USN	24				
Burness, Robert M.	EMCS, USN	13				Keeley, Felix P.	POCM, USN	MAL	
			Gahagan, William P.	AEC, USN	258	Kegley, Michael J.	AEC(AW), USN	MAL	
Card, Robert C.	MUCS, USCG	20	Gamewell, Edward R.	ADR1, USN	22	Ketner, Charlie D.	EMC (SS), USN	20	
Conn, Wesley R.	ADRC, USN	MAL	Garnes, Joel I.	CTTC, USN	MAL	Klooz, Fred L.	MM1, USN	29	
Corcoran, William L.	GMCM, USN	70	Garrett, Johnnie D.	ADR1, USN	210	Kubik, William B.	YNC, USN	298	
Criswell, James W.	MMCS (SS), USN	MAL	Germain, Philip J.	PO1, USN	210	Kurdilla, Anthony	MUC, USN	24	

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1878-S	69	1889-O	175
1879	54	1889-S	259
1879-O	109	1890	49
1880	54	1890-O	89
1880-O	99	1890-S	89
1881	55	1891	79
1881-O	53	1891-O	175
1882	55	1891-S	95
1882-O	53	1896	49
1883	55	1897	49
1883-O	49	1897-S	95
1884	49	1898	49
1884-O	49	1900	49
1885	49	1900-S	289
1885-O	49	1902	95
1886	49	1903	89
1886-S	325	1904	129
1887	49	1921-D	69
1887-O	85	1921-S	65

ABOUT UNCIRCULATED

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1883-S	\$145	1893	\$439
1884-S	229	1894-O	259
1885-S	139	1896-O	169
1886-O	89	1897-O	89
1890-CC	295	1898-S	129
1891-CC	295	1899-S	169
1892	98	1901	259
1892-O	98	1901-S	249

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1881-CC	749	1899-O	69
1881-S	69	1900-O	69
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In Memoriam

Lawrence, James B.	CPO, USN	269	Palmer, Arvel L.	DSC, USN	MAL	Timmons, Edward R.	RMC, USN	MAL
Lawrence, James W.	HMC, USN	MAL	Parker, James L.	AC1, USN	MAL	Vacca, Alphonse J.	BMCM, USN	109
Leano, Jorge P.	SKC, USN	302	Peabody, Robert I.	ACC, USN	MAL	Von Ronne, Gerald G.	AWCM, USN	MAL
Leininger, Robert E.	CS1, USN	364	Pesta, Larry S.	MM1, USNR	261	Waggoner, Lowell D.	ATCS(AC), USN	251
Leyes, William B.	BTC, USCG	232	Petersen, Frederick J.	AQC, USN	307	Walden, William R.	CWO4, USN	MAL
Liston, Jerry C.	BTCs, USN	11	Pfenninger, Eric J.	USN	MAL	Wallitsch, Robert W.	HMCS, USN	115
Locke, Arthur D.	HM1, USN	11	Pierce, Harold M.	TDC, USN	163	White, William C.	AEC, USN	MAL
Lopez, Marcial	DKCS, USN	MAL	Pietrzak, John R.	CTICS, USN	99	Wigley, Charles H.	ADR1, USN	22
Markley, Richard H.	ATC, USN	MAL	Powell, Stewart R.	POCM, USN	MAL	Wilcox, Jimmy T.	AGC, USN	MAL
McClure, Robert E.	YNCS, USN	MAL	Rabey, Ronald M.	FTCM, USN	MAL	Wilcox, Loran A.	LT, USN	183
McCray, Watson C.	SHC, USN	MAL	Rich, Calvin D.	BMCM, USN	210	Williams, Randall	CTTCS, USN	49
McCuiston, James W.	ACC, USN	11	Rodgers, William E.	AT1, USN	161	Wilson, Dorsett E.	ADJC, USN	159
McNeil, Charles Z.	ADRC, USN	22	Scates, Robert S.	ATC, USN	91	Winters, William W.	MCPO, USN	MAL
McPherson, James J.	ATC, USN	MAL	Scott, Toney R.	POC, USN	161	Worstell, Gerald M.	AD2, USN	17
Mills, Charlton L.	MM1, USN	219	Singleton, Toby W.	ETC, USN	40	Wright, Jimmie E.	ADRC, USN	MAL
Morin, Norbert I.	MMC, USN	290	Smith, David F.	YN1, USN	161	Youngman, Hollie J.	OSC, USN	159
Morrison, Jimmy E.	EN1, USN	105	Smith, William L.	ADCS, USN	91	Zawinsky, Mike	MMCS, USN	01
Navarro, Francisco B.	MCPO, USN	302	Snowden, Gary C.	ENCM/MDV, USN	40			
Nelson, Walter N.	RMCS, USN	MAL	Soper, Albert E.	HMC, USN	42			
Newman, Claude B.	CEC, USN	MAL						

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

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REUNIONS

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Virginia Beach, Virginia

Contact: Dale Hower

Telephone: 619-449-4499

Email: dcwoodworking1@yahoo.com

USS SPINAX (SS-489)

5/3/2021 - 5/7/2021

North Little Rock, Arkansas

Contact: Gary Wagers

Telephone: 303-473-7184

Email: sandywagers7@gmail.com

Marine Squadron VMFA-115 Reunion Association

5/6/2021 - 5/9/2021

Pensacola, Florida

Contact: Patti Kaas

Telephone: 717-422-6796

Email: kaasfamily4@gmail.com

<https://115marinereunion.com>

USS Ticonderoga Veterans' Association (CV/CVA/CVS-14 & CG-47)

5/14/2021

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1500 N. Military Highway

Norfolk, VA 23502

Contact: Larry Qualter

Telephone: 914-734-7677

Email: Lqualter65@gmail.com

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USS SCAMP (SSN-588)

5/17/2021 - 5/21/2021

Rapid City, South Dakota

Contact: Rodney Star

Telephone: 702-582-1424

Email: scampreunion2021@

virtualmemorypix.net

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.

LOOKING FOR

Looking for the following Shipmates who served with me on the USS SARATOGA (CV-60) from January 1970 to May 1972:

- PC3 Kenneth Prehle
- PC3 Tony Hayes
- PCSN Mueller

Please email me at: rey.fraga2@gmail.com.

I am looking forward to catching up.

CPO Rey Fraga, USN (Ret.)

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

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

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

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

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

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

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

Telephone: _____ Date of Birth: _____

Email: _____



The following service member information validates this application:

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

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

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

Unit Preference _____ Applicant's Signature _____ Date _____

Recruiter _____ Member # _____ Unit/Branch # _____

Verified by _____ Title _____ Unit/Branch _____ Date _____



I am the:

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

Annual Membership Dues:	
☐	\$20.00 for 1 Year
☐	\$40.00 for 2 Year
☐	\$60.00 for 3 Years
☐	\$80.00 for 4 Years
☐	\$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

A Message from the North Central Regional President



It gives me a great feeling of excitement to once again be the regional president of the North Central Region. The first time I held this position was during the 2010-2011 term. I know my dad, Shipmate Basil J. Fri, would be proud, as is my mom, PNP Doris Fri.

I am sad to say that the North Central Region has suffered a great number of members losses in the past few years, as well as the loss of another unit in 2020. We are a region that covers 13 states, but we only have units in Missouri, Illinois, Nebraska and Iowa.

Our numbers are small, but our members are still doing so many good things for our Shipmates and their families. Unit members still serve our veterans, by being active in the VA Voluntary Service, assisting efforts to build tiny homes for homeless veterans, and supplying and serving refreshments to our Shipmates during their monthly bingo games at VA nursing homes.

Those unit members who have been unable to provide on-site volunteer work due to the pandemic have still been making lap robes, chemo caps, tray treats and more to be distributed at VA hospitals, civilian hospitals and nursing homes. One of our members plays the piano every week at her neighborhood nursing home, despite being in her upper 90s. One member picks up a veteran every Sunday morning and takes him to church and back.

I could go on and on with the list of all the good things our auxiliary members do each month, with the help and support of our Shipmates.

I would like to recognize Shipmate RPNC Jerry Lickteig, and PRPNC Norm Combs for recruiting three new members for Unit 161 while they traveled to Alexandria, Virginia, to attend the FRA Officer Installation Ceremony. Each new member signed up for five years. Thank you, Mo-Kan Branch 161!

Unfortunately, as with most organizations, our membership is dropping at an alarming rate. We are blessed to have Chris Drew as our RVPNC.



Top: RPNC Peggy Watkins showing off the North Central Region Flag.



Middle: RVPNC Chris Drew.

Bottom: (L) PNP Doris Fri and (R) RPNC Lisa Barton after receiving her hat at the North Central Region Convention.

She does a great job staying in touch with the North Central Region members to remind them their memberships need renewing. He also contacts those who have been dropped for nonpayment and invites them to reinstate their memberships. Chris is also serving as our Regional Chaplain again this year and doing a splendid job.

Once again, let me say, "Thank you!" for allowing me to do this again. Communication is our most important asset, besides our members, of course.

FRA

Yours in Loyalty, Protection and Service,
Lisa M. Barton, RPNC

Lisa is the LA FRA president of the North Central region.



Four Questions to Ask to Help You Prepare to Pay for Your Retirement



The challenges and hardships of 2020 brought us new perspective. They reminded us to take stock of where we are and to focus on what we value as we plan for our future.

No matter where you are in your investment journey, it makes sense to pause and review your progress. In order to determine how much you will need to fund your retirement, it is helpful to estimate what your retirement budget will look like. These four questions could help you identify your retirement activities to help you plan for the related costs.

1. What will I be doing during my retirement days?

- Do I plan to continue working past age 65 or after I reach my full retirement age? Full time or part time?
- Are there hobbies I want to pursue that will either cost me money or make money for me?
- Is there volunteer work that may also have costs associated?
- Do I plan to travel?
- Are there things I enjoy doing that have related costs?

2. Where will I be living in my retirement years?

- Will I stay in my current home or downsize to a smaller home or a rental property?
- Will I move to a retirement community or assisted living facility?
- Will I sell my home and replace it with an RV or other alternative living option?

3. Have I thought about potential situations that might occur that will impact my retirement expenditures?

- What health care coverage do I need for my specific health conditions?
- Do I have an emergency fund for unexpected situations such as a health care crisis or loss of property due to a natural disaster?
- What if I stop working sooner than expected?

- What happens if I experience a significant loss of income?

4. What are the barriers that are keeping me from investing?

- I have nothing extra to invest.
- I have education loans or other debt.
- I don't know how to start an investment plan.
- I have time to start saving later.

Next steps:

1. Prepare rather than panic. Review the questions above and create an outline from your answers. That outline will give you the framework to calculate the income you may need to support your retirement lifestyle.
2. Make the decision to adjust your spending patterns today. Choose something that you really don't need and redirect that amount to a savings account. Take advantage of the growth potential over time. Pay yourself first instead of spending money on something that will not support your future retirement needs. Creating that nest egg now could lessen your stress about money.
3. Start or add to an emergency fund. Even if the amount seems very small, it is important to take the first step. As that amount grows and the behavior becomes a habit, you will likely gain confidence and momentum in your investment activities.

Meet with your financial advisor to review your answers and turn your outline into a plan that will help you work toward your goals. A Wells Fargo Advisers financial advisor can help educate you regarding your options so you can decide which ones make the most sense for your specific situation. **FRA**

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The very best hunting knives possess a perfect balance of form and function. They're carefully constructed from fine materials, but also have that little something extra to connect the owner with nature.

If you're on the hunt for a knife that combines impeccable craftsmanship with a sense of wonder, the **\$79 Huntsman Blade** is the trophy you're looking for.

The blade is full tang, meaning it doesn't stop at the handle but extends to the length of the grip for the ultimate in strength. The blade is made from 420 surgical steel, famed for its sharpness and its resistance to corrosion.

The handle is made from genuine natural bone, and features decorative wood spacers and a hand-carved motif of two overlapping feathers—a reminder for you to respect and connect with the natural world.

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.

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is an incredibly fine
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