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FRA *today*

The magazine of the Fleet Reserve Association

MAY 2021

VETERAN SUICIDE: HOW TO HELP A SHIPMATE

INSIDE:

8 On & Off Capitol Hill

24 Shipmate Profile

32 New Life Members



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Contents

May 2021 Volume 100 Number 5

Cover: Photo from Deposit Photo. Above: Air Force Tech. Sgt. Lloyd, an MQ-9 Reaper sensor operator in the 22nd Attack Squadron, poses for an illustrative photo for National Suicide Prevention Awareness month. Photo illustration by Airman 1st Class James Thompson.

Features

16

You Have the Watch for Veteran Suicide

The VA's most recent suicide prevention report found that on average, more than 17 veterans a day took their own lives. Have you ever thought about what you would do if one of those soon-to-be suicides was your friend, family member or neighbor? For Mental Health Awareness Month, we look at some steps you can take to prevent suicide in your Shipmates and loved ones.

24

John E. Cooperider: A Chief Yeoman's Remarkable Story

"I am a retired, 90-year-old Chief Yeoman. I retired from the US Navy in 1966, having served in a variety of assignments which I consider to have been ... unique and therefore of possible interest to you. Let me try to explain."



LOYALTY, PROTECTION AND SERVICE

The FRA is a congressionally chartered, nonprofit organization advocating on Capitol Hill for current and former enlisted members of the U.S. Navy, Marine Corps and Coast Guard.

Departments

2

Communications

4

From the Bridge

6

Shipmate Forum

8

On & Off Capitol Hill

Legislative Updates

32

New Life Members

35

Retirement Advice

36

Shipmate News

39

Taps

43

Looking For/Reunions

45

Auxiliary of the FRA News

A Message from LA FRA National Chaplain Lyn Transfiguration

47

Finance Matters

Top 5 Portfolio Ideas for 2021

More Shipmate Profiles?

When we plan the content for the upcoming *FRAtoday* magazines, it happens more than one year in advance. It takes time to gather enough ideas for a year's worth of new and interesting topics.

One of the popular new directions the content took recently was to profile past presidents who had served in the Navy, Marine Corps, Coast Guard or Reserves. During that endeavor, several Shipmates expressed an interest in reading about other Shipmates, and we have been asked about interviewing men and women from their branches.

"I know a Shipmate in my branch who was the first to..." and "I know a guy who was in the Korean War and is still active in my branch," are just a few comments I have read.

This issue contains an article that came to Ann Norvell Gray, one of our regular writers, via a Shipmate who sent her a letter. After receiving the letter, Ann forged a real friendship with Shipmate John Cooperider over the course of a few months. After a while, she and I discussed the idea of publishing more Shipmate profiles.

I would like to reach out to you, Shipmates, and ask if this is something you would like to see in future issues of *FRAtoday*? The editorial team has been discussing a process for determining who would make a good subject for a story. There would have to be some criteria for fairly and objectively deciding which Shipmates to follow up with. Please consider calling or writing me your thoughts.

Shipmate News & Photos

I often hear that one of the sections of *FRAtoday* that is popular, is the Shipmate News section. Each month, Shipmates send in their photos along with captions. This is meant to engage and encourage others with new ideas or examples of what can happen in your communities.

Please consider sending photos of what you are doing. If you need help in setting up your cell phone to take a picture suitable for print, send me an email at WilliamS@FRA.org. I will be sure to reach out and help. I can only imagine how frustrating it can be to take that "perfect photo," send it to *FRAtoday* and receive an email explaining that your picture is not large enough to print.

Every month, your contributions make this magazine one that is not only for FRA members, but also by FRA members. **FRA**

In Loyalty, Protection and Service,
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Legislative Priorities and the 2021 Convention



Mick Fulton
National President

As I write this column, I am sitting in my office at FRA National Headquarters. Due to the COVID-19 travel restrictions, this is my first visit to the D.C. area since my installation. I just completed testifying on the FRA legislative priorities for the 117th Congress this year to a joint hearing of the House and Senate Veterans' Affairs committees.

Many Shipmates have benefited from the FRA's support for the Blue Water Navy Vietnam Veterans Act, which was enacted during the last congressional session. The law also expanded the list of presumptive conditions that were sponsored by Senate Veterans' Affairs Committee Chairman Jon Tester. The FRA is now a member of the Toxic Exposures in the American Military, or TEAM, coalition, which is working to ensure that no veteran who was exposed to burn pits or other environmental toxins goes without access to VA health care benefits. This work will include efforts to ensure the passage of a comprehensive bill on toxic exposure that will protect Shipmates who have been exposed to toxins on military installations in the U.S., including contaminated water at Camp Lejeune in North Carolina and toxins found at the EPA Superfund site of Marine Corps Air Station Yuma, Arizona, just to name a couple.

Suicide Prevention and VA Care

Suicide prevention remains a priority for both the FRA and the House and Senate Veterans' Affairs committees. The VA Secretary noted that 14 out of the 20 veterans who die by suicide are not in the VA health care system. This lack of engagement by the VA is unacceptable! The FRA looks forward to working with both committees to bring increased awareness, to both the VA's and the Defense Department's suicide prevention programs.

The FRA will continue to press for congressional oversight of the ongoing implementation of VA technology upgrades, to ensure that the vital program merging VA and DOD electronic health records will be completed successfully. The system

has been rolled out with an initial implementation at the VA medical center in Spokane, Washington. I urge any Shipmates in the Northwest Region who have had the opportunity to experience any benefits or problems relating to the initiative to contact the legislative team at national headquarters so they can provide that critical information to the appropriate parties.

Convention Location Set

Speaking of Spokane, Washington, the FRA national board of directors, in conjunction with the 2021 National Convention Committee, selected the Mirabeau Park Hotel and Convention Center in Spokane Valley as the new site for this year's convention. The first newsletter has been promulgated and should be available to both FRA and LA FRA branch and unit leadership.

We stayed with the venue in Portland, Oregon, for as long as we could in order to see if the political unrest would improve enough that Shipmates would feel comfortable attending a convention in Portland. I certainly appreciate the honest and direct input that was provided to the FRA leadership to assist the NBOD in making the tough decision to back out of the contract with the Portland venue. I also want to thank the committee that worked diligently on preparing to host the convention at that venue and agreed to step up to the plate and continue their work to host the convention at the Spokane Valley venue.

As I get the opportunity to travel to the various regions for upcoming mid-year meetings and regional conventions, I look forward to once again being able to gather and converse with Shipmates on a face-to-face basis, without the need for a Zoom meeting!

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

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

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

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Air Wing 7

I enjoyed the Fleet Air Wing 7 article by Elise M. Howard in the Feb. 2021 *FRAtoday*. She did a good job of research and writing. It is very refreshing to see a part of Navy history of which most people have never heard.

The cover photo is VPB-103's Bomber 3 - letter C: "Calvert and Coke" BuNo 32032 (B-24D 42-40429), which may well have been the most photographed PB4Y-1 in FAW-7. FAW-7 aircraft followed the Royal Air Force (RAF) numeral-letter system. Calvert and Coke was lost in action on Nov. 12, 1943 with all 10 aircrew KIA. RAF Coastal Command credited "Calvert and Coke" with the sinking of U-508 and it was "presumed" shot down by the U-boat's anti-aircraft fire. The aircraft commander, LT(j.g.) Ralph P. Brownell, was awarded the Navy Cross; Co-Pilot ENS Daniel A Schneider and Navigator ENS Ridgeway K. Poole received the Distinguished Flying Cross; William English AMM1/C, Bobbie R. Holladay RM1C, Walter N. Meroney RM3c, Charles K. McClung AOM2c, Eitel AOM2c, Walter C. Rodgers Jr. Sea1c, received the Air Medal; all received the Purple Heart, posthumously.

Fleet Air Wing 7 was composed of three Navy Squadrons: VB-, later VPB-103, 105 and 110. All lost aircraft to Luftwaffe fighters, mostly to the Ju 88C-6 variant, as stated in the article. However, all three Squadrons were also credited with shooting down five Luftwaffe fighters. Noteworthy was VPB-110 aircraft commander LCDR (later RADM) James R. Reedy's aircrew shooting down a He 177A-3 on Dec. 28, 1943. VPB-103 was credited with three U-boats sunk and received two Navy Unit Citations.

I also enjoyed the USS BOWFIN: The Pearl Harbor Avenger article!

Aloha,

Bruce De Wald, USN (Ret.)

1934 Convention Photo

My name is Mike Henning and I am a lover of history. I recently came across this old photo from 1934 set in Boston (Statler Hotel at the time) at an FRA convention at a rummage sale in Oak Creek, WI. Being a lover of history, I thought it was old and cool and it was a miracle that it is still in existence in the shape it is in so I bought it. I then found a frame that it would fit in at another local rummage sale that day. I then went home to do research on your organization to see what I could learn. Once I found out that you were still in existence, I thought that I had to get it back to your organization as you would appreciate this the



most. So, I would like to donate the picture and frame to your organization as an opportunity for you to preserve your long history of service to our vets (My dad was USMC in Vietnam - Mike Henning, Sr.). Let me know where to send it if you are interested. If not, do you have any suggestions as to who may be interested in having this? I have attached pictures of the old photograph for you to view.

Sincerely,
Mike Henning, Jr.

***FRAtoday:** Good morning, Mike, Great Story! All of us here at Fleet Reserve Association appreciate all of the effort you've put into this venture. We have a small museum here at our headquarters in Alexandria, Virginia and historic pictures hanging throughout our three-story building. We would be honored to add your picture to our collection. The photo can be sent to my attention at the address below. Please include your name and your father's name and any additional information you may have so that we can catalogue how we obtained it.*

Warm Regards, Phillip Reid, Finance Officer

Gerald Ford Article

I enjoyed the article on Gerald Ford in the March 2021 issue of *FRAtoday*. In fact, my wife and I were fortunate enough to attend the July 2017 commissioning ceremony of *USS GERALD R. FORD* (CVN-78). However, in the caption of the photo(s) on page 28 where it states that "Ford received his commission as an ensign in the U.S. Naval Reserve April 13, 1942 and PARTICIPATED aboard the *USS MONTEREY* (CVL-26)," rather than PARTICIPATE, wouldn't SERVED aboard have been a better choice of word?

Respectfully,
Jim Jones CTO1(SW) USN, Retired

FRAtoday:** Hello Jim and thanks for your letter. I suppose you are correct. We used the caption as it was provided to us by the Gerald R. Ford Presidential Library & Museum. **FRA

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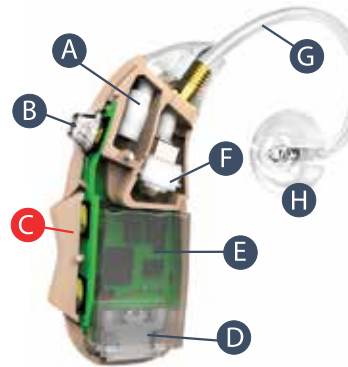


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News & Notes from the Fleet Reserve Association's Legislative Team



John Davis
Director, Legislative Programs

Vaccines and Budgets

We hope that by the time Shipmates receive this issue of *FRAtoday*, all Shipmates will have received their COVID-19 vaccines. President Biden ordered that all adults age 18 or older be eligible to receive the vaccine by May 1, and the Department of Defense and Department of Veterans Affairs are playing a major role in vaccinating people. The first goal of the VA and DOD was to get vaccines to those age 65 and older, and those with certain “high risk” medical conditions.

As we go to press, the Biden administration’s proposed FY2022 budget has yet to be released. Usually, budget proposals are released in early February, but all new administrations take longer to develop and release their initial budget requests. After Congress receives the complete budget request, lawmakers will work to pass 12 different appropriations, or spending, bills before

Oct. 1, which is the beginning of a new fiscal year. In recent years, Congress has not completed all 12 of the appropriations measures before the start of the new fiscal year, requiring the enactment of a continuing resolution to keep the government operating at current spending levels. A late start to the budget process puts Congress behind schedule before work even begins on the FY2022 spending bills, but the House and Senate leaders will work to finalize the budget on time.

Many expect that the administration’s budget request will flatline Defense Department spending. A “no-increase” budget will put pressure on Pentagon officials to shift more health care costs to retirees, limit annual active duty pay increases and reduce Basic Allowance for Housing, among other possible cost-saving options. The FRA will strongly oppose efforts to reduce benefits.

Support Repeal of TRICARE Select Enrollment Fee

To protect military retirees’ earned health care, Sens. Jon Tester (Mont.) and Lisa Murkowski (Alaska) introduced bipartisan legislation (S. 625) to eliminate the TRICARE Select enrollment fee for retirees who began their military service prior to 2018. The FRA strongly opposed the new TRICARE Select annual enrollment fee in 2016, when it was added to the FY2017 National Defense Authorization Act as part of military health system reform, because it diminishes the earned health care benefit for military retirees. FRA efforts reduced and delayed the fee, which came into effect on Jan. 1 of this year.

“No military retiree should ever be at risk of losing their health care coverage—especially during a global pandemic,” said Tester. “Our bipartisan bill

will ensure that retired veterans aren’t burdened by costly enrollment fees that put themselves and their family’s health care in jeopardy.”

“Because the vast majority of Alaska’s retired veterans have never paid for TRICARE, the charges that started on January 1, 2021 come as a surprise to many,” Murkowski said. “Service men and women were guaranteed medical care without cost as part of their military service. Enforcing an application fee for access to care goes back on that promise.”

The FRA believes that retirees, in large part, have paid for their TRICARE health care with 20 or more years of arduous military service. Members are strongly urged to go to the FRA Action Center (www.fra.org) to weigh in on this issue.

FRA NP Fulton Testifies Before Joint Veterans Affairs Committees

FRA National President Michael F. “Mick” Fulton testified before a virtual joint hearing of the House and Senate Veterans’ Affairs committees, expressing FRA member concerns on veterans’ issues. Fulton thanked Senate Veterans’ Affairs Committee Chairman Sen. Jon Tester and Rep. Gus Bilirakis for reintroducing the Major Richard Star Act (S.344, H.R.1282), which would expand concurrent receipt to include Combat Related Special Compensation paid to veterans who are medically retired with less than 20 years of service. Fulton expressed support for the SAVE LIVES Act, originally introduced as the VA VACCINE Act (H.R.1276), which proposed authorizing the VA to provide COVID-19 vaccines to veterans, spouses and caregivers who are otherwise ineligible for VA care. The SAVE LIVES Act was later signed into law (see box below for more details).

Fulton also urged both committees to pass veterans’ toxic exposure legislation this year. He thanked both committees for enacting the Blue Water Navy Vietnam Veterans Act and working to expand the presumptions for benefits under the act in the last session of Congress. The Agent Orange legislation helped veterans who served during the Vietnam conflict, and

now Congress needs to protect those veterans who more recently served or are currently serving. That is why the FRA wants to ensure that no veteran who was exposed to burn pits or other environmental toxins goes without access to VA health care benefits.

Fulton urged the committees to provide oversight of the ongoing implementation of the VA technology upgrades that will provide a joint electronic health record system shared by the departments of Defense and Veterans Affairs. A unified records system is vital to ensuring improvements to veteran care. The FRA wants to ensure adequate funding for Department of Defense and VA health care resource sharing to deliver seamless, cost-effective, quality services to personnel wounded in combat, other veterans and their families. The cost and the long time for implementation notwithstanding, the FRA believes there is a tremendous opportunity for improved care if the two departments use the same records system.



NP Fulton testified, virtually, on FRA legislative priorities. Staff photo.

President Signs Vaccine Bill for Veterans, Spouses and Caregivers

The House unanimously approved a Senate amendment and passed the SAVE LIVES Act (P.L.117-4, introduced as the VA VACCINE Act), which the president then signed into law.

“We sent vital legislation to the President’s desk that will ensure VA has the authority to provide COVID-19 vaccines to all veterans, caregivers and veteran spouses who walk through its doors,” said House Veterans’ Affairs Committee Chairman Mark Takano (Calif.) in a Senate Veterans’ Affairs Committee press release. “VA has proven itself as one (of) the most effective vaccinators in the nation — but it’s clear VA needs additional authority to continue leading this effort to get as many shots into arms as possible. After hearing some veterans were turned away because they weren’t eligible for VA care, I saw a need and worked with Ranking Member Bost, VA, and the VSO community to speedily pass the VA VACCINE Act ... in just two weeks. ... VA must continue to prioritize vaccinations and health care delivery for our nation’s veterans that are enrolled in VA care. ... When COVID-19 vaccine supply is readily available, our bipartisan legislation will give VA the authority it needs to

vastly ramp up its vaccination efforts.”

The bill expands the VA’s authority so it can provide vaccines to:

- Veterans who are ineligible for VA health care, including veterans without compensable service-connected disabilities and with incomes above the VA’s threshold.
- Caregivers of veterans who are enrolled in certain VA home-based and long-term care programs.
- Veterans living abroad who rely on the Foreign Medical Program (including those who reside in the Philippines).
- Veterans’ spouses.
- CHAMPVA beneficiaries (spouses or children of veterans who died from service-connected disabilities or of permanently and totally disabled veterans).

More details about who is eligible under the new law can be found at <https://www.va.gov/opa/pressrel/pressrelease.cfm?id=5649>. The FRA wants to thank members for weighing in on this issue through the FRA Action Center. Your efforts helped pass this important legislation.

Veterans' Toxic Exposure Bills Introduced

Exposure to toxins — whether herbicides, hazardous work materials or chemical fumes from burn pits — has long been an issue facing certain service members both at home and abroad. Years of research have produced reports of the debilitating health problems and, in some cases, deaths attributed to exposure to these toxins. Sen. Thom Tillis (N.C.) and Rep. Mike Bost (Ill.) recently introduced comprehensive legislation (S.927) to cover all possible toxicants developed by the Toxic Exposures in the American Military, or TEAM, Coalition, which includes the FRA. The bills would expand access to preventative and diagnostic services for veterans exposed to toxins.

They would also establish an independent scientific commission tasked with researching the health effects of such toxic exposure and reporting its findings to the Department of Veterans Affairs and Congress. Members can weigh in on this legislation through the FRA Action Center on the website (www.fra.org).

Currently, a burn pit registry is available to allow eligible veterans and service members to document their exposures and report health concerns through an online questionnaire. Members can register with the burn pit registry at: <https://veteran.mobilehealth.va.gov/AHBurnPitRegistry/#page/home>

FRA Supports Funding of Gulf War Illness Research

The FRA has signed onto a letter to the chairs and ranking members of the House and Senate subcommittees on Defense Appropriations urging them to provide funding for the treatment-focused Gulf War Illness Research Program, part of the Congressionally Directed Medical Research Programs within the Department of Defense. Peer-reviewed studies have consistently concluded that Gulf War Illness, or GWI, affects approximately 25-32% of the veterans of the 1990-91 Gulf War. GWI is characterized by a variety of symptoms that usually

include debilitating fatigue, cognitive problems, chronic headache, gastrointestinal issues, widespread pain, sleep difficulties, respiratory symptoms and other abnormalities that cannot be explained by other medical diagnoses or laboratory test results. The Gulf War Illness Research Program had been allocated \$214 million each fiscal year from 2008 to 2020 but will receive only \$22 million from Congress in the current fiscal year. Members can weigh in on this funding issue through the FRA Action Center on the website (www.fra.org).

HVAC Subcommittee Hearing on Improving Female Veterans' Health

The House Veterans' Affairs Committee's Subcommittee on Health and Women Veterans Task Force conducted a joint hearing to look beyond the Deborah Sampson Act to continue improving female veterans' health care. The FRA is thankful that the 116th Congress passed the Johnny Isakson and David P. Roe, M.D. Veterans Health Care and Benefits Improvement Act (P.L. 116-315), which former President Trump signed into law in January. It included major provisions of the FRA-supported Deborah Sampson Act. The intent of the Deborah Sampson Act was to improve female veterans' health care by creating the Department of Veterans Affairs Office of Women's

Health, providing \$20 million to retrofit VA hospitals with women's health spaces, and making permanent a program to provide child care at VA facilities, among other measures.

At the hearing, VA staff responded to questions concerning the VA's policies and procedures regarding implementation of the act. The FRA welcomes the oversight hearing and wants to increase access to gender-specific medical and mental health care to meet the unique needs of female service members and veterans.

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President Signs COVID-19 Relief Package into Law

In March, President Biden signed into law the American Rescue Plan Act (P.L. 117-2), a coronavirus relief package. The law provides additional resources for the Department of Veterans Affairs to continue vaccinating veterans and VA staff, as well as for improvements to bolster the nation's vaccine supply chain. The law includes the following VA-related provisions:

- \$272 million for the VA to mitigate the impacts of the pandemic on the benefits claims and appeals backlog.
- \$13.5 billion for the VA to provide health care services and related support to eligible veterans, including COVID-19 vaccine distribution, expanded mental health care, enhanced telehealth capabilities, extended support for veterans who are homeless or in danger of becoming homeless, and personal protective equipment and supplies for clinical employees.
- \$100 million for accelerated deployment of the VA's supply chain modernization initiative to improve the department's preparedness and response to public health emergencies.
- \$750 million for the VA to support state veterans homes through one-time operations payments and additional construction grants for shovel-ready projects that will enhance staff and veteran safety, and COVID-19 response and preparedness.
- \$10 million for the VA Office of Inspector General to provide oversight.
- \$386 million for up to 12 months of retraining assistance for veterans who are unemployed due to COVID-19 and do not have other veterans education benefits.
- Providing co-payment relief by waiving medical debts and billing during the pandemic, as well as costs for COVID-19 testing, treatment and vaccination services at the VA.

In January, the VA gave permission for veterans' caregivers to also receive the vaccine.

There is no charge for the vaccine. The VA has given priority to veterans already receiving care at the VA and veterans who are age 75 and older. Some VA facilities are offering vaccines to veterans who are age 65 and older. FRA members interested in getting the vaccine should contact their local VA office.

The relief package also includes an FRA-supported provision that closes the so-called 90/10 loophole. Currently, for-profit schools must collect at least 10% of their revenue from nonfederal sources. The 90/10 rule previously did not count GI Bill education benefits as federal revenue, despite them coming from the Department of Veterans Affairs. As a result, some predatory for-profit schools aggressively marketed toward veterans. The new provision alters the wording of the 90/10 rule to include GI Bill funds as federal revenue for for-profit schools.

In total, the relief package provides \$1.9 trillion in spending across numerous government programs. Among other things, this includes the funding to:

- Provide economic impact payments of \$1,400 for individuals making up to \$75,000 per year or \$2,800 for couples making up to \$150,000 per year.
- Deliver \$300 weekly supplemental unemployment compensation payments until September for unemployed individuals.
- Exempt student loan forgiveness payments from taxation.
- Provide a 100% subsidy of COBRA health insurance premiums so laid-off workers can keep health care coverage through the end of September.
- Expand child tax credits and the Supplemental Nutrition Assistance Program (the food stamp program).

An attempt to add a phased-in increase in the minimum wage to \$15 an hour by 2025 failed in the Senate.



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Hearing on Military Privatized Housing

The Readiness and Military Personnel subcommittees of the House Armed Services Committee held a joint oversight hearing on the implementation of housing reform provisions in the FY2020 National Defense Authorization Act, including the Tenant Bill of Rights, and on the frustration created by the slow progress of implementation by private military housing companies.

Readiness Subcommittee Chairman Rep. John Garamendi (Calif.) said,

"I want to make sure the base commanders are held responsible for the well-being of all personnel on their base." Garamendi pledged to include provisions in the upcoming FY2022 National Defense Authorization Act to ensure that service members and their families have safe and clean housing. Military Personnel Subcommittee Chairwoman Rep. Jackie Speier (Calif.) said some of the companies have failed in their primary responsibility of

providing military personnel with safe and secure housing.

The FRA will work to ensure service members and their families have safe, quality homes and communities. The association is supporting an increase in the accountability of privatized housing companies by putting more oversight authority in the hands of local military leaders. Members can weigh in on this issue by going to the FRA Action Center (www.fra.org).

Support Bills to Expand Coverage for CHAMPVA and TRICARE Young Adult

Rep. Julia Brownley (Calif.) and Sen. Sherrod Brown (Ohio) introduced legislation (H.R.1801, S.727) that would extend health insurance coverage for dependents enrolled in the Civilian Health and Medical Program of the Department of Veterans Affairs, or CHAMPVA, from age 23 to age 26. CHAMPVA provides health insurance to dependents of veterans who are permanently and totally disabled or who have died from a service-connected disability. Rep. Elaine Luria (Va.) has similarly introduced the Health Care Fairness for Military Families Act (H.R.475), which would allow young adults to stay on TRICARE health plans until age 26.

Employer-sponsored health care plans are required by law to cover adult beneficiaries' dependents up to age 26 at no additional cost. The above referenced bills would allow veterans' children with coverage through CHAMPVA or TRICARE Young Adult to have parity with children who have other health insurance coverage.

Members can use the FRA Action Center located on the website (www.fra.org) to ask their lawmakers to support this important legislation.

Commission to Review Sexual Assault in the Military

FRA Assistant Director of Veterans Programs Noelle Huffer participated in a conference call with Pentagon officials to discuss sexual assault in the military. During the event, it was announced that President Biden had ordered a 90-day commission to pursue solutions to sexual assault in the military. Secretary of Defense Lloyd Austin has directed several immediate actions, including the establishment of this 90-Day Independent Review Commission on Sexual Assault in the Military to address sexual assault and

harassment in the military.

Deputy Secretary of Defense Kathleen H. Hicks shared limited information about the IRC. The commission will include military sexual trauma survivors and experts in the field, as well as current and former service members. They will review the Uniform Code of Military Justice, consider new accountability measures and examine the efficacy of the current sexual assault prevention plans in place. All of the IRC's recommendations will be reported to the secretary of defense.

Coast Guard Retirees Now Can Pay TRICARE Enrollment Fees by Allotment

The Defense Health Agency has announced that Coast Guard Group A retirees (those who began their military service prior to 2018) with TRICARE Select can now pay their monthly fee by allotment. Last year, retirees and their family members enrolled in TRICARE Select were required to set up payment for enrollment fees to keep their coverage this year. Up until recently, the Direct Access pay system was not able to pay monthly TRICARE fees directly from Coast Guardmen's retired pay. This meant a Coast Guard retiree had to set up payment last year by electronic funds transfer from a U.S. bank account, credit card or debit card. Now those receiving retired pay from the Coast Guard Pay and Personnel Center can also set up an allotment by contacting their regional contractor. **FRA**



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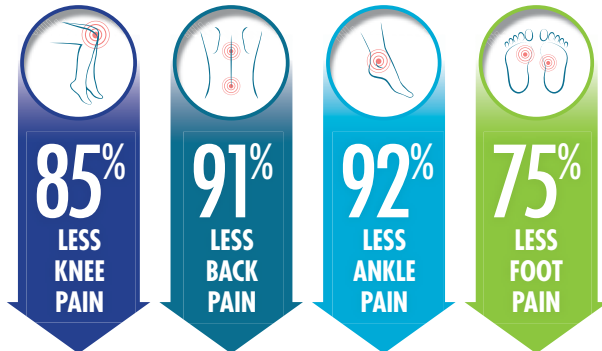


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The staff and students of Surface Warfare Engineering School Command Great Lakes participate in a silent march for suicide prevention awareness Oct. 14, 2020. The march was a launch for year long engagement opportunities and sustainable initiatives. U.S. Navy photo by Brian Walsh.

You Have the Watch for Veteran Suicide

How to Help a Shipmate in Crisis

By Elise M. Howard, M.A., Counseling Psychology

You may have heard the Department of Veterans Affairs' painful assessment of the frequency of veteran suicide in this country: that on average, more than 17 veterans a day took their own lives in 2018, according to their 2020 National Veteran Suicide Prevention Annual Report. But you may not have thought about what you would do if one of those soon-to-be suicides was your friend, family member or neighbor. How would you know the difference between a Shipmate's bad day and their last day? And if you happened to be there in that moment of crisis, what would you say? What would you do? For Mental Health Awareness Month, we look at some steps you can take to prevent suicide in your Shipmates and loved ones.

Spotting Red Flags and Risk Factors

Although many suicides occur suddenly, everyone should be prepared to spot warning signs of suicide in those around them. According to the American Association of Suicidology, the signs of acute suicide risk include threats to harm or kill oneself, talk of wanting to harm or kill oneself, seeking out

a method of killing oneself, and writing or talking about death or suicide if that is not typical for the person. Other warning signs include feeling trapped, hopeless, anxious or without purpose in life; having dramatic mood swings; seeking revenge or demonstrating uncontrolled anger; experiencing difficulty sleeping or oversleeping; increasing drug or alcohol use; acting recklessly; withdrawing from friends, family and social obligations; and settling affairs, such as giving away valued possessions or securing long-term care for pets.

Some circumstances have also been found to create an elevated risk for suicide, including recent stressful life events, alcohol or drug use, access to lethal means of killing oneself, living alone, a history of previous suicide attempts, mental illness, a history of trauma or abuse, a lack of social support, and, in older adults, physical health problems. Don't assume, however, that someone will always have one of these risk factors or demonstrate the warning signs mentioned above before attempting suicide. If your Shipmate hasn't been themselves lately or is under a lot of stress, trust your gut and ask them how they are doing emotionally.



Some military experiences have changed little over the decades, and older veterans can offer invaluable advice to active duty and newly separated service members. You could save a life by sharing your experiences and lessons learned with a younger veteran. Photo by motortion, licensed from Adobe Stock.

Asking the Question

If you're concerned that a Shipmate may be considering suicide, you should ask them about it directly. A widely held misconception about suicide is that asking someone about it will cause them to begin having suicidal thoughts. Thankfully, this fear is not supported by current research.

How, then, do you ask the question? In talking to anyone about suicide, you should show genuine empathy, avoid minimizing their problems and listen carefully for as long as they would like to talk. Maintaining a calm and nonjudgmental demeanor will allow your Shipmate to feel comfortable enough to share these deeply personal thoughts with you.

Here is an example of how you might ask someone about suicidal thoughts: "I've noticed that you haven't been yourself lately. You look like you haven't been sleeping well, you're making a lot of jokes about death and you haven't come fishing with us in weeks. As your friend, I care about you, and I'm worried. I have to ask: Are you having any thoughts about hurting or killing yourself?"

If your Shipmate says "No," you have still opened the door to what could be an extremely helpful conversation about how they are managing their stress. Your timely and caring intervention could help them seek professional support before they consider suicide.

What if They Say "Yes"?

If your Shipmate bravely responds that yes, they are thinking about suicide, you need to ask the following questions next:

1. Do you have a plan for how you would kill yourself?
2. Do you have the things you would need to carry out your plan?
3. Do you have a plan for when you would kill yourself?

If your Shipmate is not in immediate danger of harming themselves, you should listen with compassion and encourage them to seek professional help to cope with the stressors in their life. After attentive listening, you can also discuss alternative solutions to their problems or ways that you have coped with similar circumstances or feelings in your own life.

"When somebody is in a mental health crisis, ... they don't see things quite as clearly, quite as logically," explained Executive Director of Suicide Awareness Voices of Education Daniel Reidenberg. "They get focused on their pain and how to resolve the pain, more than finding other solutions to things. So when you have a peer that reaches out to a veteran who's at risk, who's really struggling, and they offer multiple solutions, that holds a lot of weight and a lot of credibility to a peer veteran."

If your Shipmate is in imminent danger of harming themselves, stay with them and remove any lethal means of



Suicide is not just a veterans issue, and you can use the strategies and resources provided here for anyone who is considering suicide. For civilians, the crisis line number is the same (1-800-273-8255), you just don't press 1 once you are connected. Photo by digitalskillet1, licensed from Adobe Stock.

suicide in your location, especially any that are part of their suicide plan. You can ask more questions and continue listening as they discuss the feelings and circumstances that are contributing to their desire to end their life.

You can also stay with your Shipmate while they call the Veterans Crisis Line (1-800-273-8255, press 1). If your Shipmate is too emotional to speak, they can also text 838255 or go to <https://www.veteranscrisisline.net/> and begin an online chat by clicking "Chat online" in the upper right corner. No matter how you access the Veterans Crisis Line, it is free, confidential and available 24/7 to all veterans, service members, reservists, National Guard members, and their family members and friends.

Although it is likely that the suicidal impulse will pass during this discussion with you or a crisis line staff member, be prepared to bring your Shipmate to the emergency room if their intention does not change. If, however, your Shipmate is no longer in imminent danger, you can part ways with a plan to check in within the next 24 hours to see how they're doing.

Reidenberg emphasized that you "should take the initiative to say, 'How about I'll call you in a couple hours?' or 'We'll grab dinner tonight,' 'I'll check in with you tomorrow,' ... because the person who's in

Ten Minutes or Less

Although some suicides are carefully planned, research shows that many suicide attempts are impulsive reactions to a crisis. In a 2005 study, Thomas Simon asked 153 survivors of nearly lethal suicide attempts, "How much time passed between the time you decided to complete suicide and when you actually attempted suicide?" Twenty-four percent of respondents replied that they had acted on their decision in less than five minutes. Another 24% stated that they had deliberated for 5-19 minutes. Only 13% reported that they had thought about their suicide attempt for a full day or longer. In a 2009 study, Eberhard Deisenhammer and his colleagues asked 82 hospitalized survivors of suicide attempts how much time had passed between their most recent thoughts of suicide and their attempts. The response of 48% of participants: 10 minutes or less.

You may be wondering how you could possibly intervene in a Shipmate's suicide when such a short time frame exists for doing so. One answer, of course, is to call or be physically present in moments that could turn into a suicidal crisis. Meet your Shipmate for lunch immediately following their divorce or custody hearing. Hang out with them at the hospital while their spouse undergoes a difficult operation. Accompany them to an important funeral. Offer tangible support during stressful times, even joyful ones like having a baby, getting married or moving to a new home. If this sounds like simply being a very present and dedicated friend, it is — and having that kind of social support is a protective factor against suicide.

On Sept. 10, 2020, 1st Lt. Tristan Baker (L) and 1st Lt. Eric Hill (R) posed for a photo with their social media posters in honor of World Suicide Prevention Day onboard Naval Air Station Sigonella. U.S. Navy photo by Mass Communication Specialist Seaman Trinita Lersch.



crisis, that's the last thing that they can do."

When following up with your Shipmate, Reidenberg suggested continuing to listen with empathy, validate their experiences, and remind them that you are there to listen and support them. He noted that it is helpful to encourage them "to continue to take their medicine, to see their therapist, to talk to others, to go to support groups, to check out websites, to make sure that they're active and they're doing things." He recommended checking in for about two months following the crisis, initially every day or every few days, then gradually spacing check-ins out to every week if things are going well.

Supporting the First Step

The first step in making change is often the hardest, so do what you can to support your Shipmate in beginning the help-seeking process. Help them look up and call local mental health providers to make a counseling appointment, and assist with calling their insurance company if coverage is in question. Offer to drive your Shipmate to their first appointment and even to walk inside to help them navigate the sign-in process. This can help your Shipmate keep

Suicide Prevention Resources

- More about helping someone through a suicidal crisis, from the Suicide Awareness Voices of Education: <https://save.org/find-help/im-concerned-about-someone-else/>
- A conversation guide for talking about suicide, from the American Foundation for Suicide Prevention: <https://afsp.org/story/if-someone-tells-you-they-re-thinking-about-suicide-a-realconvo-guide-from-afsp>
- More about reducing access to lethal means of suicide, from Harvard's T.H. Chan School of Public Health: <https://www.hsph.harvard.edu/means-matter/means-matter/>
- A free, easy-to-use safety plan template you can fill out with your Shipmate to create a plan for how they will cope with future suicidal thoughts, from the National Suicide Prevention Lifeline: https://suicidepreventionlifeline.org/wp-content/uploads/2017/09/Brown_St StanleySafetyPlanTemplate1.pdf
- More about the Veterans Crisis Line, including the online chat button in the upper right corner: <https://www.veteranscrisisline.net/>
- More about the VA Coaching Into Care program: <https://www.mirecc.va.gov/coaching/Veterans.asp>
- True stories of hope and recovery from veterans of all service branches and eras, from the VA's Make the Connection program: <https://www.maketheconnection.net/>

SAFETY PLAN

Step 1: Warning signs of a crisis:

1. _____
2. _____
3. _____

Step 2: Internal coping strategies - Things I can do to take my mind off my problems without contacting another person:

1. _____
2. _____
3. _____

Step 3: People and social settings that provide distraction:

1. Name _____ Phone _____
2. Name _____ Phone _____
3. Place _____
4. Place _____

Step 4: People whom I can ask for help:

1. Name _____ Phone _____
2. Name _____ Phone _____
3. Name _____ Phone _____

Step 5: Professionals or agencies I can contact during a crisis:

1. Clinician Name _____ Phone _____
Clinician Pager or Emergency Contact # _____
2. Clinician Name _____ Phone _____
Clinician Pager or Emergency Contact # _____
3. Suicide Prevention Lifeline: 1-800-273-TALK (8255)
4. Local Emergency Services _____
Emergency Services Address _____
Emergency Services Phone _____

Making the environment safe:

1. _____
2. _____

From Stanley, B. & Brown, G.K. (2011). Safety planning intervention: A brief intervention to mitigate suicide risk. *Cognitive and Behavioral Practice*. 19, 256–264

You can fill this page out with someone considering suicide to create a plan for how they will cope with future suicidal thoughts. Find an easily accessible place to keep this plan and discuss it with their loved ones so they can help the person use it in a time of crisis. In Step 2, know that any activity that improves a person's mood can be a coping strategy (except drug and alcohol use, which increase suicide risk). In the final section, list any actions that need to be taken to limit access to lethal means of suicide and follow up to make sure they get done.

Limiting Access to Lethal Means

Whether your Shipmate is having active thoughts of suicide or is just going through a high-stress period in their life, one effective prevention measure you can take is to limit their access to lethal means of suicide. Firearms top the lethality list, especially among veterans, who are more likely to own guns than their nonveteran peers, according to a 2015 study by Emily Cleveland and her colleagues. In its 2020 National Veteran Suicide Prevention Annual Report, the VA found that 68.2% of fatal suicide attempts by veterans in 2018 were completed with a firearm.

If you know your Shipmate is going through a difficult period, ask if you can hold onto their firearms until things have settled down. They can also put the weapons or the gun safe key in a safe deposit box, have their spouse change the gun safe code, or drop the firearms off at a local gun shop or law enforcement station for temporary storage (this service is increasingly offered). Active duty service members can also leave their firearms with their commanding officer or a health professional during a high-stress period.

The DOD and VA recommend that firearms be stored locked and unloaded in a separate location from ammunition. Although this may not be convenient for home defense, it could be lifesaving during a suicidal crisis. Every second you add to the time it takes to access lethal means is another second your Shipmate has to rethink their choice. If safety is a concern, ask your Shipmate to consider temporarily substituting nonlethal home defense measures while their firearm is less accessible.

Need a gun lock for yourself or a Shipmate? You can request a free one by contacting your local VA medical center. Many states and cities also offer free or low-cost gun locks by request.

Many people also keep excess medications, and the White House's Office of National Drug Control Policy has reported that prescription medications are involved in nearly a third of veteran suicide attempts. You can return unneeded medications to any military pharmacy in the U.S. any time through the Military Health System's Drug Take Back Program. If this isn't possible, the Environmental Protection Agency recommends disposing of excess medications by placing them in a sealed waterproof container mixed with an unpalatable substance, such as kitty litter or used coffee grounds, then placing the container in the trash. Avoid flushing medications down any household drain, which could introduce dissolved medications into local drinking water or the environment.

Talk with your Shipmate about which items in their home could present a danger to them if a suicidal impulse struck. If they have a plan for ending their life, ask them which items would be necessary to enact their plan and remove or limit access to those items as much as possible.

the appointment, feel less overwhelmed by a large medical facility and overcome any transportation obstacles that may exist.

Although offering this level of support may seem overbearing, consider that many suicidal people feel like a burden to those around them and will not ask for needed assistance. Spending some time hanging out together before or after the appointment can make your support feel more natural.

Not so sure that your Shipmate will agree to mental health counseling? Believe it or not, the VA has a hotline for you! The VA's Coaching Into Care service provides free, confidential, phone-based coaching to help concerned friends, co-workers and family members talk to the veterans in their lives about signing up for relevant VA services. You can call 1-888-823-7458 on weekdays from 8 a.m. to 8 p.m. Eastern time, or email CoachingIntoCare@va.gov.

Stepping In Saves Lives

Although supporting a Shipmate through a suicidal crisis can be emotionally taxing and awkward at first, your efforts really can save a life.

"Providing emotional support and that peer support in a moment of crisis like that is no different than them providing CPR to somebody whose heart has stopped," Reidenberg said.

In a video interview for the VA's Make the Connection program, a Vietnam-era Navy veteran identified only as Sue described how a friend stepped in to get her the help she needed transitioning to civilian life and coping with the trauma of her service.

"After I got out of the service, I drank. I drank a lot," Sue recalled in the 2019 video. "It got to that point where I couldn't live. I didn't want to live. ... A friend took me to the VA. That's when I was able to get help to start my new life."

Sue noted that without the treatment she received at the VA, she would still be living recklessly or would be dead. After living through these experiences, she had this message for her fellow veterans: "If you're tired of living like you're living, there is help. You don't have to have this pain. You don't have to carry this alone. There's thousands of us out there. The help is there, and the VA has come a long, long way in helping." **FRA**

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Above: John C. Cooperider at his retirement ceremony in Norway, December 1966. Cooperider is on the right, with hands clasped. His wife, Virginia (Ginny), is next to him.

Left: John Cooperider at boot camp in 1947.

All photos courtesy of Carrie Cooperider.

JOHN E. COOPERIDER

A Chief Yeoman's Remarkable Story

By Ann Norvell Gray

In February of this year, an intriguing letter addressed to me was forwarded from the magazine's offices. It was from John Cooperider, a Navy veteran living in New Hampshire, and this is how he introduced himself:

"I am a retired, 90-year-old Chief Yeoman. I retired from the US Navy in 1966, having served in a variety of assignments which I consider to have been ... unique and therefore of possible interest to you. Let me try to explain."

Three fascinating pages later, he closed his letter, saying, "I currently reside in an Assisted Living Community. I think I still have most of my marbles, but my joints are as old as I am. If you got this far in this letter, thank you for your time."

All of his marbles, indeed. He was asking only for a little help in his research, but when he heard of our interest in his story for this magazine, he was delighted. A few days later, his daughter Carrie Cooperider sent, at my request, a copy of his Navy memoir, in which he describes his 22-year career traveling around Europe and the U.S. in the years following the Second World War. He

served as a close, trusted member of the staffs of two admirals, four secretaries of the Navy, and the Office of the Naval Attaché at the U.S. Embassy in Oslo, Norway.

Becoming a Yeoman

John Edward Cooperider was born in March of 1930 in the village of Hebron, Ohio. He was a diligent student, a natural athlete and a willing worker, taking advantage of a paper route to hawk asparagus door to door. In 1945, his father died suddenly and with him, John's hopes for the money to go to college. A wise school counselor, himself a retired Navy man, encouraged John to enlist, to train as a yeoman and then to use the GI Bill for college. So in September of 1947, John went from boot camp to yeoman school in Norfolk, Virginia, and graduated first in his class.

By virtue of his class standing, he was assigned to the Naval Academy naval station at Annapolis, Maryland, and a year and a half later, to the Norfolk office of Rear Adm. Daniel V. Gallery, deputy commander of the Operational

Development Force. Gallery was soon involved in the “Revolt of the Admirals,” an escalating policy and funding dispute with the U.S. Air Force over whether the nation’s primary strike force should depend on Navy aircraft carriers or Air Force B-36 bombers. Whenever the press hovered, the rear admiral headed out to sea on a testing ship and worked on his magazine stories and novels. John went along to type the manuscripts.

In the fall of 1950, John enrolled in night school to polish his administrative resume and met a young woman named Virginia Herrin who worked for the Norfolk newspaper. She asked if he’d like to go with her to hear Stan Kenton’s orchestra and Ella Fitzgerald, and he jumped at the chance. They were married the following April.

Moving to Madrid

A well-timed trip to the Navy personnel office in Washington, D.C., resulted in John’s assignment to Madrid in 1954.

“After more than four years on the staff,” he wrote, “it was time to move on.”

So it was that John and Ginny Cooperider went off to Spain, where the dictatorship of Francisco Franco had isolated the country and degraded its economy. Although the U.S. had begun to encourage a relationship as the Cold War deepened, exchanging loans for strategic military bases, poverty and deprivation still dominated. John was assigned to the military assistance advisory group, or MAAG, charged with modernizing the Spanish navy and training personnel on American equipment. His experience in a large, functional office helped him get this new one better organized, and he was noticed by Cmdr. James Semmes for the improvements.

An American serviceman’s pay was worth a small fortune in Spain’s economy. For the plucky young couple, accepting the Spanish way of life was a romantic adventure. They were able to secure decent housing with a live-in housekeeper by paying more under the table than the Spanish government permitted. The MAAG staff grew, friendships formed and a happy social life evolved.

“So here we were,” John wrote in his memoir,

“two very young people who would have been considered relatively poor in their own country, living like lords in Spain.”

In the summer of 1955, the Cooperiders and their new son Michael vacationed in a spacious beachfront cottage on the virtually undiscovered Costa del Sol. In the fall, Capt. Basil Rittenhouse arrived to take MAAG Spain’s helm, and shortly thereafter, he and Semmes put John in charge of the central office. The Cooperiders’ next vacation was a three-week adventure in their new Volkswagen, traveling through Barcelona, Southern France and Italy before turning northward to see Austria and Paris on their way home to Madrid. For this vacation they spent the princely sum of \$400.

At work, John continued to handle ranking visitors. After attending a bullfight with Undersecretary of the Navy Thomas Gates and Ambassador John Lodge, he and Ginny were asked to take everyone to hear guitar music at local bars. Ginny’s imperturbable poise and good nature in translating for the local “working girls” who invariably approached the party made a decidedly positive impression. When Capt. Rittenhouse became Rear Adm. Rittenhouse and was ordered to London as commander of a branch of the Military Sea Transportation Service, he asked John to come with him, and the next phase of the Cooperiders’ life began.

Life in London

The night before the young family was due to leave their apartment in Madrid, John was rushed to the hospital with a perforated ulcer. Ginny, seven months pregnant and with little Mike in hand, was stranded, but military families can cope. Ginny and Mike were immediately collected and moved into friends’ quarters until John could travel to London.

Despite their harrowing transition, John wrote, “It took us about five minutes to fall in love with London. ... There was fresh milk, sliced bread, steaks and pastries everywhere. ... We didn’t know just how much we had really missed those things.”

They found a flat in a London house, and



John C. Cooperider (R) being sworn in by Secretary of the Navy Frank Korth (L) in 1962.

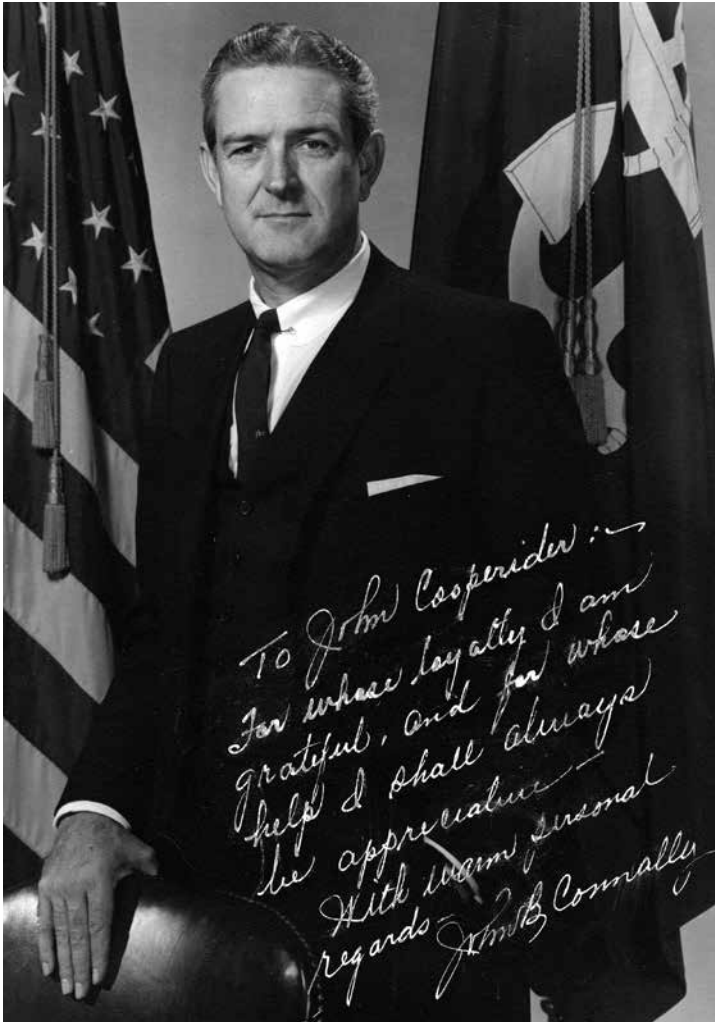
welcomed their daughter Carrie. The English countryside, London's lovely parks and the Cooperiders' social life among so many American military personnel made this brief posting a happy one. When Rittenhouse left for Washington the next year, the Bureau of Naval Personnel, realizing that John was "an Admiral's writer without an Admiral," as he put it, called him back to D.C.

Working for Kennedy's Secretary of the Navy

The Military Sea Transportation Service operation in London was responsible for arranging military travel on civilian vessels, and in the spring of 1958, John, Ginny, Michael and little Carrie came home in style, traveling first class on the *USS UNITED STATES*. John reported to work in the office of now Secretary of the Navy Thomas Gates. John was assigned to classified mail operations, but his

stenographic skills were essential to Gates' staff and would figure prominently when President John Kennedy arrived in the White House.

The Kennedy administration was younger, more energetic and less formal than Eisenhower's had been. Lyndon Johnson, Kennedy's deeply Texan vice president, had engaged fellow Texan John Connally, a decorated WWII Navy veteran, to serve on his Senate staff. Johnson convinced Kennedy to choose Connally for secretary of the Navy, anticipating the value of the former lieutenant commander's considerable political skills on the Navy's behalf. Expecting to be on the road making public appearances domestically and solidifying relationships abroad, Connally wanted a male secretary at his side. John Cooperider was the man for the job and moved into the secretary's immediate headquarters in the Pentagon. The workload was organized to accommodate John's



Secretary of the Navy John Connally sent this dedicated photo to Cooperider in the early 1960s.

absences, and he was ready to be off across the country with Secretary Connally. Then the Bay of Pigs fiasco happened, and plans changed.

During the crisis, John became the lifeline between Connally and Secretary of Defense Robert McNamara. He positioned himself in the secretary of defense's office, and if McNamara wanted to reach Connally, John could race back about a third of the way around the outermost ring of the Pentagon to tell Connally to get off the phone. It's impossible to imagine just how big the Pentagon is. It sits on almost 29 acres, comprises 6.6 million square feet and is wider across opposite corners than the Empire State Building's

architectural space is tall. Nevertheless, its corridors are laid out so that it is theoretically possible to walk between any two points in 10 minutes or less. The phones proved adequate, however, and John never had to test the theory himself.

On the Road with Secretary Connally

Once the crisis passed, the trip was on. The next 12 days were a steady routine of great food and luxury hotels, but few free moments between long nights of reworking Connally's basic speech for the particular crowd in each new city. The final stop on the six-city tour was San Antonio, the Texas city that Connally considered his own. John and his closest colleague stayed up most of the night working on that version. When Connally stepped up to the lectern, he looked across the room, said he couldn't possibly give all the friends he saw out there a canned speech, threw the pages up in the air, and then proceeded to deliver the speech pretty much as written. John was exhausted but enormously impressed.

In the early months, the normal workday for Connally and his staff began at 7 a.m. and stretched until well after midnight. Those days might include lengthy luncheons with members of Congress in the service secretaries' private dining room in the Pentagon. John's job included maneuvering the occasional inebriated congressman out of the building and pouring him into the waiting car. Connally, who didn't drink at all, had a standing order with the steward for an ice water "martini."

Connally's first overseas trip began in Madrid, where John was not only secretary but also tour guide and translator. The next stop was Nice, France, where the staff got their first look at bikinis on the beach. Then it was on to Rome, Naples and Capri in Italy for a swim in 30 feet of water so crystalline that the floor of the bay was clearly visible. Paris was next, and then Bonn, Germany. There the group lodged at the Hotel Dreesen at Bad Godesberg, where Hitler had stayed in 1938 for talks with Britain's Prime Minister Neville Chamberlain, capping the diplomatic failure of Chamberlain's policy of appeasement.

On Aug. 21, 1961, they flew into Berlin, nine days after the Berlin Wall went up. Of the view from their hotel, John wrote: "It was eerie, looking over into East Berlin. The first few blocks just beyond ... had all been evacuated. ... All the windows of the buildings that ... actually made up part of the wall, were bricked shut."

Happily, they left two days later for London. The group then visited a new nuclear submarine base in Scotland and went on to Copenhagen, Denmark, fulfilling a dream for John. It was everything he had imagined. Throughout the trip, there was a constant stream of preparations to make, records to keep, surprises to manage and relationships to nurture.

At the end of 1961, John Connally decided to go home to Texas and run for governor, and Cooperider's last assignment was to drive Connally's big Lincoln Continental back to Fort Worth, Texas. After five years in a Volkswagen, John relaxed a bit too much on the interstate and hit 100 mph before he noticed it. Luckily, nobody else noticed. He slowed down, the car arrived intact, and the Connallys thanked Ginny and John with a place setting of their silver.

"They were those kind of people," John wrote. "I knew I would miss them."

Making Chief at Last

Back in Washington, John continued in the same capacity with new Secretary of the Navy Fred Korth. The nonstop first year in that office had developed John's natural organizational sense, his respect for structure, his good judgment with people and his ability to see the big picture. In October of 1962, the offices of the Secretary of the Navy and the Secretary of Defense were again in crisis as Soviet missiles headed for Cuba. John had a ringside seat and saw firsthand that there was no reasonable solution beyond the conviction and bravado that convinced the Soviet ships to turn around.

In May of 1963, Petty Officer First Class John Cooperider became Chief Petty Officer John Cooperider, a promotion perhaps long overdue. Both Secretary of the Navy Korth and

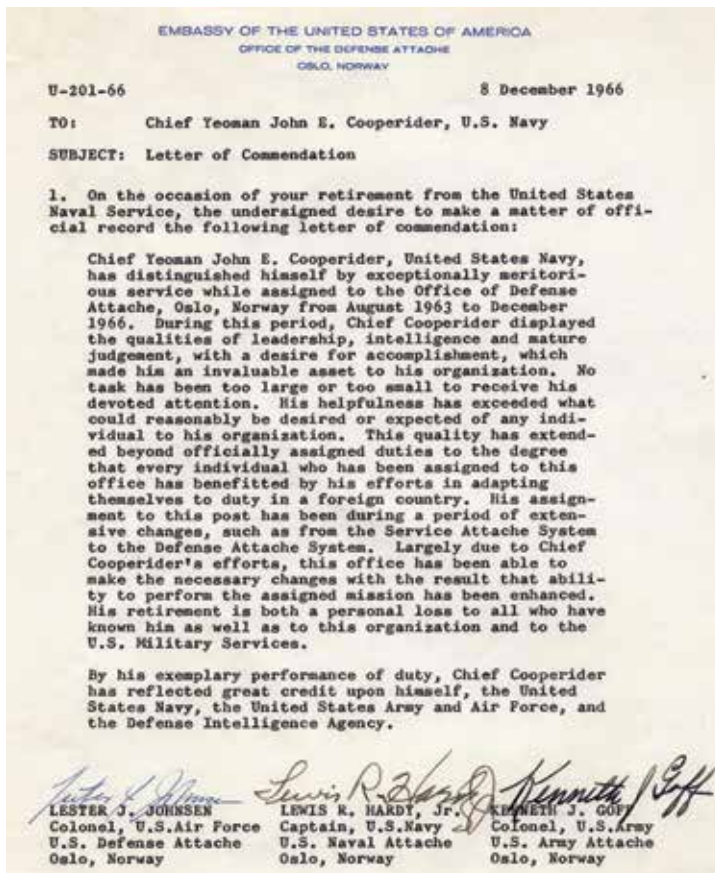


John Cooperider in his office at the law firm Sheehan, Phinney, Bass & Green in Manchester, New Hampshire, in the 1990s.

Adm. Rittenhouse took time to be there for his humiliating, hilarious initiation. John wrote that it was the first time in the history of the CPO Mess that the secretary of the Navy had attended, and Rittenhouse brought John a new hat. Ginny had always been John's constant, loving support, never complaining about money, never losing her good humor, and now the family's finances were about to be noticeably improved.

Coping with Crisis at the Embassy

John's exceptional work record and the respect with which his former bosses and staff members regarded him made his final years in the Navy among the happiest, for him and for his young family. At the end of the summer of 1963, they made their way to Oslo, Norway, where John served in the office of the U.S. Naval Attaché in the U.S. Embassy. It took a few months to find the right housing, but on Nov. 1, 1963, they moved into a wonderful four-bedroom house near the tram with a view across open fields to the Holmenkollen mountainside. Three weeks later, on the evening of Nov. 22, they went to their first



A Letter of Commendation Cooperider received upon his retirement on Dec. 8, 1966, signed by Lester J. Johnson, Lewis R. Hardy and Kenneth J. Goff.

dinner party with neighbors. Just as they were finishing dinner, the phone rang, and they got the news that President Kennedy had been shot.

Of course, the next day was a blur as the embassy responded. And that night, spontaneously and without media fanfare, people all over Oslo put a single lighted candle in their windows, in what John described as a profound expression of sympathy. It was a moment none of them would forget. The Cooperiders sent the Connallys a telegram at the hospital and received lovely notes of thanks.

The final section of John's memoir describes the family's three years in Norway with great affection. The embassy staff was congenial. The beauty of the country, the rhythms of Norwegian life, the warmth of the people, the prevalence of fluent English and the healthy outdoor focus through all seasons seems to have suited them all right down to

the ground. It was safe, and the children were free to explore. Most of all, there was time to get away to cabins in the country, called "hyttes," to focus on family without distraction.

Life After the Navy

In December of 1966, after a retirement celebration in Oslo, Ginny and the children headed for her parents' house in Virginia, and John processed out in New York, a civilian for the first time since his 17th birthday. He went on to build a successful career as the administrative manager of a law firm in New Hampshire, a relatively new kind of business management to which he contributed significantly. In 1991, his darling Ginny was diagnosed with early onset Alzheimer's disease, which they met with characteristic courage. He cared for her as long as possible and when she moved into a care facility, went nearly every day to give her lunch until her death in 2002.

Six weeks before we went to press, Carrie Cooperider let us know that her father was in the hospital with COVID-19 and was fighting back, in the hope of seeing his story in print. It was not to be. On March 2, three weeks shy of his 91st birthday, John Cooperider died peacefully in the company of his closest family. His daughter wrote, "In the hospital's blissfully quiet private hospice room, Dad said that he was having one of the best days in his life - he had just had the most wonderful conversation with his grandson and he was about to find out what the biggest mystery of life - our passing - held in store for him."

Fair winds and following seas, Chief Yeoman Cooperider. Thank you for your service and for sharing your story with us. **FRA**

Author's note: I am deeply grateful to John's daughter, Carrie Cooperider, for her contributions to this story: for letting us know that her father was happy to be honored here; for trusting us with treasured photographs; for answering my many questions; for the monumental task of scanning and sending the full text of her father's memoir, "The Yeoman," which resides in East Carolina University's J.Y. Joyner Library Manuscript Collection as part of their U.S. Navy Memorial Foundation Collection; and especially for sharing her eloquent memories. Without her generosity, we wouldn't have this story.

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1923-D	79
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1924	45

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1925	45
1925-S	109
1926	75
1926-D	\$95
1926-S	65
1927	95
1927-D	189
1927-S	229
1928	495

1928-S	\$179
1934	149
1934-D	179
1934-S	2,275
1935	115
1935-S	295



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ALL 35

1948	\$37	1950	\$55
1948-D	39	1950-D	65
1949	95	1951	37
1949-D	99	1951-D	59
1949-S	165	1951-S	49
		1952	35

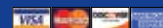
1952-D	\$35	1955	\$39	1960	\$28
1952-S	115	1956	29	1960-D	28
1953	47	1957	31	1961	28
1953-D	37	1957-D	28	1961-D	28
1953-S	55	1958	28	1962	28
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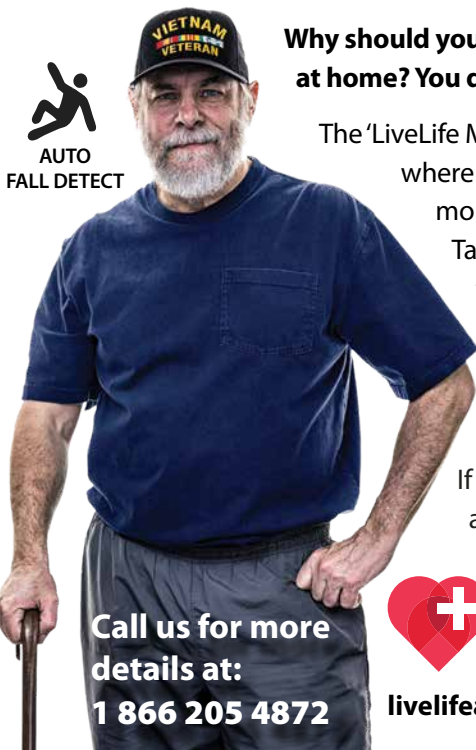
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Len Benek	MAL	Frank A. Sisti	MAL	Arrol F. Jacobs	161
Robert Billings	60	Anthony A. Skrapits	292	Norman C. Janicki	MAL
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Jack M. Fogel	294	Ralph Villarreal	MAL	Lena R. Null Wood	290
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Ronald B. Hale	MAL	Robert L. Wickman	137	William F. O'Neal	MAL
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David K. Burtsfield	MAL	Robert Hargraves	MAL	Donald R. Neill	MAL
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Bobby L. Carroll	126	John D. Hasty	MAL	Cristian Radaneata	MAL
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5 Things to Remember as You Revamp Your Retirement Plan

“What’s next?” That’s the question that came to my mind when I read a Kiplinger’s Personal Finance magazine survey released in January. According to the results, nearly 60% of Americans withdrew or borrowed money from their individual retirement accounts or retirement plans in 2020. The CARES Act provisions that provided favorable tax treatment for these withdrawals were designed to help Americans cope with the financial challenges of the pandemic. As we shift gears in 2021, the question that comes to my mind is, “What’s next?”

A CARES Act withdrawal, market volatility or the pandemic torpedoing your savings are just a few examples of 2020 happenings that might motivate you to revisit your retirement plan in 2021. If you’re going down that path, learn from last year and expect the unexpected. Here are five factors to consider as you refresh your plan for retirement.

Working longer may not be an option. More than 30% of the survey’s respondents plan to work longer to make up for the unexpected intrusion into their retirement nest egg. That’s good if you’re willing and able. However, health, an uncooperative employer or a bad job market may not be on the same sheet of music. Ultimately, your work plans may change — even if you don’t want them to.

Planning implications: Don’t count on your ability to keep working into your golden years. While it may, in fact, be your choice when the time comes, don’t let the success of your plan hinge on it.

Final expenses are on the rise. Final expenses such as funerals, memorial services, caskets and cremation are not immune to inflation. According to the National Funeral Directors Association, the average cost of a funeral and burial is around \$10,000. But here’s the kicker: According to the Bureau of Labor Statistics, over the last 30 years, the increase in funeral costs has outpaced consumer prices for all items by over 100%.

Planning implications: Have a plan for your final expenses. Your plan should include funding (money set aside, final expense life insurance, etc.) and how to administer it (will, letter of instruction, account ownership, beneficiary designation, etc.).

Inflation has been gone, but not forgotten. Don’t forget to factor inflation into your plan. While it’s been mild — only eclipsing 3% once in the last 10 years — the fiscal and monetary moves we’ve made to battle the

pandemic point to inflation ahead.

Planning implications: Account for it. In talking with folks on a daily basis, my sense is that prices are going up in a way that is not reflected in reported inflation numbers. Build rising prices into your retirement savings and retirement income plans, and you won’t be sorry.

You control several key levers. Unlike inflation, the markets or the whims of your employer, there are a few key retirement plan inputs that you totally own. These include your commitment to saving, your ability to avoid emotion-based decisions and your lifestyle choices.

Planning implications: As we put the pandemic in our past, focus on the things that you control.

Clean up your balance sheet. Yes, we all want to see the economy kick back into high gear, but don’t let your indulgent spending be the fuel that makes that a reality. Rolling into retirement with plenty on the asset side of your balance sheet and little to nothing on the liability side is a recipe for success.

Planning implications: Planning to shed debt may seem a long way from planning and preparing for retirement. However, if you successfully execute your debt elimination plan, your retirement plan will fall into place a lot more easily.

On a positive note, around 70% of the survey’s respondents felt things were going to improve in 2021. As that happens, don’t let the excitement — and relief — cause you to lose sight of your retirement plan. **FRA**

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This material is for informational purposes. Consider your own financial circumstances carefully before making a decision and consult with your tax, legal or estate planning professional.

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By J.J. Montanaro, CFP®

1. BRANCH 276, OMAHA, NEB.

RPNC Jerry Lickteig (R) presented to Branch Vice President Rich Davidson the FRA Youth Activities Shipmate of the Year 2019-2020 and the North Central Youth Activities Shipmate of the Year 2019-2020 awards during his visit to the Omaha-Council Bluffs Branch.

2. BRANCH 226, STATEN ISLAND, N.Y.

Marine Science Technician 2nd Class Andrew Butcher was presented with a plaque for being selected Enlisted Person of the Year for U.S. Coast Guard Sector New York. (L to R) CPOA President Senior Chief Chris Martinez, Branch President James Brown, EPOY Andrew Butcher, Navy League N.Y. Counsel Thomas McGloin, Commander of Sector New York Capt. Jason Tama and Master Chief Brockhouse of Sector New York.

3. BRANCH 22, PENSACOLA, FLA.

(L to R) Tony Young, RPSE Don Gibson, PRPSE and Treasurer James Richmond and National President Mick Fulton all attended the award ceremony and the presentation of the certificate for renaming the branch Mark A. Kilgore Branch 22 on March 23.

4. NHQ, ALEXANDRIA, VA.

(L to R) NED Chris Slawinski, NVP Jim Campbell, PNP Donna Jansky, PRPSE Jim Richmond and NP Mick Fulton all gathered in Pensacola, Florida, in February to attend the funeral services for Past National President Mark Kilgore.

5. BRANCH 382, NAMPA, IDAHO

Shipmates present Jersey Mike's Subs with a letter and certificate of appreciation for their generous contribution to the branch sponsored Christmas party for the residents of Two East at the Idaho State Veterans Home in Boise, Idaho. (L to R) JrPRPNW Bill Hall; Matt Shaw, manager of the Broadway Avenue store; and Branch President and RPNW Dan Hunt.

6. BRANCH 89, ATLANTA, GA.

Branch President Ernest Rose presented Denise Watkins a pin for her efforts in recruiting new and reinstating past members of the FRA.

7. BRANCH 70, POWAY, CALIF.

Shipmate Bill Brunnhoelzl celebrated his 100th birthday on Feb. 27. He was presented a proclamation from the City of San Diego by San Diego City Councilman Raul Campillo that proclaimed Feb. 27, to be Bill Brunnhoelzl Day.





8. BRANCH 146, JOHNSVILLE, PA.

Branch President Otto Blavier (L) presented a certificate and pin to the branch's newest FRA Life Member, Shipmate Joseph Millman (R), during the February branch meeting.

9. BRANCH 295, SAN ANGELO, TEXAS

The FRA Branch 295 Float took part in the San Angelo, Texas, Veterans Day Parade on Saturday, Nov. 7, 2020. (L to R) Ed Zabecki, Branch Secretary Terry Cook, Branch Director Yolanda Pickens, Glenda Mathews and Branch VP Ralph Mathews.



10. BRANCH 14, MILWAUKEE, WIS.

The branch held a presentation of the 2020 FRA Navy Shipmate of the Year in October during the Americanism Awards breakfast. PRPNC Marcia Cunningham (R) presented the award to Personnel Specialist 3rd Class Jerome Mallari (L) from Navy Operational Support Center Milwaukee.

11. BRANCH 382, NAMPA, IDAHO

Shipmate James Murrell presented the 2019-2020 Frank McPherson Memorial Award Plaque during the branch's monthly meeting on March 13. (L to R) JrPRPNW Bill Hall, James Murrell, and Branch President 382 and RPNW Danny Hunt.

12. BRANCH 208, JACKSONVILLE, N.C.

Members from the Camp Lejeune Branch participated in the City of Jacksonville's Adopt-A-Street program. Members met Saturday, March 20, to clean Anne Street in Jacksonville, North Carolina (L to R) Tim Manchester, Raymond Applewhite, Gerald Gray, Luis Alers, Joe Speranza, Paul Levesque, and Paul Miethker.



PHOTOS NEEDED

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.

If you need help setting your cell phone or camera to the proper setting, please contact the editor at: williams@FRA.org. He can walk you through the process.

Calling All Hands

Loyalty-Protection-Service

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



Membership Recruiting Awards –

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

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

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



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Email Address: _____ Spouse's Name: _____

Applicant's Signature: _____ Date: _____

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MAY 2021

In Memoriam

Name	Rating	Branch						
Adams, Jackie J.	PNCM, USN	248	Connolly, Joseph F.	YNCS, USN	MAL	Hogue, Carl C.	GMGC, USN	MAL
Anders, Robert A.	MSGT, USMC	364	Coulon, Willard J.	ADRC, USN	162	Huggins, Edward R.	ENCM, USN	289
Anderson, William H.	AQCS, USN	126				Huntimer, William P.	USN	MAL
Arnold, Robert W.	BTCM, USN	185	Davis, Willard C.	CSC, USN	316			
Atienza, Thomas	ENCM(SS), USMC	84	De Castro, Higino M.	YNC, USN	302	Imus, Charles R.	ADCS, USN	38
Avenido, Oscar C.	PC1, USN,	171	DeNorcey, Jildo P.	PO1, USN	73	Ingold, Joel W.	AMCS, USN	MAL
Ayers, Carl L.	ATC, USN	163	Devol, Calvin E.	HMC, USN	MAL			
			Dickmeyer, Ordel F.	PO1, USN	18	Jacobacci, Michael A.	AEC, USN	91
Bernhardt, Frank R.	AEC, USN	261	Dicus, Kenneth M.	SM1, USN	105	Jennings, Earl W.	ACC, USN	MAL
Bertsch, Ruben R.	AVCM, USN	MAL	Drockton, Robert J.	AW1, USN	MAL	Jewell, Jerry E.	AVCM, USN	268
Blackburn, Bertie J.	MSGT, USMC	208	Duffy, Thomas J.	MGYSGT, USMC	61	Johnson, Dean Q.	MSGT, USMC	MAL
Bollinger, Raymond F.	BMCM, USCG	24	Duran, Silvestre A.	ATC, USN	40	Johnson, Leo	AMCS, USN	216
Boman, Arthur R.	HMC, USN	MAL				Johnson, William T.	FTB2, USN	269
Bond, Charles E.	QMC (SS), USN	102	Edwards, Henry R.	EN1, USN	MAL	Jones, William E.	ADJC, USN	MAL
Bond, Richard A.	HMC, USN	126	Egenias, Antonio	SCPO, USN	MAL	Jordan, Alfred	MMCS, USN	22
Bouton, John R.	EMC, USN	MAL	Eisenhavre, Ike	USMC	293	Jordan, Lloyd R.	ENCM, USN	346
Bowman, Alfred C.	AE1, USN	161	Estie, John G.	YNSN, USN	170			
Bridges, Tommie L.	DMC, USN	166				Kaenzig, William W.	LTCOL, USMC	13
Brotzel, Robert	HMC, USN	136	Fitch, Ralph L.	LIC, USN	161	Kelley, Herbert E.	EM1, USN	MAL
Brown, John P.	SKCM, USN	377	Fletcher, Benjamin W.	BMC, USN	67	Kerley, James E.	GYSGT, USMC	298
Brown, Michael W.	MSGT, USMC	208	Fletcher, Bobby D.	BUCS, USN	90	King, Earl R.	ADCS, USN	115
Bungcayao, Apolonio G.	SD1, USN	57	Foley, Robert W.	DC1, USN	302	Kirk, Thomas S.	SH2, USN	22
Buoncuore, Mario D.	CPO, USN	MAL	Fulcher, Phillip R.	MMCM, USN	60	Kirkhuff, Robert E.	EMCS, USN	MAL
			Fulton, Raymond E.	TD1, USN	117	Knowlton, Edward C.	SK1, USN	MAL
Cain, Bernard J.	RM2, USN	302				Koon, William C.	BTC, USN	MAL
Calderon, Alberto G.	MMC, USN	53	Gallagher, Robert H.	AVCM, USN	01	Koser, Eugene M.	RMC, USN	40
Callicutt, Francis W.	MSCS, USNR	MAL	Gallop, Clarence M.	DC1, USN	194	Krasko, Raymond L.	ASCS, USN	MAL
Carley, Kenneth P.	PO1, USN	184	Garrison, Thomas M.	MSGT, USMC	MAL			
Carpenter, Joseph H.	LTCOL, USMC	24	Giguere, Arthur P.	EOC, USN	MAL	Lago, Ferdinand	ADR1, USN	MAL
Casady, William D.	ICC, USN	60	Glaser, Charles	CDR, USNR	MAL	Landweer, Norman V.	AMHC, USN	MAL
Cassidy, John M.	RM1(SS), USN	MAL	Goodwin, Eugene A.	PHCS, USN	294	Langle, John H.	MSC, USN	20
Chipman, Gerald A.	MNCS, USN	61	Grigsby, Thomas J.	ADRC, USN	18	Lawrence, Harold K.	CWO4, USN	04
Ciokon, Joe	JOCM, USN	70				Lohr, John A.	CTAC, USN	MAL
Cockrell, James D.	FTBC, USN	311	Hamilton, Hubert	HTC, USN	62	Long, Lonnie W.	AECS, USN	MAL
Collins, Everett	LICS, USN	MAL	Harris, Daryl W.	CTTC, USN	334	Lopes, Gordon D.	SSGT, USMC	72
Collins, Robert E.	LCDR, USN	124	Hayward, Charles A.,	EM1, USN	170			
Conklin, Roland K.	POCM, USN	136	Headley, Melvin G.	MCPO, USN	117	Mahoney, Robert A.	AMSC, USN	136
			Highsmith, Shelby H.	ADC, USN	201	Marsico, Roy S.	PO1, USN	41

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.

In Memoriam

Mathuss, Russell L.	DK2, USN	89	Quinn, Edward E.	MSGT, USMC	91	Taylor, Walter H.	RM1, USN	MAL
Matthews, William B.	LTJG, USN	230				Teague, Maurice A.	PO1, USN	269
Maurer, Hugh J.	USN	24	Rafalowski, Gilbert V.	DMCS, USN	181	Thomas, Pierre L.	HM1, USN	188
McCoy, Charles I.	HMC, USN	51	Raymond, Jack G.	ABCS, USN	185	Totaro, Salvatore J.	AMC, USN	MAL
McLean, Bruce W.	POCS, USN	MAL	Reese, Maxwell D.	SKCS, USN	89	Trampel, Rosemary	HM2, USN	94
Meadows, Roy W.	MM1(SSDV1), USN	MAL	Reidy, James G.	CWO4, USN	MAL	Troupe, Herbert H.	OSCM, USN	60
Metz, Kenneth L.	CTC, USN	MAL	Rolling, Earsel	SDC, USN	62			
Michael, James R.	QMCS(SS), USN	MAL	Rose, Charles T.	ADR1, USN	70	PRPNE/NENG, Tyson, Francis D.		
Mills, Vernon O.	YNC, USN	60	Ruffi, Donald F.	PC3, USN	238	CAPT, USMC	MAL	
Morris, Nathaniel R.	AOCS, USN	MAL	Ruml, Francis R.	HMCS, USN	302			
Moser, Ira T.	BMC, USN	105				Urbanowicz, Thomas B. LT, USCG		172
			Sanchez, Raoul A.	SK1, USN	44			
Nannie, Joseph R.	HM1, USN	38	Sarian, Alfredo T.	MS2, USN	302	Valdiconza, Antonio D. SD2, USN		84
Neumann, James W.	STGC, USN	MAL	Schweers, Clovis J.	AQC, USN	99	Villemaire, Albert J.	LTJG, USN	MAL
Nyberg, Lawrence T.	ENC, USN	136	Sebren, Ellis W.	RMCS, USN	MAL			
			Sedgeman, Joseph	CTC, USN	MAL	Wareham, William A.	GM1, USN	31
O'Grady, Michael M.	CPL, USMCR	290	Shanley, Robert J.	LCDR, USN	182	Wason, Edmond D.	EO1, USN	210
Olivey, William W.	AVCM, USN	MAL	Shelnutt, Wayne A.	CWO, USN,	161	Webb, Arnold J.	HTCS, USN	60
Olson, Eugene D.	ETCS(SS), USN	MAL	Shingleton, Robert L.	AEC, USN	166	Welch, George W.	ENCS, USN	31
Omer, William R.	ETC, USN	105	Showers, James D.	STC, USN	MAL	Werner, Robert M.	CAPT, USN	276
Ortiz, Jose M.	CPO, USN	MAL	Simp, Gene G.	YNC(SS), USN	269	Whalen, Leland P.	ENCS(SS), USN	290
Overby, Thomas S.	EMCM, USN	53	Smith, Billy L.	BT1, USN	70	Wheeler, Alton F.	YN1, USN	MAL
Overholt, Lawrence C.	RMCS(SS), USN	90	Smith, Thomas R.	PO1, USN	MAL	White, Arthur D.	PO2, USN	MAL
			Snyder, Jack J.	GMC, USN	181	White, James Z.	ATC, USN	MAL
Paulson, Ronald E.	DKC, USN	67	Spicer, Johnson D.	HTC, USN	MAL	Wilkinson, Gary D.	RMC, USN	68
Peede, John W.	SKCM, USN	251	St. Angelo, Thomas V.	SKC, USN	346	Wilson, John W.	LIC, USN	31
Perry, Albert J.	SKC, USN	49	Stafford, Fred R.	ENCS2(SS), USN	20	Witasick, Bernard E.	1STSGT, USMC	53
Persons, Chester D.	AT1, USAF	MAL	Steckman, Raymond E.	USN	60	Wolan, Zenon C.	MCPO, USN	60
Peters, John J.	BT1, USN	MAL	Stern, Richard C.	PO1, USN	24	Woods, Benjamin F.	LT, USN	MAL
Peters, Lawrence	ATC, USN	MAL	Stok, Joseph W.	LCDR, USN	302	Wooles, John C.	USN	MAL
Petersdorf, Carl H.	LCDR, USN	MAL	Straw, James R.	CWO3, USN	MAL	Wooten, Silas J.	MNC, USN	MAL
Pieart, Edward L.	ET1, USN,	14	Sunga, Arce S.	MS1, USN	84			
Pielak, Peter H.	ATC, USN	53	Surbrook, William L.	CSC, USN	47	Yehl, Maurice F.	ADR1, USN	53
Powell, George D.	ADRC, USN	126				Young, Floyd L.	AMCS, USN	MAL
Powell, George M.	ADR1 (TAR), USNR	89	Taladay, Floyd E.	RM1, USN	59			
Puckett, Ernest E.	HTC, USN	44	Talley, Thurman J.	ADCS, USN	86			
			Taylor, Clarence H.	ADJC, USN	101			

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

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REUNIONS

USS BOSTON (CA-69, CAG-1, SSN-703)

7/8/2021 - 7/11/2021

King of Prussia, Pa.

Contact: Barry Brobst

Telephone: 508-580-3808

Email: president@ussboston.org

USS ANDREW JACKSON (SSBN-619)

8/30/2021 - 9/3/2021

Orlando, Fla.

Contact: Doc McCallister

Telephone: 941-493-7488

Email: patiopapa37@yahoo.com

USS JOHN KING (DD-G3)

9/13/2021 - 9/17/2021

Philadelphia, Pa.

Contact: Mathew Cummings

Telephone: 917-685-6804

Email: mrgilholey@msn.com

USS HORNET (CV-8, CV/CVA/CVS-12)

9/13/2021 - 9/18/2021

San Diego, Calif.

Contact: Sandy Burket

Telephone: 814-312-4976

Email: hornetcva@aol.com

USS ESSEX (CV/CVA/CVS-9, LHD-2)

9/13/2021 - 9/18/2021

San Diego, Calif.

Contact: Tom Ferelli

Telephone: 602-882-0375

Email: tferelli@gmail.com

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

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Sub Total _____		Make checks out to: Crazy Cow Graphics
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Total _____		

Greetings from the National Chaplain



Thank you, LA FRA National President Jackie Scarboro, for appointing me as the LA FRA national chaplain. It has been a great honor and a privilege to be appointed to the position of national chaplain for the second year.

This past year has been a challenging one. Our local government imposed a curfew, shopping centers are closed and only the essential stores remain open. Sanitizing wipes, toilet paper and other essentials became scarce, so consumers could only purchase limited quantities. Sewing machines came out of storage to make masks, which became an income generator for some who were unemployed due to COVID-19. This global pandemic has taken its toll on every aspect of our lives and we have all become more aware of how venerable we are. Many of us who are older or have underlying illnesses have felt too fragile to even visit our friends and family members. However, we are strong, and we will survive. It is now 2021, the COVID-19 vaccine has started to get distributed and hopefully our lives will soon go back to somewhat normal.

The Duties of the National Chaplain

The national chaplain has duties that include, but are not limited to, performing nonsectarian devotional services and saying the opening and closing prayers during the national convention. The national chaplain is also in charge of the altar arrangements and other preparations for the national convention's memorial service, and can perform other duties as the national president requests.

The memorial service is the most important but somber part of the national chaplain's



Unit 302 participating, as they do each year, in the Veterans Day Celebration Parade in Carson, California, in 2018. Photo courtesy of Unit 302.

role. During the service, flowers are offered in honor of our dearly departed members to commemorate and remember their loyalty, protection and service to the auxiliary. Therefore, to ensure we can honor each of our departed members, it is important to immediately notify the unit chaplain, regional chaplain, national chaplain and the national financial secretary of the names of deceased unit members along with the names and addresses of the next of kin.

The death notification form can be found on the LA FRA website (www.la-fra.org) by clicking "LA FRA Forms" on the left side of the page. This form may be downloaded as a PDF and is a fillable file, which means you can complete the form paperlessly. Be sure to save the document and send it via email — be sure to attach the file. When you email the death notification form to the chaplains and the NFS, it saves both time and money.

I hope and pray that everyone is healthy and staying safe. To the Auxiliary of the Fleet Reserve members and officers, I wish you all a great year ahead and look forward to working with you. **FRA**

Yours in Loyalty, Protection and Service,

Lyn Transfiguracion

Lyn is the LA FRA national chaplain.

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Top 5 Portfolio Ideas for 2021



Carl M. Trevisan, CFP®



Stephen M. Bearce

As we start 2021, with COVID-19 vaccines and therapeutics approved for market, many investors wonder when we can return to more stable social and economic activity. Even though Wall Street recovered before Main Street, history suggests that the two may not diverge for long periods of time.

In the “2021 Outlook Report: Forging a path forward,” Wells Fargo Investment Institute, or WFII, strategists detail opportunities that may arise in the new year, and how investors might take advantage of them.

Here, WFII strategists offer their top five ideas for 2021.

Hold the right amount of cash.

Investors may be over-allocated to cash, as money market balances remain near all-time highs. In our view, investors should hold enough cash to meet short-term liquidity needs to avoid selling assets at inopportune times. One potential way to invest excess cash is through dollar cost averaging — instead of investing one large sum, invest smaller sums over time.

Selectively Increase Risk

As investors look forward to the end of the pandemic, we expect riskier assets like stocks to outperform. However, we suggest that investors be selective in how they increase risk. We generally favor U.S. stocks over international stocks, because we believe that growth prospects are stronger in the U.S. Within the U.S. stock market, we prefer large-cap and mid-cap stocks over small-cap stocks, because larger companies



Photo from Deposit Photo.

tend to have higher cash balances, less debt, and better earnings growth. In fixed income, we favor taking credit risk and keeping interest-rate sensitivity neutral.

Consider Exposure to Higher-quality, Growth-oriented Sectors

Quality remains a key theme, but cyclicality could play a bigger role. We favor cyclical sectors that should demonstrate more consistent performance as the U.S. economic recovery advances. Our favored sectors include the information technology, health care, communication services and consumer discretionary sectors.

Diversify Income Sources

Within fixed income sectors, we favor municipal bonds and investment-grade and high-yield corporate bonds, as we believe those sectors are well positioned to offer yield. Emerging market bonds, dividend-paying stocks, and preferred securities may also offer attractive income streams to a well-diversified portfolio.

Be Proactive, Not Reactive

Investors tend to exhibit certain behaviors that can lead to unwise decisions. In periods of high volatility, we suggest taking action thoughtfully and not reacting emotionally. **FRA**

*A periodic investment plan such as dollar cost averaging does not ensure a profit or protect against a loss in declining markets. Since such a strategy involves continuous investment, the investor should consider his or her ability to continue purchases through periods of low price levels.

There is no guarantee that dividend-paying stocks will return more than the overall stock market. Dividends are not guaranteed and are subject to change or elimination.

All investing involves risk including the possible loss of principal. Asset allocation and diversification do not guarantee investment returns or eliminate risk of loss. Each asset class has its own risk and return characteristics. The level of risk associated with a particular investment or asset class generally correlates with the level of return the investment or asset class might achieve.

Stock markets, especially foreign markets, are volatile. A stock's value may fluctuate in response to general economic and market conditions,

the prospects of individual companies, and industry sectors. International investing has additional risks including those associated with currency fluctuation, political and economic instability, and different accounting standards. This may result in greater share price volatility. These risks are heightened in emerging markets. Exposure to the commodities markets may subject an investment to greater share price volatility than an investment in traditional equity or debt securities. Bonds are subject to market, interest rate, price, credit/default, call, liquidity, inflation, and other risks. Prices tend to be inversely affected by changes in interest rates. Cash alternatives typically offer lower rates of return than longer-term equity or fixed-income securities and may not keep pace with inflation over extended periods of time.

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

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