

YOUR MISSION, YOUR VOICE

FRA *today*

The magazine of the Fleet Reserve Association

OCTOBER 2021

FORGING A NAVY SEAL

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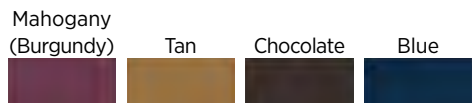
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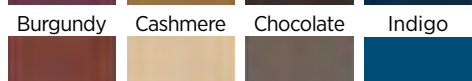
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Cover: SEAL candidates participate in strength and conditioning training with logs at the Naval Special Warfare Center in Coronado, Calif., May 18, 2020. Above: A SEAL candidate low-crawls under an obstacle during training at the Naval Special Warfare Center in Coronado, Calif., May 21, 2020. Navy Photos by Mass Communication Specialist 1st Class Anthony W. Walker.

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How do you prepare for a career of jumping from planes, boarding enemy vessels, capturing terrorists, demolishing underwater obstacles and gathering intelligence in places you supposedly never were? It takes more than 12 months of intensive training that the Navy has been honing for decades.

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31 **New Veterans Museum for Northern California**
The Northern California Veterans Museum and Heritage Foundation includes the Fleet Reserve Association, the American Legion, and various other veterans and civic groups, which have partnered together to raise funds for this new museum.



LOYALTY, PROTECTION AND SERVICE

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

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Happy Birthday, Navy — Twice?

Did you know the Navy celebrates two dates? The Navy's birthday is one of the two Navy-wide dates celebrated annually. Although today we celebrate the Navy on its Oct. 13 birthday, did you know that for more than 25 years the Navy was celebrated on Oct. 27?

Between 1922 and 1949, the Navy celebrated its Navy Day on Oct. 27, President Theodore Roosevelt's birthday, to honor his work in elevating the U.S. Navy to a preeminent fighting force. Roosevelt expanded the power and strength of the Navy during his time as assistant secretary of the Navy. Later, he continued to demonstrate his support as the first president to submerge underwater in a submarine. Roosevelt's dedication to improving the Navy led former Secretary of the Navy John F. Lehman to call him "one of the architects of our modern Navy."

Warren Harding, the sitting president when Navy Day began in 1922, wrote the following to then Secretary of the Navy Edwin Denby:

"Thank you for your note which brings assurance of the notable success which seems certain to attend the celebration of Navy Day on Friday, October 27, in commemoration of past and present services of the Navy. From our earliest national beginnings, the Navy has always been, and deserved to be, an object of special pride to the American people. Its record is indeed one to inspire such sentiments, and I am very sure that such a commemoration as is planned will be a timely reminder."

Department of Defense Secretary Louis A. Johnson ordered the Navy's participation on Armed Forces Day in May in 1949. Although, as a civilian organization, the Navy League was not affected by this directive and continued to organize Navy Day celebrations in October.

In the 1970s, the birthday of the Continental Navy was determined to be Oct. 13, 1775. In 1972, Chief of Naval Operations Adm. Elmo R. Zumwalt established Oct. 13 as the Navy's official birthday and directed that commemorations of the Navy's history and heritage be held on that date each year.

From its beginnings with only two armed ships in 1775, the U.S. Navy has grown to possess the greatest combined battle fleet tonnage of any navy in the world. The service has more than 340,000 active-duty service members and more than 57,000 reservists.

No matter which day you choose to commemorate, take a moment this month to recognize the role that our Navy has played and continues to play in our nation's security. **FRA**

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

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God bless America! The U.S. flag is a strong symbol of American identity and national pride, and for centuries, camouflage has been used as a symbol of protection. The cross is a source of strength, reminding us of God's sacrifice and His presence in our lives. Now, these celebrated symbols come together in a powerful new jewelry creation available only from The Bradford Exchange—the "My Country, My Faith" Men's Dog Tag.

Hand-crafted of durable solid stainless steel, the dog tag-style pendant features a distinctive background that boldly showcases the U.S. flag before a camouflage pattern. A fully dimensional cross in raised relief stands out in rich ion-plated 18K gold, and is hand-set with a genuine diamond at the center. The reverse side of the dog tag is

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The Benefits of Membership



Chris Slawinski
NED

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

Advocacy

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

Branch Affiliation

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

FRA Publications

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

Education Scholarships

The FRA Education Foundation provides more than \$90,000 in scholarship funds each year to sea service personnel, FRA members and their dependents. The funds are applicable toward tuition at trade schools, community colleges and four-year universities.

Disaster Relief

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

FRA Life and Health Insurance Programs

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

Sparkfly Perks™

The FRA has partnered with Sparkfly Perks to offer unique discounts on things like travel, restaurants, electronics, movie and event tickets, shopping and more! Discounts are accessible through your myFRA membership profile on www.fra.org or by calling Sparkfly Perks Customer Care: 1-800-687-2359 and providing your FRA member ID number.

VA Volunteer Service

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

USAA Visa Rewards Program

Members can apply for the only credit card that supports FRA. With a low APR, no annual fees and some great rewards programs, you will see why a credit card from a bank built on military values is better. Apply today at www.usaa.com/fra or call 877-372-8722.

USAA Financial Services

The United Services Automobile Association (USAA) provides competitive products, award-winning service and the convenience of banking and investments to active-duty, veterans and their families. FRA endorses USAA and its preferred financial services. Best of all, joining USAA is free and you can pass the benefits along to your children. Find out more information at www.usaa.com/fra or call 877-372-8722.

Take advantage of some of these benefits and your membership will pay for itself! **FRA**

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"I love this computer! It is easy to read and to use! I get photo updates from my children and grandchildren all the time."

– Janet F.

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

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

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Landing Craft Air Cushion

Your article in the July 2021 *FRA*today “*The Legacy of the Landing Craft Air Cushion*” brought back some fond memories of my time serving in the greatest Navy in the world. Specifically, the section “Proving Itself One Mission at a Time” certainly resonated with me as it portrayed a time in my career [during which] I am most familiar with LCAC’s and LCAC operations. This would be serving aboard the USS ANCHORAGE (LSD-36) during Operation Desert Shield/Desert Storm.

The ship deployed assigned to a large 20 plus ship Amphibious Readiness Group (ARG) that included Marines from I MEF. USS Anchorage, led by CDR Terry Lebrecque (CO) and LCDR Louis North (XO), was an old ship but a good one. Anchorage deployed with LCAC’s 16 and 17 from ACU-5 as part of Det Bravo. The Sailors operating this very modern, futuristic vessel were well trained, motivated, and dedicated. Det Bravo was led by LTJG Jerry Cox (OIC), BMC(SW) Dan Hallesy and BMC Frank Sznajder, a great team for this deployment.

Some memories from that cruise include LCAC’s having GPS, the ship did not. The ship still relied on LORAN, OMEGA and celestial navigation for open ocean transits however, we had one of the QM’s sit in a LCAC and relay positioning data in situations when transiting areas where aids to navigation were not the best. Also, we participated in Operation Sea Angel providing relief supplies to the typhoon ravaged area in the Chittagong, Bangladesh region. I’ll never forget the fast-moving current briskly rushing past the anchor chain and causing mini whirlpools around the stern gate. I

distinctly recall the ship was heading home from the war when we were diverted to the coast of Bangladesh for the relief mission. I’m sure some complained but in the grand scheme of things we were supporting a mission everyone could agree was worthy.

We made it back to Long Beach and received a wonderful welcome home by family, friends and a bunch of small craft that drove near the ship displaying welcoming and supportive signs, very cool. My tour on Anchorage was the most professionally rewarding I had and I’m proud to be associated with a small portion of a larger history of the ship, which all who served on LSD-36, can be proud of.

CMDCM Tim Moon, USN (Ret.)

Coast Guard’s Role at Normandy

Enclosed is my donation to help support the FRA efforts. I guess that my [mailing] information fell overboard somehow, anyway, thanks for finding me. Even though I now live in Lakeland, Florida, and as such am a MAL, I consider myself a member of the Branch in Cape Coral, Florida.

I have a special request, I received my July issue of *FRA*today yesterday [July 6, 2021] and being a former “coastie” enjoyed the letter from Bob Delmonico from Merrick, New York, regarding the Coast Guard’s Role at Normandy (March 2021 issue). Two years ago, I visited that site and wondered, what the USCG did? Would it be possible to receive a copy of that issue? Thank you.

*Sincerely,
C. Richard Peifer*

In Memoriam Pages

Greetings *FRA*today Shipmates,

I do not own a computer, so I must pen my own notes by hand.

Being an FRA member since retiring from active duty in 1987, I look forward to the monthly issue of *FRA*today and reading it from cover to cover.

I was deeply saddened to see a former Shipmate’s name in the “In Memoriam” pages. I served with FCC Jennings R. Beaty aboard the *USS JOSEPHUS DANIELS* (CG-27) from August 1976 until November 1977. I was transferred to another command (school) and never saw him after that.

How does *FRA*today learn of the passing of sailors and

The Invention of the Year

The world's lightest and most portable mobility device



The Zinger folds to a mere 10 inches.

Once in a lifetime, a product comes along that truly moves people.

Introducing the future of battery-powered personal transportation . . . The Zinger.

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

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

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

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

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Marines? I was wondering how *FRA* today got word of a former service person's passing in order to print their name, rank and branch.

Thank you for a great magazine. I look forward to it each month. It is worth the membership cost.

*Fair winds and following seas, Shipmates,
GMM1 James F. Foster USN (Ret.)*

***FRA* today:** *Shipmate Foster, first let me share with everyone, that your hand-written letter was impeccably crafted. It makes me sad when I read that cursive handwriting is not being taught to our youngsters.*

Many Shipmates belong to branches that keep track of their rosters. When a Shipmate joins the ranks of the Supreme Commander, we get notified and update the Shipmate's record in our database. Reports are generated each month from that data and are published. Also, our returned USPS mail service is something the FRA pays for, which helps us learn about obituaries also. Thank you for your letter.

Media-Generated Abbreviations?

Shipmates,

Are we now being led by media generated abbreviations for Navy ranks?

The June edition of *FRA* today, page 26, shows a picture of a Naval Officer, John Smith Thach, identified as Lt.Cmdr. Seriously? I must have missed the change to Uniform Regulations that changed the abbreviation for Lieutenant Commander from LCDR to Lt.Cmdr.

So much has changed since my retirement. I was, at one time, a LCDR and later a CDR.

As a publication of the Fleet Reserve Association, you should get it correct by Navy standards, not follow the MOAA or ROA misguided use of some media generated "official list" of abbreviations.

*Fraternally yours,
CAPT(LDO) R. L. Sinnokrak, USNR (Ret.)*

***FRA* today:** *Hi Robert,*

I understand where you are coming from: it seems that a magazine circulating among current and former military service members ought to be written in a military style. However, we are fortunate to reach a much wider range of readers than you might think!

*We share the digital version of *FRA* today online for free each month, and anyone can access or share that link. Additionally, I have seen issues of *FRA* today in library*

*magazine-swap bins and thrift stores in my community, and *FRA* today is part of the digital collections of some libraries. We also provide copies of the magazine to those who generously share their time and resources to provide us with interviews and sources for our feature articles, and those individuals often pass those magazine copies around their organizations or feature those issues publicly.*

In addition to the broader audience of civilians who may read our magazine, we also keep in mind those readers who may be new to military life, either as a service member or as a family member. We never assume that our readers are familiar with every aspect of all three of the branches we serve, and that includes the military abbreviations for every rank of all three branches.

With this broader audience in mind, we strive to provide content that is as clear to our readers as possible, and most people are used to reading news articles. Even military sources often use rank abbreviations from the Associated Press's standardized list in their press releases to make their meaning clear to a broad audience. You will notice that the magazine also follows AP Style rather than the military's style for clarity on other matters, such as date formats (July 4, 2020, for example, rather than 04JUL2020) and time formats (8 p.m. rather than 2000).

Following well-established and widely used grammar and spelling standards helps us communicate clearly with our wide variety of readers (for many, "Lt. Cmdr." is clearer than "LCDR"). We don't believe that using guidelines created by news editors reduces our commitment to improving the lives of active-duty and veteran sea service members through community and advocacy.

We never make editing decisions based on what the MOAA, the ROA or any other veterans service organization is doing. We simply strive for clarity so that anyone who is interested can learn about the FRA and support our mission.

Thank you for your dedicated readership, FRA membership and service to our great nation. We hope you find our content engaging and helpful, even if we are not able to agree on the style in which it is written!

Sincerely,

Elise M. Howard, Managing Editor

FRA

Letters published in Shipmate Forum reflect the opinions and views of individual FRA members. They do not reflect the position of the FRA. The FRA is not responsible for the accuracy of letter content. **Submit** letters to *FRA* today, 125 N. West St., Alexandria, VA 22314 or to fratoday@fra.org.

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ON & OFF *capitol bill*

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



John Davis
Director, Legislative Programs

Now Is the Time to Use the FRA Action Center

As *FRAtoday* goes to press, neither the House nor the Senate have passed their version of the National Defense Authorization Act. The Senate NDAA is on the Senate floor and the full House Armed Services Committee still needs to mark up its version of the FY2022 NDAA.

Once both chambers approve their versions of the NDAA, a conference committee will be appointed to resolve the differences between the two bills and submit a final bill to both chambers of Congress. If approved by the House and Senate, the final bill would then be sent to the president to be signed into law or

to be vetoed.

The FRA is supporting numerous floor amendments and legislative initiatives for the Senate and House versions that are associated with the FRA's 2021 Legislative Agenda. We will continue to make sure these initiatives do not get dropped from the final, conference committee report version of the bill. FRA members are urged to go to the Action Center (www.fra.org) and weigh in on these issues. The status of these issues can change quickly, so members are urged to use the FRA Action Center as soon as possible.

Military Ordered To Be Vaccinated

A recent memo from Secretary of Defense Lloyd Austin stated that the Department of Defense will be requiring all U.S. military service members to receive the COVID-19 vaccine.

"After careful consultation with medical experts and military leadership, and with the support of the president, I have determined that mandatory vaccination against coronavirus disease 2019 (COVID-19) is necessary to protect the Force and defend the American people," the memo read. "Mission-critical inoculation is almost as old as the U.S. military itself. Our administration of safe, effective COVID-19 vaccines has produced

admirable results to date, and I know the Department of Defense will come together to finish the job, with urgency, professionalism, and compassion."

Under the order, National Guard members will also be required to receive a fully FDA-approved COVID-19 vaccine, and the Coast Guard is planning to follow the DOD's lead.

After a steep decline, the U.S. is trying to fend off an increase in COVID-19 cases across the country caused largely by the highly transmissible delta variant of the virus and a decline in vaccinations, according to the Centers for Disease Control and Prevention.

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

VA Processing Disability Claims for Certain Conditions Related to Particulate Matter

FRA National Executive Director Chris Slawinski participated in a Department of Veterans Affairs virtual press conference in which the VA announced that on Aug. 2 it began processing disability claims for asthma, rhinitis and sinusitis on a presumptive fast-track basis. The conditions are now presumed to be related to exposure to particulate matter during military service in Southwest Asia and certain other areas if the conditions manifested themselves within 10 years of a qualified period of military service.

The VA conducted a review of scientific evidence to support the rule-making, which recommended the creation of new presumptions of service connection for respiratory conditions based on the VA's evaluation of a National Academies of Sciences, Engineering and Medicine report, and other evidence.

The review concluded that particulate matter pollution is associated with chronic asthma, rhinitis and sinusitis for veterans who served in the Southwest Asia theater of operations from Aug. 2,

1990, to the present, or in Afghanistan, Uzbekistan, Syria or Djibouti from Sept. 19, 2001, to the present. The VA's review also concluded that there was sufficient evidence to presume that these veterans had been exposed to particulate matter.

The Southwest Asia theater of operations refers to Iraq, Kuwait, Saudi Arabia, the neutral zone between Iraq and Saudi Arabia, Bahrain, Qatar, the United Arab Emirates, Oman, the Gulf of Aden, the Gulf of Oman, the Persian Gulf, the Arabian Sea, the Red Sea, and the airspace above these locations.

Veterans and survivors who believe they may be eligible for the newly established presumptive conditions are encouraged to apply. They should file a VA Form 21-526EZ, if applying for the first time or a VA Form 20-0995 if they are reapplying for these conditions. For more information on the new presumptive conditions, visit: www.publichealth.va.gov/exposures/burnpits/index.asp. To apply for benefits, veterans and survivors may visit www.VA.gov, or call toll-free at 800-827-1000.

House Passes Veterans in Parks (VIP) Act

The House unanimously passed the Alexander Lofgren Veterans in Parks (VIP) Act (H.R.4300) sponsored by Rep. Mariannette Miller-Meeke (Iowa). The bill would give veterans and gold star families free lifetime access to national parks and public federal lands, and would also continue to provide active-duty military free annual passes.

The America the Beautiful Pass provides access to more than 2,000 federal recreation areas, including national parks, national forests and wildlife refuges. This includes some of the country's most iconic natural treasures, ranging from Acadia National Park to the Redwood National and State Parks. The VIP Act would allow all veterans, active-duty service members and gold star families to visit all national parks and public lands free of charge. In 2020, the America the Beautiful annual pass became free for veterans and gold star families. However, this change for veterans has never been put into law and could be undone in future years.

The bill would protect these passes by codifying



Photo courtesy of DepositPhoto

them into law and making them lifetime passes instead of annual passes. Passage of the bill would also mean that current service members could convert their annual passes into lifetime passes once they leave the military.

The bill now goes to the Senate for further consideration. Members can go to the FRA Action Center (www.fra.org) to weigh in on this issue.

Veterans of the Afghan War Should Be Proud of Their Service

The recent news from Afghanistan has many in the veteran's community feeling isolated and confused, wondering if their sacrifice and the sacrifices of those who served alongside them were worth it. As did Vietnam veterans, those who served in Afghanistan are having to come to terms with the fact that the U.S. military is leaving Afghanistan with the job undone.

If you're a veteran in crisis or concerned about one, there are caring, qualified Department of Veterans Affairs responders standing by to help 24 hours a day, 7 days a week at the VA Veterans Crisis Line. A list of resources for veterans provided by the Department of Veterans Affairs includes:

- Veterans Crisis Line: If you are having thoughts of suicide, call 1-800-273-8255 then press 1, or go to: www.veteranscrisisline.net. For emergency mental health care, you can go directly to your local VA medical center (www.va.gov/find-locations/) 24/7, regardless of your discharge status or enrollment in other VA health care.
- Vet Centers: Discuss your experiences with other veterans in these community-based counseling centers. Seventy percent of Vet Center staff are veterans. You can learn more at www.vetcenter.va.gov/ or use their 24/7 confidential call center for combat veterans at 1-877-927-8387.
- VA Mental Health Services Guide: This guide (www.va.gov/files/2020-11/mental-health-quick-start-guide.pdf) will help you determine your eligibility for and access mental health services.
- MakeTheConnection.net: Information, resources, and veteran-to-veteran videos for challenging life events and experiences with mental health issues (www.maketheconnection.net).
- RallyPoint: Talk to other veterans online at: www.rallypoint.com/answers/what-are-your-feelings-as-the-taliban-reclaim-afghanistan-after-20-years-of-us-involvement. Discuss what your feelings are as the Taliban reclaim Afghanistan after 20 years of U.S. involvement.
- VA Self-Help Apps: At www.ptsd.va.gov/appvid/mobile/ you can download apps to help you deal with common reactions like stress, sadness and anxiety. You can also track your symptoms over time.
- VA Women Veterans Call Center: Call or text 1-855-829-6636 Monday through Friday from 8 a.m. to 10 p.m. or Saturday from 8 a.m. to 6:30 p.m Eastern time.
- VA Caregiver Support Line: Call 1-855-260-3274 Monday through Friday from 8 a.m. to 10 p.m. or Saturday from 8 a.m. to 5 p.m Eastern time.
- Together We Served: Find your battle buddies through this social media platform exclusively for active duty and veteran service members. Learn more about the website at www.blogs.va.gov/VAntage/73552/together-served-provides-virtual-base-connecting-veterans/ or sign up at <https://join.togetherweserved.com/va>.
- George W. Bush Institute: Need help or want to talk? Call: 1-630-522-4904 or email checkin@veteranwellnessalliance.org to connect with a care coordinator who will help you find the services that best fit your needs.

Nearly 800,000 U.S. troops served in Afghanistan and many veterans are having mixed emotions about the pullout. But some of those emotions should include pride that they stepped forward to defend our nation when it was attacked.

Bipartisan Push to Protect Veterans from Predatory Pension Poachers

In a letter to Secretary of Veterans Affairs Denis R. McDonough, Senate Veterans' Affairs Committee Chairman Jon Tester (Mont.) and Ranking Member Jerry Moran (Kan.) continued to push for the Department of Veterans Affairs to focus on proactive, community-based outreach to better protect veterans and survivors across the country from predatory pension poachers.

Aging veterans who are increasingly being targeted by bad actors preying upon the VA pension benefits veterans have earned. They are often victims of scams

including being overcharged for home care, charged for services they did not receive, or given bad investment advice. A report (GAO-20-109) from the non-partisan Government Accountability Office found that the VA has not taken an aggressive approach to preventing this exploitation from occurring. Tester, Moran and the Senate Veterans' Affairs Committee will include language in legislation later this year that would require the VA to develop a plan to address the financial exploitation of veterans.



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HVAC Subcommittee Reviews Veterans' Access to Home and Community-based Services

The House Veterans' Affairs Subcommittee on Health held an oversight hearing to examine veterans' access to home and community-based services. Department of Veterans Affairs staff provided the subcommittee with information on the VA's home-based and community care programs, including home-based health care, home aid, medical foster care and respite care programs. The VA expanded from 68 to 70 sites in 2019 and six more were added in 2020. During the hearing, it was noted that the VA will continue to consider further expansions as needed. For information about home and community-based services, go to www.va.gov/geriatrics/pages/Home_and_Community_Based_Services.asp.

Military In-Home Child Care Pilot Program Begins

A five-year pilot program to help military families pay for child care in their homes started in July. The new program is offered in five regions that have the longest wait-list for child development centers (the U.S. capitol region; Hawaii; San Diego; Norfolk; and San Antonio). Child Care Aware of America started contacting parents who do not have access at a military installation and have requested in-home care. Those who are currently on the wait-list in the five regions are eligible. For more information, go to www.childcareaware.org/families/military-child-care-assistance-programs/.

HVAC Subcommittee Reviews VA Cybersecurity

The House Veterans' Affairs Technology Modernization Subcommittee recently held an oversight hearing on the Department of Veterans Affairs information technology budget. The overall FY2022 VA budget is projected to increase by 10% and the IT budget is projected to increase 13%. However, it was noted that funding for cybersecurity is insufficient. The subcommittee hearing also focused on a recent Government Accountability

Office report (GAO-20-256T) that made 74 recommendations for VA IT security, 70 of which have been implemented. It was noted at the hearing that the VA has plans to hire 500 employees this year and 500 more next year. The VA also has incentives in place to retain cybersecurity employees due to the growing demand in the field. Additionally, the VA is also looking to capitalize on remote workforce opportunities.



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Concern Growing Over EHR Implementation

House Committee on Veterans' Affairs Ranking Member Mike Bost (Ill.), Chairman Mark Takano (Calif.), and Subcommittee on Technology Modernization Chairman Frank J. Mrvan (Ind.) introduced the VA Electronic Health Record Transparency Act (H.R.4591) after a recent subcommittee hearing on the Department of Veterans Affairs Electronic Health Record Modernization project. This legislation would force the VA to account for all

costs associated with the project and report those to Congress.

The Fleet Reserve Association wants to ensure adequate funding for Department of Defense and the Veterans Administration health care resource sharing to deliver seamless, cost-effective, quality services to personnel wounded in combat and other veterans and their families.

Debt Limit Returns

Effective Aug. 1, the two-year suspension of the U.S. government debt limit ended. The Treasury Department will go to extraordinary measures to pay the government's expenses while lawmakers decide how to address the cap. The debt limit restricts how much the federal government can borrow to finance its existing obligations. It was suspended at \$22 trillion under the 2019 Bipartisan Budget Act (P.L.116-37), which also included a deal on spending caps. Now that it has been restored, the debt limit will be set at a level that reflects additional borrowing — about \$6.5 trillion — during the two-year pause, a large portion of which was due to COVID-19 relief packages.

The Treasury Department can take steps to alter the government's cash flow and stay below the ceiling, but not for long. Treasury Secretary Janet Yellen warned of default risks soon after lawmakers returned from their August recess, and the Congressional Budget Office said the department's cash could be exhausted later this fall.

Moving? Update DEERS for Uninterrupted TRICARE Coverage

The Defense Enrollment Eligibility Reporting System wants to remind beneficiaries who have changed their location to update their information in DEERS. Being able to use TRICARE depends on keeping DEERS up to date. DEERS is a database of active-duty and retired service members, their family members, and others who are eligible for TRICARE. TRICARE eligibility shows up in DEERS based on the sponsor's status. Keeping your DEERS record up to date is key to getting timely and effective TRICARE benefits.

Members should make sure that DEERS has their correct address, duty status, telephone numbers and email addresses. This is especially true after permanent change of station, moves and qualifying life events. A QLE can include getting married or divorced, giving birth, or retiring. Also remember that all beneficiaries' social security numbers must be included in DEERS for TRICARE coverage to be accurate.

Updating contact information in DEERS is easy, and there are several options. Beneficiaries can make changes online; by phone, fax or mail; or in person at the

nearest ID card office. Find an office near you using the RAPID Sites Locator at <https://idco.dmdc.osd.mil/idco/locator>.

To add or remove family members, you must visit a local ID card office. To update contact information, choose one of these options:

- Online: Log into milConnect at: <https://milconnect.dmdc.osd.mil/milconnect/>
- Mail updates to:
Defense Manpower Data Center Support Office
Attention: COA
400 Gigling Road,
Seaside, CA 93955-6771
The telephone number is 1-800-538-9552 and the fax number is 1-800-336-4416.

Only sponsors can add a family member in DEERS. Family members ages 18 and older may update their own contact information.

Find more information about how to update DEERS on the TRICARE website at <https://www.tricare.mil/deers>.

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From Boot Camp to Boots on the Ground

A Year of Forging a Navy SEAL

By Elise M. Howard

A Navy SEAL never knows what he might be called upon to do next. He could be operating in the arctic, the tropics, the desert or the heart of a city, approaching his target by sea, air or land. How do you prepare for a career of jumping from planes, boarding enemy vessels, capturing terrorists, demolishing underwater obstacles and gathering intelligence in places you supposedly never were? It takes more than thousands of pushups and pullups. It takes keen intelligence, a tolerance for hardship, unfaltering commitment to your team and immense courage. It also takes more than 12 months of intensive training that the Navy has been honing for decades, in addition to ongoing training between deployments.

Beginning the SEAL Journey

If a prospective Navy SEAL is newly enlisting in the Navy, he undergoes standard Navy boot camp before entering special warfare training. This allows him to be reassigned to another rating should he not complete the SEAL training process — and the chances are good that he will not. The Navy told NPR in 2017 that 73% to 75% of enlisted SEAL candidates do not make it to graduation day.

Following boot camp, enlisted SEAL candidates go through Basic Underwater Demolition/SEAL Preparation at Naval Station Great Lakes, Illinois,

for four to eight weeks, depending on how quickly they advance through the training. BUD/S Prep focuses on physical fitness, basic underwater skills and foundational special warfare concepts. In tandem with running, plyometrics, swimming, strength training and conditioning, prospective SEALs learn about nutrition, exercise science and injury prevention. They also participate in classroom instruction on the SEAL Ethos and core values, goal setting, mental toughness, military heritage, and basic military training.

Special Warfare Operator 1st Class James Smith¹ has served as a Navy SEAL for 13 years, primarily as a SEAL operator, but also as a tactical radio technician operator, an Advanced Training Command instructor, and a breacher who took down doors with C4 explosive and chain saws. He still remembers his surprise at the physical fitness resources available to him at BUD/S Prep.

“You feel like you’re at an Olympic training camp,” Smith said. “They have all sorts of coaches and people that tell you about diets, proper running techniques [and] proper swimming techniques.”

By the end of the eighth week, SEAL candidates must swim 1,000 meters wearing fins in 20 minutes or less, run 4 miles in less than 31 minutes, and complete 70 pushups, 60 curlups and 10 pullups in separate two-minute intervals. Those who cannot are reassigned to another position in the Navy.



SEAL Qualification Training candidates learn how to rappel from a 60-foot tower at the Naval Special Warfare Center in Coronado, California. SEAL Qualification Training is a 19-week training course that all SEAL candidates must complete before being assigned to a SEAL team. Photo courtesy of the U.S. Navy.

Finding the Truly Committed

Those who pass BUD/S Prep fly out to the Naval Special Warfare Center in Coronado, California, for three weeks of BUD/S Indoctrination. Future SEAL officers join their enlisted counterparts in this course that provides the foundational instruction necessary for the BUD/S training that will follow. Students learn about the special operations training lifestyle, including how to complete the obstacle course, swim in the ocean, use and run with their newly issued gear, and train underwater in the pool.

With these basics out of the way, Basic Underwater Demolition/SEAL training can begin at its notoriously high tempo. BUD/S lasts a total of 24 weeks, divided into three phases. First Phase uses intensive physical training to instill teamwork and weed out those who are not fully committed to being a SEAL. To foster teamwork, many exercises, called “evolutions,” are completed in boat crews of seven men, whether boats are involved or not. In “log PT,” team members work together to lift, move and maneuver 150-pound logs on the beach. Teams also compete against one another

in races through the ocean surf in inflatable craft, races along the beach with their craft over their heads, and races to land the craft successfully along rocky coastline.

“There’s no way to prepare yourself for running underneath a boat,” Smith said. “You have to put that boat on your head; it feels like you’re breaking your neck. If you’re in front of the boat, it’s the equivalent of, I would say, getting hit in the head with a rubber mallet over and over and over while you’re running. And you know, some guys, deep down, dig and find that warrior spirit and say, ‘You know what? Let’s go. Let’s get this done.’”

Instructors intensify students’ desire for perfection by rewarding excellence and punishing poor performance. Attrition is high in this phase of BUD/S; Smith notes that most students quit on Day Three. Students may “drop on request” at any time, signified by the student ringing a bell. First Phase aims to make each student question why they are there, and continuing the training demands more than just sheer athleticism.

“A guy that was in my BUD/S class was a champion college swimmer and he quit during a two-mile open ocean swim,” Smith said. “The guys who are going to make



SEAL Qualification Training candidates wade out of the Buskin River after spending five minutes in the near-freezing water during a rewarming exercise. The 28-day cold-weather training course taught in Kodiak, Alaska, is part of a the yearlong process to become a U.S. Navy SEAL. Photo by Petty Officer 2nd Class Erika Manzano.

it are what I call the ‘dogs.’ The instructors can beat them relentlessly, but they are never going to quit. They would rather die than quit. I was not the fastest runner or the best swimmer, I just did the best I could every evolution, every day and never quit. That’s how I made it through.”

The ultimate test of commitment, mental fortitude and tolerance for pain comes in the form of “Hell Week,” the fourth week of First Phase. Hell Week is comprised of 5 ½ days of nonstop training exercises intended to simulate the stresses of combat. Students receive a total of four hours of sleep over the entire week, with no sleep at all during the first three days. SEAL candidates are pushed to confront and overcome their physical limits, and only the most dedicated students finish the week.

“After Hell Week, ... you never think about quitting ever again. It’s erased from your mind,” Smith said. “After Hell Week, every time someone [from another class who has not made it through Hell Week] rings the bell, everyone cheers. And we’re cheering because we know that’s one less guy that’s going to make it into the teams that’ll ever quit.”

Mastering the Basics of War at Sea and on Land

In the Second Phase of BUD/S, the emphasis shifts from testing future SEALs’ commitment to teaching actual mission skills. The phase focuses on combat diving and begins with classroom instruction on dive physics and dive medicine. Students become familiar with their diving apparatus, learn open- and closed-circuit diving, practice emergency procedures, and master a variety of underwater operations skills. Smith recalled nearly every night in Second Phase including his least favorite BUD/S evolution: a three-hour night dive.

“There’s something that guys can’t get prepared for, and that is diving in the ocean at night in the pitch black, where all you can see is your compass, your watch and your depth gauge,” he said. “You hear the weirdest noises underwater and because it’s so dark, the only thing that you have to go on is you have to remember your mission, your dive plan. But your imagination gets away from itself sometimes when you start to see giant things swim past you and you wonder what that was.



SEAL Qualification Training students from Class 268 perform buddy carries between stations during a 36-round shooting test at Camp Pendleton. SQT is the final course that SEAL candidates must complete before graduating and being assigned to a SEAL team. Photo by Petty Officer 2nd Class Michelle Kapica.

It's a nice little mini-adrenaline rush.”

The Third Phase of BUD/S shifts the focus to land-based warfare. SEAL candidates learn basic weapons skills and marksmanship with a variety of firearms, as well as how to assemble, place and detonate explosives. These skills are quickly put to use in underwater obstacle demolition training. Third Phase also includes classroom and field instruction on land navigation skills, rappelling, patrolling, small-unit tactics, intelligence gathering and other move-shoot-communicate skills.

The final 3 ½ weeks of Third Phase are spent at San Clemente Island off the coast of San Diego, nicknamed “The Rock” and home to the Navy’s only remaining live-fire range. The pace of training picks up speed during Third Phase, and by the time students are at The Rock, training hours have been extended to reflect actual working hours in the field. Just as in Hell Week, sleep is minimal and the operations demanded of the SEAL candidates are rigorous and unyielding. At the end of these grueling exercises, SEAL candidates must pass their final physical fitness exam to complete the course.

The Final Hurdles

The determined few who have made it through BUD/S move on to Parachutist Training for the next four weeks. Training begins with “static line” jumps, in which the parachute deploys automatically after a student jumps from the aircraft. Although the parachute is deployed throughout the fall, Smith noted that students still reach very high speeds during their jump, and some break their legs upon landing.

“The next thing we do after that is free fall, and that’s skydiving,” Smith explained. “You jump out of the plane at 13,000 feet and pull your parachute at 6,000 feet. That’s the fun school. That’s when you jump out of the plane and you do backflips, you do spins, you link up with people.”

The final hurdle to becoming a Navy SEAL is completing SEAL Qualification Training, a 19-week course that builds upon the skills developed in BUD/S. Students receive more advanced weapons and small-unit tactical training, as well as additional instruction in land navigation, demolitions and maritime operations skills. SEAL candidates also



U.S. Navy SEALs prepare to launch a maritime boarding operation with the Lithuanian Combat Divers Service, or KNT. The SEALs and the KNT worked together closely during Exercise Flaming Sword 20, Lithuania's annual special operations exercise. Flaming Sword allows Lithuanian and allied special operations forces to practice countering hybrid threats while improving their ability to work together in times of crisis. Photo by 1st Lt. Rodney Walker.

undergo cold weather training and learn medical skills for addressing combat trauma in the field. Additionally, SQT includes Survival, Evasion, Resistance and Escape training, which prepares future SEALs for worst-case scenarios like being captured or separated from their team behind enemy lines.

Although many SQT students will have the advantage of up to 18 months of additional training before their first deployment, some will leave this last course and immediately join SEAL teams already in the field. With this reality in mind, SQT is designed to graduate SEALs who are operation-ready, and the tone of the course shifts significantly.

"They're not treating you like dirt as much anymore," Smith said. "The instructors know that those guys that are at SQT are going to be in their platoon someday. And so, they're trying to train them to the best of their ability and knowing that as soon as those guys leave SQT, they're going to a platoon and they're going to have to perform."

The Reward of Being a SEAL

Finally, after more than a year of increasingly difficult training courses, students who complete SQT earn their SEAL Trident warfare designator and are assigned to a SEAL team. For Smith, his SEAL training graduation marked the first day of living out his middle school dream of being a SEAL. He noted that the most rewarding thing about being a SEAL has been the tight-knit relationships he has formed with peers who are as deeply dedicated to their nation and their team as he is.

"When you go overseas and you look at the guy next to you, ... you just start thinking like, 'I will do anything humanly possible to make sure this guy gets home,'" Smith said. "If that means that I need to put my body armor in front of a bullet to protect him, it's not even a question in any guy's mind. Every guy will do it. ... Where else are you going to find that?" **FRA**

1. James Smith is a pseudonym being used in this article for security reasons.



The Life and Legacy of Douglas A. Munro

The Small-Town Signalman Who Still Inspires Coast Guardsmen Today

By Ann Norvell Gray

Of the 3,527 Medals of Honor awarded since the decoration's inception in the Civil War — 472 of which were for service during World War II — only one has been given to a member of the United States Coast Guard. That honor belongs to Signalman 1st Class Douglas Albert Munro. Signalman Munro was killed in September of 1942 while piloting a Higgins boat in a breathtakingly heroic maneuver to rescue 500 Marines who were trapped on a beach under Japanese fire during the Battle of Guadalcanal.

Munro was recommended for the Medal of Honor by Marine Lt. Gen. Lewis “Chesty” Puller, who was then a colonel in command of the rescued Marines. Eight months after Munro's death, the medal was presented to his parents by President Franklin D. Roosevelt in a ceremony at the White House.

The citation reads, in part:

“After making preliminary plans for the evacuation of nearly 500 beleaguered marines, Munro, under constant strafing by enemy machine

guns on the island, and at great risk of his life, daringly led five of his small craft toward the shore. ... Then in order to draw the enemy's fire and protect the heavily loaded boats, he valiantly placed his craft with its two small guns as a shield between the beachhead and the Japanese. When the perilous task of evacuation was nearly completed, Munro was instantly killed by enemy fire, but his crew ... carried on. ... By his outstanding leadership, expert planning, and dauntless devotion to duty, he and his courageous comrades undoubtedly saved the lives of many who otherwise would have perished. He gallantly gave his life for his country.”

A Lifelong Friendship

Douglas Albert Munro was born in British Columbia in October of 1919, and raised in the tiny town of South Cle Elum, Washington, southeast of Seattle in the Cascades. He met Raymond J. Evans Jr. in 1939 when they both enlisted in the Coast Guard. Their friendship was immediate. They became inseparable, and both were assigned to the Coast Guard cutter *USCGC SPENCER* (WPG-36)



The *USS DOUGLAS A. MUNRO* (DE-422) in 1959. Photo courtesy of the U.S. National Archives.

for the trip from Air Station Port Angeles to New York, training at sea on their way to the Atlantic. During their days aboard the cutter, both qualified for the rate of signalman.

In the summer of 1941, Munro and Evans were transferred to a transport ship and began to train together as landing craft coxswains. Munro had been a good student and a fine athlete, and he was a natural, quickly grasping not only the details of the job, but also the instincts of a more seasoned seaman. By December, when the United States declared war on Japan, they were ready. Munro's profile in the Medal of Honor series published by the National WW II Museum in New Orleans describes his introduction to the war in the Pacific thus:

"On August 7, 1942, American forces landed on Guadalcanal, Tulagi, and the Florida Islands in the Solomon Islands. . . . Munro landed Marines in the third wave to land on Tulagi. After several trips to finish landing Marines from his transport, Munro grabbed his signalman's gear, including a blinker

light and semaphore flags, and took up station on the beach, ready to communicate between Marines ashore and the ships out to sea. . . . [He then joined] a boat pool on 'Cactus,' the code word for Guadalcanal. Living in a makeshift shack on the island, Munro and Evans moved supplies, rescued downed airmen, and ferried casualties to ships. This work kept Munro busy through August and into the latter part of September."

On Sept. 27, 1942, three companies of Chesty Puller's 1st Battalion, 7th Marines were delivered to a beach by Munro's Higgins boats. Within hours, it became clear that these Marines needed to be evacuated immediately, and Munro's boats raced back to get them out. Despite overwhelming Japanese fire, he persisted, repositioning his empty craft as a shield, and returning fire as the last desperate Marines swam for the waiting boats. As Munro turned to leave the scene, he took a bullet in the back of his head.

Evans, his best friend and fellow crew member, saw the grievously wounded Munro fall to the deck,



Left: A 1939 enlistment photograph of Douglas Munro from the Coast Guard recruiting station in Seattle, Washington. Photo from Douglas' official military personnel file at the National Archives.

Below: The U.S. Coast Guard's sixth National Security Cutter, the *USCGC MUNRO* (WMSL-755) preparing for a christening ceremony on Nov. 14, 2015. Photo by Petty Officer 2nd Class Patrick Kelley.



leaped to take the wheel and roared away, steering with one hand and continuing to fire with the other. Beaching the boat, he knelt down to Munro and heard him say, "Did they get off?" Evans nodded. Munro smiled at his friend and breathed his last. He was 22 years old.

Honoring Munro's Sacrifice Today

Now, almost 80 years later, there are monuments and memorials across the country honoring the heroic young Coastie from small-town America who gave his life that others might live. His parents, James T. and Edith Munro, had his body brought home to Laurel Hill Memorial Park in Cle Elum. Behind the memorial that surrounds his headstone, a wall honors all the town's service members. Personnel at U.S. Coast Guard Station Yankeetown created a Douglas Munro Memorial in nearby Crystal River, Florida; the Point Cruz Yacht Club in the capital of the Solomon Islands has a Douglas Munro memorial stone and bronze plaque. In his honor, a signalman's statue stands on the parade

field at the Coast Guard's Training Center Cape May; he is also remembered at the Coast Guard Academy in New London, Connecticut, and on the Seattle waterfront. The massive new Coast Guard Headquarters Building built in 2013 in southeast Washington, D.C., bears his name. Every new recruit learns his story, and is expected to be inspired by his service.

It may seem unusual that a brand-new coxswain with freshly minted training who died so young in his first experience of action should have such a remarkable level of attention. Surely many acts of true heroism occurred among the many thousands of men and women who fought so hard in this world-wide conflict with less recognition than this. Certainly, the reputation and influence of Chesty Puller as his nominating officer is part of the reason. But it is also true that the inspiration of Doug Munro's character and dedication to the Coast Guard outlived him in the two most influential people in his brief life.

Ray Evans survived the dramatic rescue of



A painting of U.S. Coast Guard personnel under fire while evacuating U.S. Marines near Point Cruz, Guadalcanal, during the Second Battle of the Matanikau on Sept. 27, 1942. Artwork courtesy of the Naval History and Heritage Command.

those Marines on Guadalcanal, and received the Navy Cross for his perseverance and courage in completing the mission. His citation reads, in part: “Gallantly remaining at his post during the entire evacuation and with every other member of his crew killed or wounded, he maintained control of the boat. ... By his great personal valor, skill and outstanding devotion to duty in the face of grave danger, he [saved] ... the lives of many who otherwise might have perished.” Before the end of the war, Evans received his commission, and went on to a 20-year career in the Coast Guard, retiring as a commander.

In a 1999 interview transcribed for the Oral History Program of the U.S. Coast Guard Historian’s Office, Cmdr. Evans was asked about the influence of his best friend, and his last moment with him.

“It was a pretty sad day for me when he died,” said Evans. “He wanted to be sure [the Marines were off the beach]. ... That’s the kind of guy he was. ... He was the one that pushed us in teaching ourselves to be good signalmen. He was really the

leader; ... I was glad to be with him and back him up.”

After Evans’ death in 2013, the Sentinel-class cutter *USCGC RAYMOND EVANS* was named for him, and the Coast Guard established an annual medal given to an outstanding coxswain in Evans’ name.

Continuing the Munro Coast Guard Legacy

The most unexpected source of the continuation of Munro’s legacy was his mother, the remarkable Edith Thrower Fairey Munro. Very soon after the death of her boy, she made the decision to keep his life of service alive, and in her late 40s she joined the Coast Guard herself. She was commissioned as a lieutenant junior grade in the newly created SPARs, but insisted on beginning with the same training required of all the 20-something recruits, handling every challenge, and displaying the same leadership instincts demonstrated by her son.

She spent her first six months speaking around the country as a public relations officer on the staff



The headstone of Douglas Munro at Laurel Hill Memorial Park in Cle Elum, Washington. Photo courtesy of the Naval History and Heritage Command.



The medal that was posthumously given to Douglas Munro. Photo courtesy of the U.S. Coast Guard.

of the commandant, and then was installed as commanding officer of the barracks at U.S. Coast Guard Base Seattle. It wasn't glamorous, but it suited her superb organizational gifts right down to the ground. She made a significant contribution to the development of the SPARs legacy and the respect for the women in its service, which continued for the remainder of her life.

In September of 1999, Adm. Paul Blayney, commander of the 13th Coast Guard District, spoke in Cle Elum at the Douglas A. Munro Memorial, and this is some of what he said about her:

"She streamlined administrative processes, adjusted galley menus for better nutrition, and made appropriate uniform changes to better compliment a diverse workforce. Lt. Munro was the first woman to ever attend 13th District staff meetings as a member of the staff. Old, misplaced feelings of gender superiority flew out the door as she became a valued and trusted advisor to Rear Adm. Frederick Zeusler.

"... [She] was way ahead of her time, and

Adm. Zeusler knew and respected that. At the conclusion of World War II ... Lt. Munro received a commendation medal. ... Individual medals for noncombat service were exceedingly rare. Lt. Edith Munro had truly done something special. ... Like her son, Edith Munro embodied the Coast Guard's core values of honor, respect and devotion to duty, long before we ever put those words to paper. She did what needed to be done."

When Edith Munro died in 1983, she was buried next to her son in the memorial park. It seems fitting that the woman whose strong sense of service guided the raising of one of the Coast Guard's most venerated heroes should be included in this young man's place of honor. **FRA**

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Calling All Hands

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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:

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- **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 2021-2022 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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Membership is open to all current or former enlisted members of the Navy, Marine Corps, or Coast Guard. I certify that I fulfill the eligibility requirements and want to join the FRA. Annual dues include a subscription to *FRAtoday*, *NewsBytes* and *OnWatch*.

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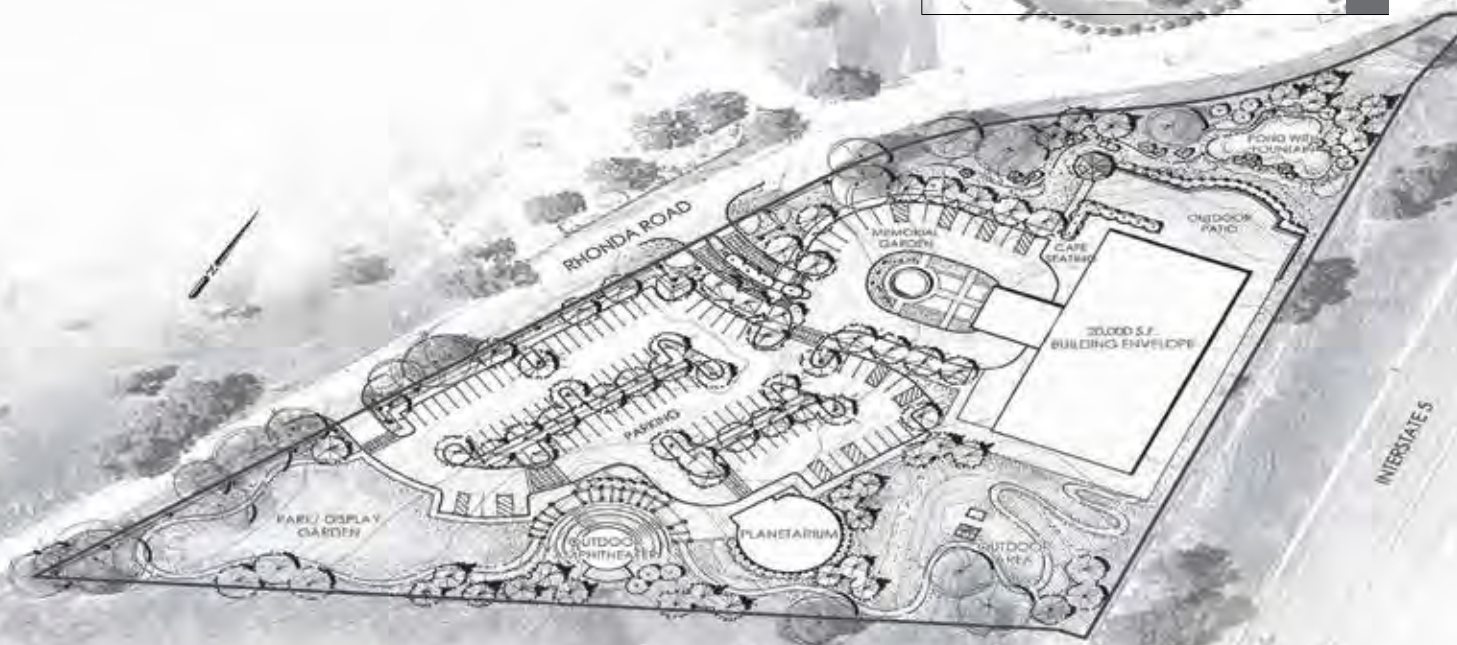
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New Veterans Museum for Northern California

Story and photos by Leonard E. Churilla

Veterans, family members and residents of the Anderson-Redding community of Northern California had been noticing for some time that their veterans museum was becoming too small to accommodate all the items that should have been in it. The Joe P. Gonzalez Memorial Building that was located at 2110 North St. in Anderson, just south of Redding, needed to be replaced.

FRA Branch 281 President Robert Burroughs, a retired Navy Seabee senior chief, decided to spearhead the project. He and several others in the community set up the Northern California Veterans Museum Foundation in 2005. Their purpose is to honor veterans of all branches of the military. To this end, they plan to promote and present historical information and items that reflect the history of the

men and women who have served in various theaters of operations since the war on terror began on 9/11. They realized that many aspects of military history may not be funded with government-appropriated money and must be supported through veteran and civic donations. Foremost, a new site was needed to build such a museum.

“We looked at 32 different pieces of available real estate,” explained Burroughs. “We tried to find the best location at the [best] price. Eventually, we settled on this particular triangular-shaped parcel of land because it seemed to suit our purpose well. Consisting of 5.5 acres, it is on a hill overlooking Highway 273, so it will be seen from the freeway by people driving past. The land, which included two houses, was originally owned by Vicki Graham from

Right: The bronze statues that were obtained for the museum.
 Below: A segment of the Global War on Terror Wall of Remembrance.
 Bottom Right: Retired Navy Constructionman Senior Chief Robert Burroughs.



Detroit, Michigan, who has since passed away. The original asking price was \$1.5 million, but when markets plummeted, we were able to purchase it for \$345,000.”

The foundation includes the Fleet Reserve Association, the American Legion, and various other veterans and civic groups that have all partnered together to raise funds for the land and the museum. Three major fund raisers have been held each year for that purpose. In time, both houses will be demolished and a three-story building with 30,000 square feet of floor space will replace them. In addition, a memorial garden is planned for the front entrance of the building, along with a chapel. An outdoor amphitheater, planetarium and display garden will also be included with the project. There will be plenty of parking space available near the center of the property, which faces Rhonda Road. Semingson Architecture & Engineering, Inc. of Cottonwood, California, has been contracted for

construction of the new veterans museum.

The most recent fundraiser was held from July 29 to Aug. 1 of this year. Money is still being collected to pay for the shipping of a piece of granite entitled, “*Wall of Remembrance.*” The wall has engravings of the names of more than 38,000 military and civilian personnel who have lost their lives in various capacities since 9/11. The cost of shipping the wall from Indiana to Northern California, along with several bronze statues of military personnel in combat poses, is nearly \$12,000. Large display boards were set up at the fundraiser with photos, plaques and information depicting events that have taken place since the war on terror began. These display boards included depictions of the bombing of Marine barracks in Lebanon, the al-Qaida suicide attack on the *USS COLE* in which 17 sailors were killed, and photos of captured notorious terrorists such as Osama bin Laden and Saddam Hussein.

During the weekend event, veteran artwork was on display in tents that had been set up. The art display included paintings done by veterans with PTSD diagnoses as part of the Northern California Veterans Museum and Heritage Center's Battlefield Expressions program. The art therapy program was designed to reach out to veterans and their family members who have been isolated at home due to service-related illnesses or the COVID-19 pandemic.

During the event, wooden American flags painted by volunteers were on sale in one tent to help raise money for the project. There was also an auction of flags and other memorabilia, as well as a raffle for several baskets of goods. Saturday evening culminated in a buffet dinner, with a guest speaker and a bit of hometown music.

Members of the Fleet Reserve Association and

other organizations are encouraged to be on the lookout for items of military historical interest to donate to the new museum. Donated items and monetary donations can be mailed to: Northern California Veterans Museum,

Those interested in donating items can contact the museum office at 530-378-2280 or email Burroughs at rob.ncvm@gmail.com. Monetary donations can be made online at www.norcalveteransmuseum.org/ or sent via mail to: Northern California Veterans Museum, P.O. Box 87, Anderson, CA 96007. **FRA**



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Eligibility: Students, grades 7 through 12
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Parent/Guardian Permission: I understand that my student is participating in FRA's Americanism Essay Contest and authorize FRA to publish photos of him/her if he/she should receive recognition for this entry.

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Note: Please type or write legibly.

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Rev. 7-21



FRA AMERICANISM ESSAY CONTEST RULES

- All entrants shall be students in grades seven through twelve (or equivalent).
- Entrants must be sponsored by a branch of the Fleet Reserve Association or a unit of the Ladies Auxiliary, or by an FRA Member-at-Large.
- The essay shall be on the theme designated and shall not exceed 350 words.
- **The essay shall be legibly written or typed on one side and one page only.**
- The title of the essay shall be written or typed at the top of the paper.
- A student may submit only one entry each year.
- Each entry must be accompanied by a separate sheet stating: the entrant's name; address; zip code; telephone number; school grade (or equivalent); name of school or the words "home schooled;" number of words in essay; and the sponsoring branch/unit or sponsor's name.
- Entries submitted to branches shall be submitted to the Branch Americanism-Patriotism Committee and postmarked not later than December 1, for judging at the branch level.
- Entries sponsored by membership at large members shall be submitted to the national chairman and forwarded to an appropriate branch for judging in their respective grade group. All entries shall be postmarked not later than December 1.
- **The Internal Revenue Service requires that any participant who receives \$600 or more will be issued a Form 1099 identifying the proceeds as taxable. Winners must provide their social security numbers to the FRA upon request.**



“What Is the FRA?” Donald Lape’s Story: Part Three

This is the third story of a three-part series submitted by Shipmate and Member-at-Large Donald Lape.



Christina Hitchcock

I kept thinking about what the Fleet Reserve Association was and what it stood for. In WW2, we saw nose art on the planes as a reminder of why we were there, and what the Allies were fighting for. Family at home, apple pie, and the girl next door — these were ideas everyone could support, but they represented a lot more than just that. They were about a way of life, a mindset of what it meant to believe in America and defend those ideas.

The FRA’s “nose art” is the triangle with three words: Loyalty, Protection, and Service. These aren’t agenda items, but they are mindsets — what does it take to move from those ideas into actions that can rally the troops?

FRA Response

The FRA was chartered on November 11, 1924 and named after the Fleet Naval Reserve program of 1915. The FRA started out as the advocate and voice of the Navy enlisted, but it also provided a framework for the membership to evolve the association via changes to its bylaws. As such, members drove the expansion of membership to include current and former members of the U.S. Marine Corps and U.S. Coast Guard, including active duty personnel, veterans, and retirees. That expansion, in turn, increased our voice on Capitol Hill, and brought more ideas and energy into our efforts.

The FRA is no longer defined by the outdated idea of the Naval Reserves. It’s defined by the needs and dreams of today’s membership. As a united voice, FRA members have championed issues such as TRICARE for Life, the recently passed Blue Water Navy bill, and advocacy around the protection and enhancement of benefits for service members and their families. These issues are “20 year” issues because they take a long and protracted effort to gain traction and become part of the national



A Marine Corps veteran renders honors as the colors are retired, at the National Veterans Day Observance at Arlington National Cemetery. DOD photo by Lisa Ferdinando.

conversation. As we achieve success, we need to be looking forward to the next set of priorities.

We also need to look at where those priorities originate. Our membership profile, just like the association itself, changes over time. Younger members engage with the association in a different way from their predecessors, and they look for a different style of participation.

Shipmate Lape’s stories that were published in the past few issues of the magazine highlight the model we want to preserve: be visible in the relevant community, attract people, welcome them into the fold, and give them the tools and opportunities to contribute to their community of Shipmates.

Our focus, as an association, is upon the forthcoming centennial, which is only three years away. We believe in our nose art and will not sacrifice those ideals. We want to pick the right issues to focus upon for the next decade and beyond, so that’s why we need to hear your voices.

The FRA is a powerful force for change with a demonstrated history of success, and we have every confidence in our ability to keep achieving those results. But we must be honest in picking our battles, because when they are won, we want to let Shipmates know that those victories will benefit them. Then the FRA will be better positioned for the next 20 years, so the cycle can continue well beyond our 100-year mark in 2024. **FRA**



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- Use of the Action Center at www.fra.org to share your opinions directly with Congress
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- Representation on disability or other VA claims
- Discounts on products and services
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Your dues include a subscription to the association's monthly magazine. *FRAtoday* is your most reliable source of association information. Topics covered are: military pay, health care, and benefits. Some great association information and items of interest to you and your family are included.

In addition to receiving the print version of the magazine, please include your email to receive *NewsBytes*, the weekly email newsletter update of current legislative and association activities.

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1. BRANCH 15, WALHALLA, S.C.

The branch officer and board installation ceremony was held on June 19. (L to R) Tom Smith, Harvey Spencer, Joyce Jones, President Clyde Albertson, Secretary/Treasurer Jim Jones, Jimmy Hall and retired Navy Capt. Roy Stoddard. Stoddard also is the mayor of Six Mile, South Carolina and presided over the ceremony.



2. BRANCH 316, SPRINGFIELD, MO.

RVPNC Maria Behm (L) led the branch officer installation. (L to R) President Robert Turner, Vice President Bernie Daum, Secretary/Treasurer Chuck Ewy, Don Brunk, Forrest Darnell, Jim Grier, Nolan Moody, and Virginia Swayne.



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

Steve Ayling (L), and James Brown (R) presented Cmdr. Brad Conway (center) a plaque July 2, on behalf of Branch 226, thanking Conway for hosting the Memorial Day wreath ceremony on May 29.

4. BRANCH 57, SOUTH JERSEY, N.J.

Branch officers were installed June 16. (L to R) Secretary Michael Filinuk, Vice President Charles R. Baltozer, President Anthony McDonald, Treasurer Spencer Link and PNP William Starkey. Master-at-Arms Chester Hoffman is in the background.



5. BRANCH 172, YORKTOWN, VA.

Members of Branch 172 participated in the Yorktown Fourth of July parade. (L to R) President Robert Ryan, Secretary Juan Falcon, Travis Cooper, Vice President David Surran, and Treasurer Andrew Donahue.

6. BRANCH 17, CLEVELAND, OHIO

The Annual Memorial Day Tribute was held onboard the *USS COD (SS-224)* in Cleveland, Ohio. The event was sponsored by Branch 17 and the U.S. Submarine Veterans Inc. COD Base. (L to R) Branch Vice President Shannon Blind, Branch Secretary Dorothy Burnison, guest speaker and Recruiter Chief Benjamin James, Branch President Edward Blind, and Branch Treasurer Michael Maistros.



7. BRANCH 113, STOCKTON, CALIF.

Americanism Essay Contest West Coast Region winners Caleb Tran (first place for sixth grade) and Joshua Tran (first place for seventh grade) display their certificates. (L to R) Branch President Craig A. Moffatt, Caleb Tran, Joshua Tran, Branch Treasurer Filomeno Escalona, and RVPWC Jose A. Vizcarra.



8. BRANCH 269, GOOSE CREEK, S.C.
Both branch and unit members celebrated the Fourth of July with a hog roast prepared and provided by the Low Country "Misfits." (L to R) Ray Stanfield, Mike Emerson, John Paul Pardo, Dave Graminski, Keith Laster, Scott Benson and Jay Rowland. Not pictured were Rick Sparker and Ling Stanfield.



9. BRANCH 207, DALE CITY, VA.
Shipmate William Ashton had been appointed by the governor to two three-year terms as a member of the Virginia Department of Veterans Services Joint Leadership Council. He is the first Shipmate to be elected as chairman of the council. (L to R) DVS Director of Policy and Planning Claudia Flores, William Ashton, DVS Commissioner John Maxwell, and DVS Chief Deputy Commissioner Steve Combs.



10. BRANCH 208, JACKSONVILLE, N.C.
Branch President Raymond Applewhite (R) presents Shipmate Paul Miethker (L) a Life Member Certificate during the branch meeting on June 17. Because of this his involvement, the FRA continues to improve the quality of life and well-being of military personnel, their families and our nation.



11. BRANCH 276, OMAHA, NEB.
The branch officers were recently installed. (L to R) Treasurer Don Watkins, Secretary Peter Vuchetich, Vice President Rich Davidson, Branch President Evan Longenecker, Sea Cadet Devin Pappas, Shipmate Frank Durham and Sea Cadet James Pappas.

12. BRANCH 182, BETHESDA, MD.
Branch President Keith Kaider (L) presented National Chaplain Paul Gunther (R) his 25-years Continuous Membership Certificate and Pin during the branch meeting that was held in June.

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.

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In Memoriam

Name	Rating	Branch	Name	Rating	Branch	Name	Rating	Branch
Aguilar, Florencio R.	PO1, USN	154	Gonzales, Galo S.	YN1, USN	04	Olden, Thomas	IC3, USN	118
Appicelli, Robert	CAPT, USNR	MAL	Graham, Howard E.	AGCS, USN	22	Page, Frank W.	GMCM, USNR	161
Arculeo, John J.	HMC, USN	MAL	Green, William J.	PR1, USN	MAL	Pieranunzi, John J.	QMCM, USN	61
Babjar, Stephen W.	DSCM, USN	MAL	Grillo, Pat	CDR/YNCM, USN	24	Pike, Donald G.	BMC, USN	72
Bass, Cecil C.	AFCM, USN	MAL	Guzman, Thomas P.	RMCM(SW), USN	MAL	Rader, Charles D.	PNCS, USN	162
Beaumont, Brian S.	YN1, USNR	298	Ham, Edgar A.	AMSC, USN	MAL	Rathke, Lorenz	CPO, USN	269
Berckemeyer, Jack	USN	MAL	Haynes, Ruben	MCPO, USN	MAL	Read, Herbert R.	OSC S, USN	289
Bowen, Charles	SK1, USN	MAL	Helton, James W.	AXC, USN	210	Redding, Daniel W.	AS1, USN	91
Bowen, Francis E.	PO1, USN	MAL	Hennessey, Linus E.	QMCS, USN	161	Reich, Paul E.	MM1, USN	166
Bowers, Wilfred O.	USN	17	Hickey, Daniel F.	CPO, USN	MAL	Reynolds, Kenneth D.	YNCS, USN	87
Boychuck, Paul R.	ADRC, USN	166	Hill, Thomas R.	SA, USN	24	Richards, Jack F.	EMCM, USCG	MAL
Bright, William J.	AXC, USN	MAL	Hincks, Henry C.	AKCS, USN	MAL	Rodriguez, Carlos	DPC, USN,	11
Buran, Gene A.	CSC, USN	89	Hinson, Joe D.	NCC(SW)(AW)	367	Ryan, Thomas H.	RMCM, USN	298
Bush, Kenneth N.	CPO, USN	161	Holman, Herman L.	HTCS, USN	67	Ryder, Leon E.	CWO4, USN	99
Buttler, Kenneth H.	AFCM, USN	73	Horan, Patrick J.	YNCS, USN	136	Saclolo, Edilberto	YN1, USN	302
Capunitan, Eulogio	HMC, USN	20	Hudson, Carson R.	AEC, USN	89	Sampsel, John W.	USN	161
Caraway, Thomas E.	AECS, USN	MAL	Jackson, Edward J.	AZ1, USN	MAL	Sarro, Louis	USMCR	263
Carter, A. L.	CSC, USN	126	Jacoby, Robert	EOCS, USN	163	Scott, Freddie	SH1, USN	105
Chadwell, Richard T.	CWO2, USN	126	Johnson, Richard G.	1STSGT, USMC	182	Secor, Kevin B.	MGYSGT, USMC	181
Clark, Michael W.	SCPO, USN	MAL	Jordan, John H.	ADJ, USN	MAL	Simmons, Hugh D.	RMC, USN	MAL
Clark, Thomas E.	CMC, USNR	MAL	Karter, John	SN, USN	294	Simmons, James D.	GMCS, USN	94
Clark, Ralph L.	AZCS, USN	MAL	King, Lowell W.	LIC, USN	MAL	Simon, Eugene F.	ATCS, USN	136
Clausell, Walter S.	ADJC, USN	22	Klingaman, Harold L.	MU1, USN	117	Sites, Jehu	USN	MAL
Copeland, Timothy	FC3, USN	290	Kolich, Robert E.	MSGT, USMC	93	Slaughter, William R.	BMC, USN	137
Corley, Walter C.	DCC, USN	42	Leizza, Peter M.	BM2, USN	31	Smith, Robert L.	BMC, USN	60
Cruz, Daniel G.	AE1, USN	230	Leslie, Earnest L.	RM1, USN	MAL	Snyder, Elmer E.	AMCS, USN	99
Cruzan, Allan W.	PC1, USN	334	Litman, Stuart E.	IC1(SS), USN	294	Spaulding, Richard L.	PRCM, USN	124
Curtis, James R.	HMC, USN	MAL	Loneragan, John J.	1STLT, USMC	24	Statham, Larry W.	PNCM, USN	MAL
Danielson, Eugene C.	CTCM, USN	136	Lovett, Jimmy	YNCS, USN	62	Stork, Donald L.	PO1, USN	MAL
David, Patrick	MGYSGT, USMC	371	MacCarthy, Charles J.	ENCS(SS), USN	MAL	Stuart, James L.	MMC, USN	274
Devaney, Frank J.	SGTMAJ, USMC	208	Malcolm, Charles D.	AKC, USN	230	Sullivan, James P.	YNC, USN	MAL
Devera, Carlos A.	MSC, USN	84	Marshe, Frederic B.	PNCM, USN	91	Sullivan, Victor C.	ATC, USN	161
Devers, Donald J.	IMCS, USN	MAL	Martinez, Frank E.	CSCS, USN	161	Tefft, Jay M.	AT1, USN	MAL
Doris, Karen	CAPT, USNR	MAL	McCann, Florence E.	YN3, USN	186	Thiltgen, Robert J.	YNC, USN	61
Dorsch, Jon E.	ETR3, USN	MAL	McGann, Donald S.	CSC(SS), USN	MAL	Voldrich, Elmer V.	RD3, USN	29
Dunlap, Paul E.	ADRC, USN	MAL	McIntire, Robert H.	GMCG, USN	226	Wallace, Walter G.	CTICM, USN	22
Easlick, Ralph G.	POCM, USN	371	McNay, William L.	EMC(SS), USN	MAL	Warden, Richard B.	SK1, USN	MAL
Emerson, William H.	MCPO, USN	MAL	Mellott, Charles J.	POCS, USN	70	Weil, Robert S.	ETC, USN	287
Engemann, Andrew H.	ADJC, USN	60	Moore, Willie M.	PO2, USN	MAL	White, William G.	ENC, USN	31
Ettinger, Harry E.	CAPT, USN	MAL	Moorhead, James D.	AVCM, USN	MAL	Williams, Fred	CAPT, USN	219
Fairbanks, Gregory E.	MMCM, USN	29	Moultrie, Jennifer	AKC, USN	MAL	Williams, Nicholas M.	MLC, USN	44
PRPNC, Gage, Donald L.	AKC, USN	161	Mowry, James R.	BTCS, USN	377	Williamson, Elmer C.	YNC(SS), USN	MAL
Gale, Bill T.	ADRC, USN	307	Mumper, John M.	EWC, USN	93	Winn, Joe A.	ADC, USN	44
Garrison, Billy	CTOC, USN	MAL	Murray, Tom R.	CAPT, USN	181	Wolfe, Charles W.	ABE1, USN	261
Gisske, Walter	SGT, USMC	137	Navarro, Rolando C.	USN	302	Yunger, Stephen L.	EOC, USN	47
Gonsalves, Erald M.	LTJG, USN	24	Nichols, Billy C.	GMCS, USN	334			
			Nobles, Royce A.	AMEC, USN	MAL			

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

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To learn more, contact FRA National Headquarters at 1-800-372-1924 or email at phillipr@fra.org.



REUNIONS

VP-68 Alumni Association

10/22/2021 - 10/24/2021
 Lexington Park, Md.
 Contact: George (Doc) Durity
 Telephone: 843-538-1122
 Email: gdurity1492@yahoo.com

USS MCMORRIS (DE-1036)

10/28/2021 - 10/31/2021
 San Antonio, Texas
 Contact: Jules Galbreth
 Telephone: 972-219-9674
 Email: julorgal@gmail.com

USS MANSFIELD (DD-728)

11/3/2021 - 11/10/2021
 Branson, Mo.
 Contact: Mike Backlund
 Telephone: 507-514-1768
 Email: mike728@mycci.net

USS PATRICK HENRY (SSBN-599)

11/4/2021 - 11/7/2021
 Kings Bay, Ga.
 Contact: Ron Pelletier
 Telephone: 508-769-2360
 Email: rpelle9011@aol.com

USS ROBERT E. LEE (SSBN/SSN-601)

11/4/2021 - 11/7/2021
 Kings Bay, Ga.
 Contact: Joe White
 Telephone: 405-410-9206
 Email: joewhite727@gmail.com

USS FINBACK (SSN-670)

11/5/2021 - 11/9/2021
 Charleston, S.C.
 Contact: Stu Dupre
 Telephone: 504-575-4735
 Email: stuart.dupre@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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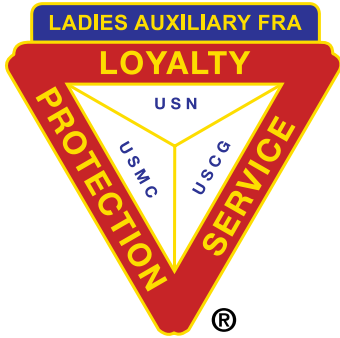
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LA FRA MEMBERSHIP APPLICATION



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

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

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

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


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

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

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

Telephone: _____ Date of Birth: _____

Email: _____

 *The following service member information validates this application:*

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

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

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

Unit Preference _____ Applicant's Signature _____ Date _____

Recruiter _____ Member # _____ Unit/Branch # _____

Verified by _____ Title _____ Unit/Branch _____ Date _____

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Greetings from the Northwest Regional President



Thank you for the opportunity to be the Northwest regional president for 2020-2021. I am thankful to every unit in our region for the wonderful things they do to support our veterans and their families. This year has been extremely difficult due to the COVID-19 restrictions that we are all still dealing with, but all the units are doing the best they can under the circumstances.

Many of the annual events this year were canceled due to the COVID-19 restrictions that are still in place in many places. Now that the vaccine is available, I hope, people are taking advantage of getting it so life can get back to normal.

The Philippines

Our branches and units located in the Philippines are still under social restrictions due to the pandemic, but some are staying active serving their communities. Both Unit and Branch 367 in San Antonio, Zambales, were able to conduct their annual Christmas Eve delivery of gift bags to the children and patients who were in the San Marcelino Hospital during the holiday.

Unit 154 was able to hold small group meetings. The elderly members of the unit have had to stay in their homes due to COVID-19 mandates.

The Northwest Region will be hosting the 93rd National Convention from Oct. 2 to 9 in Spokane Valley, Washington. The convention will be held at the Mirabeau Park Hotel convention. The most current convention newsletter is located at the website (www.FRA.org); go to the "Events & Programs" tab and scroll down to the "National Convention" in the drop-down menu.

This has been a year that has been very stressful



Members of Unit 154 Baguio City, Philippines, gather together for their June meeting.



Members of Unit 367 in San Antonio, Philippines, gather to assemble Christmas gift bags for hospital patients.

due to the pandemic. I hope the coming year lets us all get our lives back to business as usual. Thank all of you for your support, I want you to know that I am here to support you with whatever you need. **FRA**

In Loyalty, Protection and Service,
Terri Johnson

Terri is the LA FRA Northwest regional president.

What Is Behavioral Finance ... and Why Should You Care?



Carl M. Trevisan, CFP®

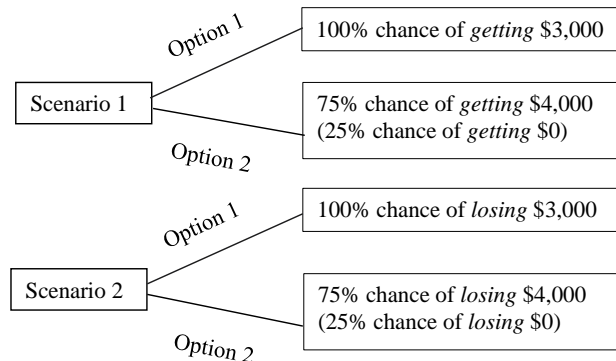


Stephen M. Bearce

Investors may like to think they're completely rational in their decision-making, but that's highly unlikely. We don't stop being human beings when it comes to investing, so psychology and emotions are apt to play roles — sometimes large ones — in the choices we make.

Behavioral finance studies investors' real-life behavior and common biases. It considers the roles emotions and psychology play in making financial decisions and aims to identify factors that cause investors to sometimes act irrationally.

A key concept in behavioral finance is "prospect theory," which describes how investors make decisions involving risk and gain. Studies have shown people frequently consider losses far more undesirable than they find comparable gains desirable. For example, take the following scenarios:



Given the first scenario, most people will avoid the risk and take option one (the sure \$3,000 gain). On the other hand, when presented the second scenario, most favor option two (the 75% chance of losing \$4,000) because it offers the possibility of avoiding the pain of a loss.

Keep in mind — and this is important — all four choices are mathematically equivalent. This means individuals' responses were based primarily on their emotional reactions to the fear of loss versus the enjoyment of gain, not rational decision-making.

The Psychology of Risk and Reward

If you ever wonder why markets sometimes act in ways that defy logic, behavioral finance helps

explain it.

For example, bubbles can form when prices rise based on investors' emotional reactions rather than the fundamentals. Once their sentiment eventually changes, a precipitous sell-off can follow.

Take what's come to be known as the dot-com bubble of the late 1990s. Soon after the internet's introduction, investors realized its potential to transform our everyday lives (which it clearly has). However, they were over-optimistic about internet-based companies' abilities to quickly create profitable businesses.

In response to investors' enthusiasm, the Nasdaq composite index, where many of these companies' stocks were listed, rose 189% during the two years leading up to the bubble's peak in March 2000. Perhaps more significantly, the price/earnings (P/E) ratio — a measure commonly used to determine how expensive stocks are (the higher the ratio, the more expensive stocks are considered to be) — was 175. By comparison, it was only approximately 24 at the end of 2020.

That suggests many investors were caught up in the furor over the "new economy" and ignored the fundamentals. When investors realized it would be a long time before many of these companies became profitable, the bubble burst and stock prices plummeted.

The lesson for investors is the importance of being diversified and investing primarily based on fundamentals — not on emotion and the fear of missing out on the next "big thing." Of course, diversification strategies do not guarantee investment returns or eliminate the risk of loss. **FRA**

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

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