

YOUR MISSION, YOUR VOICE

FRA *today*

The magazine of the Fleet Reserve Association

DECEMBER 2022 / \$3.75

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TO THE SEA
SERVICES**

**INCOMING
NATIONAL
PRESIDENT
JAMES E.
ROBBINS, JR.**

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Camp Lejeune Toxic Water Contamination Compensation

Many U.S. Marine veterans and their families were exposed to toxic chemicals in drinking water on the Camp Lejeune military base in Jacksonville, North Carolina.

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December 2022 Volume 101 Number 12



Cover: Incoming National President James E. Robbins is ready to dedicate his effort toward the sea services during his term. Above: The previous board of directors met during the pre-board meeting to finalize several NBRs. (L to R) Now JrPNP Jim Campbell, now NP Robbie Robbins and NED Chris Slawinski. Both photos courtesy of CJ Shaver Photo, LLC.

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The Incoming National President

The annual convention was held in Birmingham, Alabama, on October 17, 2022. It was well attended as the board and officers were installed for both the FRA and LA FRA. James E. "Robbie" Robbins, Jr. now leads Shipmates through a new and challenging year.

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The Steamboat Era Museum

The Steamboat Era Museum opened its doors in 2004. It tells the story of the steamboats and how they altered the lives of everyone along the Chesapeake Bay. The steamboats provided an economic lifeline to all who lived in the region.



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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Finance Matters

Invest More Confidently in Volatile Markets

FRAtoday Stays Virtual, But Prints Only Six Issues

Hello Shipmates. The recent convention that was held in Birmingham, Alabama, in late October produced some interesting new business for the Fleet Reserve Association. The meetings were at capacity and the business sessions were busy. Civility was maintained as some New Board Resolutions were discussed and voted upon.

One of the recommendations that was voted into place deals with the increasing costs related to publishing and distributing the 101-year-old magazine. The balance of advertising revenues compared to the manufacturing and postage costs have gotten to the point where leadership wants to reduce costs. There was some brief discussion about eliminating the magazine all together, but a compromise was found and put into action.

The new print schedule that begins with the January 2023 issue will be a 12-times a year virtual magazine hosted on the FRA website. This has been standard practice since 2014, all the magazines are online as a PDF. Shipmates will receive an email reminder of the magazine being available, which is typically the first few days of the month on the cover. The six issues that will continue to get manufactured and distributed will be the February, April, June, August, October and December issues.

This attempt to right size the association's publishing expenses is only the beginning of many efforts to get a budget that the board considers reasonable. There are several committees currently charged with coming up with other solutions to the assets and liabilities of the soon to be 100-year-old association.



FRA

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

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National President	James "Robbie" Robbins, West Jacksonville Branch 126
National Vice President	John S. Handzuk, West Jacksonville Branch 126
National Executive Dir.	Christopher J. Slawinski, Navy Department Branch 181
Finance Officer	Phillip Reid, Member-at-Large
Junior PNP	James W. Campbell, Chesapeake Branch 40
National Parliamentarian	Marty Posekany, Wolverine Branch 298
National Chaplain	Laurie Bailey, Low Country Branch 269

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Southeast	Jerry Anger, Birmingham Branch 112
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South Central	Emmett H. Smith, Shreveport/Bossier Branch 98
Southwest	Chris Chapman, Imperial Beach Branch 289
West Coast	Joe Nash, Silver Dollar Branch 192
Northwest	Rex L. Faubion, Mt. Rainier Branch 104

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Sergeant Major of Marine Forces Reserve	Patrick Kimble
Force Master Chief Petty Officer of the Coast Guard Reserve	George M. Williamson

FRAtoday Magazine

The monthly membership publication of the Fleet Reserve Association

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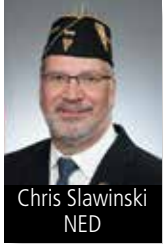
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Time for Changes at the Fleet Reserve Association



Chris Slawinski
NED

During the FRA 94th National Convention in Birmingham, Alabama, delegates honored me with a second term as your National Executive Director. I take this responsibility quite seriously and look forward to helping the FRA move into our second century in 2024.

Being budget conscious, or spending within our means, was the overall theme at this year's convention. Change will be the overriding theme for the next several years. Recruiting and retaining members, finding non-membership revenue and maintaining member services are top priorities for national headquarters and leadership.

The budget approved by the delegates covers only the first six months of 2023. The following six months are based on potential revenue from the sale of the building, since reserve funds utilized in previous years have been exhausted. If we are unable to have the building sold by the projected deadline, services will be minimized and NHQ will go dark.

When delegates approved the 2023 annual budget, they also approved national headquarters to sell our office in Alexandria, Virginia. A committee headed by Junior Past National President Jim Campbell will assist in finding a new home. This process will have board and membership approval

before moving forward.

Beginning in January, *FRAtoday* will be published electronically 12 months a year but will be mailed in alternating months beginning in February, and continuing in April, June, August, October and December. This provides significant savings to our budget. Back issues of our magazine are available on the FRA website.

Other budgetary reductions will be made at headquarters, but we will make every effort so the effects on membership are minimal.

So, how can you help? Our fiscal future is an "All Hands" effort.

First, if you have friends that know about FRA and are not currently members, RECRUIT THEM! Over the past three years, our legislative advocacy actions have led to victories! The Blue Water Navy Agent Orange Act, and the PACT Act have become law. Without the FRA, these may have stalled in Congress. Pay and benefits to active duty, reserves, veterans, retirees, and survivors are always scrutinized on Capitol Hill and without FRA, may be cut or eliminated. These critical pieces of legislation help those who served our country. Help us to continue to support more victories!

Since this is the holiday season, please consider the FRA when making donations or legacy planning. The FRA and our Veterans Service Foundation will be kicking off centennial celebration donation campaigns. These campaigns will help us host National Veterans Day activities in 2024, and will help move us fiscally forward into our next century.

Change can be difficult. We ask you for your patience over the next several months as we begin to align our national association to be leaner and ready to face the challenges ahead. Feel free to contact me if you have any questions.

FRA

I remain in Loyalty, Protection and Service,
Chris Slawinski

Chris is the national executive director of the Fleet Reserve Association and may be reached at: NED@FRA.org.

Passing of FRA National Staff Member Victoria Duran

On Oct. 24, 2022, our dear friend and FRA NHQ staff member Victoria Duran passed due to complications of cancer.

Victoria first joined FRA Headquarters staff in January, 2015, and was our social media manager at the time of her death. Victoria was an active member of the FRA Team during the just completed FRA National Convention posting updates throughout the convention to our social media platforms. She was a positive force here at NHQ and always kept a positive attitude even during her most trying times. I have drawn much of my energy from how she coped with her disease. She will be deeply missed.

Left to mourn her passing are her husband Elias "Ruben" Mamani and two daughters, Elisa and Isabella. Her family was her heart. Please use keep Victoria's family in your prayers.

Services were held on November 1, 2022. Cards may be sent to: The Family of Victoria Duran, 125 N. West St, Alexandria, VA 22314.



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Response to Forum Letter “Extremist Ads”

I won't pretend to understand the reasoning in the ENC's comments. I will however challenge his assertions on the responsibility for the “shootings of innocent people and school shootings.” The people responsible are the ones that commit these horrible acts of violence against another human, not NEWSMAX as he states. He is using an emotion (extremist organization) to attempt to make a point with no actual facts to back it up. Also it doesn't make me or him anymore responsible for the shootings because of the AD as he states. The main drivers of gun violence are not the views of NEWSMAX rather it is the ineptness/unwillingness of prosecutors and judges to consistently apply the current laws in regards to these attacks. The perpetrators know they can commit the crime and NOT do the time. Some of these criminals are known to law enforcement and are repeat offenders. Others fit the mentally and socially challenged variety of those looking to make the news or die in the act. The Second Amendment is the reason we can have the First Amendment and the ENC can express himself freely even if it is without foundation. I find his closing sentence to be entertaining. “I will need to sue for my membership fees back.”

MCPO Danny O'Neal, USN, Retired

Operation Deep Freeze – USS GLACIER (AGB-4)

After joining the Navy in 1958 and finished training, I was ordered to USS GLACIER (AGB-4) May 1959. This is the year that Deep Freeze changed from numbers to years; I sailed on Deep Freeze 1960, 61, and 62. During that time, the ship was involved in many scientific and some not scientific operations; too much to write about in this letter. However, there was one adventure that took us all by surprise. On the ship's return to Boston, by way of a port visit to Australia in April 1962, after a couple of days, it was ordered to turn around and return to New Zealand. The crew learned after taking aboard a lot of food and got underway, we learned we were to circumnavigate the Antarctic continent and steam to the Weddell Sea to rescue the South Africa icebreaker Republic of South Africa, that was stuck in the ice. When AGB-4 arrived at the site of the rescue, there was a lot of material on the ice surface that had been cast overboard from RSA to help prevent the ice crushing the ship. It turned out to be an easy rescue as prior to our arrival, the island of

Tristan da Cunha had a volcanic eruption and a seismic tidal wave occurred that broke up the ice in the Weddell Sea. Everything on the ice was left and RSA followed GLACIER to Cape Town. The ship was granted liberty after U.S. State Dept. personnel provided a lengthy briefing, to All Hands, about the do's and don'ts, AND apartheid. At the time we were there, there was a 20-day ice show that was honoring various countries. The USA was one of the countries but hadn't been honored yet, so the show changed the program. What was different was only six personnel (that could get the ship underway if needed) were left aboard and the rest of the crew went to the ice show. A ship roster was taken at the arena and any GLACIER sailor not attending the show didn't have liberty the rest of the way back to Boston. As I recall, nobody missed liberty the rest of the way home. At the time, this was the last time a USN ship had liberty in Cape Town, for a long time.

CDR Charles M. White, USN (Ret.)

Operation Deep Freeze

To the Editor -

I'm writing you regarding the article In the September 2022 edition on Operation Deep Freeze.

By now, my Father — Bob Mardis — may have reached out to you but I wanted to contact you via email for any clarification needed and provide contact info.

My father read your article and to be honest, got pretty upset. Dad is 85 and was in the Navy from 1955 to 1959, something he is extraordinarily proud of, as am I. My father was on the USS WYANDOT, which was part of Operation Deep Freeze. His main point of frustration is that the WYANDOT is never mentioned. While there is reference to Admiral Byrd, there is no reference to the fact that the WYANDOT (on one of the missions Dad was on) brought his plane home.

I asked Dad if any other ships were named and he said there were not so possibly none were named for a reason.

Passing along for your information, don't know if there is a way to correct or adjust the story but thought you should know.

*Thanks,
Perry K Mardis, CPA*

Letter in the September 2022 Shipmate Forum

As I enthusiastically do every month, just a few minutes ago I picked up my September copy of *FRAtoday* to begin

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Reverse:
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These spectacular coins feature our first President and the Father of Our Country regally astride a horse on the front, while the back design shows Washington's home at Mount Vernon. Here's your chance to get both versions of the coin in one remarkable, 40-year-old, 2-Pc. Set—a gleaming Proof version with frosted details rising over mirrored fields struck at the San Francisco Mint, and a dazzling Brilliant Uncirculated coin with crisp details struck at the Denver Mint. Or you can get either coin individually.

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reading. I was rather taken aback by ENC(SW) William Heilig's letter insinuating that I and our organization are somehow partners in mass/school shootings. The retired chief is certainly entitled to his opinion, no matter how misguided or disturbing it may be. He is also free to ignore advertisements he doesn't like. However, he is not entitled to defame an organization with which he does not agree and/or cast horrendous accusations toward shipmates. I found it ironic that Chief Heilig threatened to sue *FRAtoday*. After the outrageous claims in his overly emotional letter, he may find himself on the receiving end of a lawsuit from the advertiser he, in my opinion, defamed. No, I am not an attorney. I just hope the emotional chief doesn't drag *FRAtoday* down with him.

*Very respectfully,
SSgt Eric Cooper, USMC 1984-1993*

September Shipmate Forum

In response to one letter, WWII Vet, there's no information:

The WWII Museum in New Orleans is NOT the only WWII Museum in existence. May I encourage a trip for someone to San Antonio (destination) Fredericksburg Texas to spend a couple of days at the Admiral Nimitz Museum of the Pacific War? There are two or three days of information and leaning ahead. Then a feature article. Please allow for that. The Nimitz has recently become an affiliate of the Smithsonian — a big step. I've only been a member of FRA since 2012, but do not recall seeing mention of the Nimitz in the magazine. There seems to be agreement that the two museums have divided WWII: Atlantic and all European involvement to New Orleans; Pacific and all western Asian involvement to Fredericksburg.

It is well worth the trip. I doubt even three days will be enough to get a good understanding of the Nimitz collection. The Nimitz is nothing short of awesome!

*Very respectfully,
Morgan Little*

October Issue on Deep Freeze

So much was omitted about the Navy's Task Force 43, Operation Deep Freeze. It's not odd as Wikipedia does not mention Task Force 43 operations during the sixties. For Deep Freeze 65-66 and 66-67 the admirals staff spent the summers researching the programs we needed for the summers in Christchurch and on South Antarctica. On my part I contacted Jet Propulsion Lab, Cold Regions Research Labs, and many others as to their photographic

requirements. If I remember correctly, I believe the photo squadron mapped over 100,000 square miles tri-met mapping, which was a continuing program in the 60's.

PHC Galen A. Crandall Jr., USN (Ret.)

Letters to the editor

I have never written a letter to the editor before. However, I am dismayed that so many of my brother and sister sailors have taken time to write regarding how upset seeing right wing ads have been published in our magazine. I can certainly understand that some of us are conservatives, liberals, extreme left and extreme right, but for any one of us to write to complain that they are considering leaving our organization because they were unfortunate to see an opposing view from their own that it made them angry enough to think of making rash actions indicates to me that their heads are not on right.

Have these members forgotten, Our founding fathers, preceding military veterans, and we have all served so that people with opposing views have the right to say words and take stands that we may not agree with. I may not like what someone on the left had to say about POTUS 45, I might have even chosen to argue in favor of his actions and the actions of others in his support. I would never threaten to quit the organization. I say bring it on, vent your opinions, it is our well-earned right to say what we believe and no one, government agent, or censor has the power to silence us.

*Philip Cohen EM2, USN
Vietnam veteran*

2023 Calendar

Hello Mr. Stevenson,

Thank you for the calendar. I did want to mention though, the Upper Peninsula of Michigan is missing from the map on the back page. We get forgotten now and then. There's almost 30,000 veterans (Yoopers) up here in what we call 'da UP' eh!

*Respectfully,
Jim Yates IREACH Program Director
Michigan Center for Rural Health*

*FRAtoday: Thank you for pointing this out. Please see page 38 for the revised map. **FRA***

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

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



John Davis
Director, Legislative Programs



Legislative Update

As you receive this issue of *FRAtoday*, the 117th Congress is in its final days of its post-election session. As the current session of Congress draws to a close the FRA Legislative Team is preparing for the 118th Congress which convenes in January. As pressure grows to reduce the deficit, Congress will be forced to make tough choices about pay, and benefits for active-duty military, reservists, retirees, and veterans. FRA's Legislative Team will work to enact our 2023 Legislative Agenda that was approved by the delegates at the 94th National Convention in Birmingham, Alabama, which begins on page 14.

Concurrent Receipt Update

As *FRAtoday* goes to press, the Senate Armed Services Committee has approved the Senate version of the annual NDAA (S.4543). The Senate bill will go to the Senate floor for approval. Senators Jon Tester (Mont.) and Michael Crapo (Idaho) will file a Senate floor amendment to add a provision to this bill to expand concurrent receipt.

In the House concurrent receipt legislation, the Major Richard Starr Act (H.R.1282) has more than 290 co-sponsors. House rules allow a member of Congress to file a motion with the House Clerk to place their legislation on the Consensus Calendar once their legislation has accumulated 290 cosponsors. If the committee of jurisdiction does not report the legislation to the House floor, it will be placed on the Consensus Calendar allowing the Speaker Nancy Pelosi to bring legislation to the House floor for a vote. The FRA argues that retired pay is for years of arduous military service paid by the DOD while disability pay is for lifelong injury paid by the VA. To reduce retirement pay because of a disability is an injustice.

Please use the Action Center located on the website (www.fra.org) to urge your legislators to support concurrent receipt reform.

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



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Support Prohibition Against Forced Arbitration in Senate NDAA

As *FRAtoday* goes to press, the FRA is supporting an amendment to the Senate NDAA (S.4543), that includes protections for service members. This amendment will empower service members and their families against the adverse practice of forced arbitration, a much too common dispute process that strips our service members of their afforded rights under the Servicemembers Civil Relief Act (SCRA) and the Uniformed Services Employment and Reemployment Rights Act (USERRA). Forced arbitration is a one-sided, non-transparent process in which service members have very little chance at achieving a favorable outcome when their rights and protections set forth under these federal laws are violated. Members can weigh in on this issue through the FRA Action Center(www.fra.org).

VA Report: Veterans Suicide Declining

The recently released Department of Veterans Affairs 2022 National Veteran Suicide Prevention Annual Report shows that veteran suicides

decreased in 2020 for the second year in a row. Fewer veterans died by suicide in 2020 than in any year since 2006. In 2020, there were 6,146 veteran suicide deaths, which was 343 fewer than in 2019. The unadjusted rate of suicide in 2020 among veterans was 31.7 per 100,000.

The VA is implementing a 10-year Suicide Prevention Strategy Plan that includes funding local suicide prevention programs. While results are encouraging, the VA stresses that there is still much more to do. The new VA Crisis Hotline is now 988 and when the crisis line responds, select option 1, and you will be transferred to the veterans' part of the crisis hotline.



Troops and Veterans Can Get More Life Insurance

The President signed into law the Supporting Families of the Fallen Act (S.2794), which will allow service members and veterans to increase their maximum life insurance coverage by \$100,000. The enacted law (P.L.117-209) will boost maximum coverage for both the Servicemembers' Group Life Insurance plan (SGLI) and the Veterans' Group Life Insurance plan for the first time since 2005. Both programs are administered by the Department of Veterans Affairs and, while neither is free, they offer service members and veterans a low-cost option for life insurance.

Service members and veterans who choose the new \$500,000 coverage will pay about \$6 more per month for their premium than under the \$400,000 plan. The \$400,000 coverage is \$25 per month for service members and ranges anywhere from \$28 per month for veterans 29 years or younger to \$1,800 per month for veterans 80 years or older.

The SGLI automatically enrolls qualified troops, including all active-duty military, and certain members of the Reserve Component. Troops can choose to decline the coverage. The Defense Department reimburses the premium when a service member is in a combat zone.

2023 COLA Announced

The Bureau of Labor Statistics (BLS) announced that the annual Cost of Living Adjustment (COLA) increase for 2023 will be 8.7%. Historically, increases at or above 8.7% have occurred only three times. All those hikes happened decades ago — from 1979 to 1981 — and were during times of high inflation. The new COLA rate is effective Dec. 1, 2022, and the adjustment will appear in Dec. 30, 2022, payments. This increase pertains to military retirees, veterans receiving disability payments from the Department of Veterans Affairs, Social Security recipients and others.



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Clinical study by Olive View UCLA Medical Center, as published by the Journal of the American Podiatric Medical Association in 2022.



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The 2023 FRA Legislative Agenda has been reproduced here exactly as it appeared when approved by the delegates of the FRA National Convention. To preserve the integrity of the document, *FRAtoday* editors have not altered the agenda in any way.

THE 2023 FRA LEGISLATIVE AGENDA

At the 94th annual FRA Convention in Birmingham, Alabama the delegates approved the 2023 FRA Legislative Agenda. FRA will fight to preserve and enhance benefits and quality-of-life programs for active, reserve, retired, and veterans of the Navy, Marine Corps, and Coast Guard plus their families and survivors. FRA's 2023 legislative agenda is as follows:

EXPAND HEALTH CARE OPTIONS

Oppose Excessive TRICARE Fee Increases – The Defense Department must sufficiently investigate and implement other options to make TRICARE more cost-efficient as alternatives to shifting costs to TRICARE beneficiaries, and the Association opposes any indexing of future TRICARE Fee increases beyond CPI indexed to COLA increases.

Repeal Scheduled Pharmacy and Therapy Co-pay Increases – The FY 2017 NDAA mandates pharmacy and therapy increases every year until 2027. FRA will work to repeal these arbitrary increases.

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

DOD/VA Health Care Resource Sharing – Ensure adequate funding for Department of Defense (DOD) and Department of Veterans' Affairs (VA) health care resource sharing and interoperability of both departments electronic health records (EHR) in delivering seamless, cost effective, quality services to personnel wounded in combat and other veterans and their families.

Pharmaceutical Drug Benefit – Monitor the pharmacy benefit and ensure that pharmacies maintain a broad uniform formulary. FRA supports efforts to reduce prescription costs through "federal pricing" and other discount programs and will encourage increased utilization of home delivery prescriptions to limit co-pays for beneficiaries and reduce costs as alternatives to higher

fees, and co-payments.

MHS Reliance on Overseas Drug Manufacturing – Raise awareness of risks to national security and TRICARE beneficiaries' access to essential medications related to Military Health System (MHS) use of overseas pharmaceutical manufacturing.

PROTECT PERSONNEL PROGRAMS

Active Duty Pay – Secure annual active duty pay increases that are at least equal to the Employment Cost Index (ECI) to at least keep pace with the private sector pay.

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

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

Financial Literacy Training – Support the requirement for uniformed services to provide financial literacy training for both the service member and spouse.

Extend and Increase Government Match for TSP – Extend the government match for the Thrift Savings Plan beyond the current 26 years of service to until retirement and increase the maximum government matching contribution.

These 5 Vietnamese Herbs Can Make You

Stiff As STEEL In Bed & Give You The Energy to Last For HOURS So You Can Satisfy ANY Woman You Want!

Dave Connors, was a lieutenant colonel in the Vietnam War. He discovered a little-known Vietnamese noodle dish served at a local brothel in the jungle that made him Stiff-As-Steel ON COMMAND!

HE FOUND 5 KEY HERBS IN THE DISH THAT TURNED HIM AS STIFF AS A STEEL PIPE...

And it helped other men too, especially for older men, men with challenges in bed or just men who wanted a boost down there...

Later in life, through a chance encounter, Dave got involved in the adult film industry and went on to become the oldest working actor in the world, shooting over 240 films...

Throughout his career, he used the power of these 5 herbs to outperform men half his age and wow the hot girls he filmed and date multiple women at a time... all while shooting multiple scenes per week, well into his 70s...

Until now, Dave kept these 5 herbs top secret, but recently he's decided to share them and give men everywhere a boost in the bedroom...

Because he'd seen first hand how performance issues ruined his friend's marriages...

THE 5 POTENT MALE-ENHANCING, BLOOD-BOOSTING "SUPER HERBS" IN THE DISH DAVE DISCOVERED...

#1) Garlic - In a UCLA study, Garlic was found to clear out the blood vessels in areas below the waist... allowing blood to flow better to the body and your member below the waist.

#2) Ginseng - In a double-blind, placebo-controlled study in the Journal of Urology... 45 men suffering from severe performance issues reported bigger, stronger power down below, and more "bedroom satisfaction" immediately after tak-

ing Ginseng.

#3) Ginkgo - An Ivy-League doctor at Columbia University discovered that Ginkgo increases the body's ability to achieve and maintain power down below during bedroom pleasure.

#4) Ginger - According to a doctor on Dr. Oz, Ginger may act as a vasodilator... expanding your blood vessels so blood can flow faster to your "member."

#5) Green Tea Extract - According to Saint James University Hospital... Green tea contains EGCG-the "principal agent responsible for the relaxation of your "members"" smooth tissue. In other words, EGCG is the main thing that gives you massive staying-power below the waist.

And Dave discovered the herbs multiply in power when combined...

THERE'S JUST ONE PROBLEM

To benefit from these herbs, you'd need to prepare large amounts of them every day. It's expensive and time consuming, assuming you can even find the right sources of these herbs...

So Dave partnered with a well-known company to find powerful extracts of these five foods...

And after sleepless nights and hundreds of hours researching, testing, finding the perfect blend... Dave and his team created the...

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Paul S., Phoenix, AZ: "This really works!! I started a week ago and WOW! Super stiff whenever I get in the mood. I'd

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John M., Lubbock, TX: "I made love to my wife for 45 minutes - WAY longer than normal. I woke up 4 hours later and had to wake up the wife for round two and she loved it. This stuff is crazy and it WORKS!"

Dan P., Portland, OR: "I'm 62 and I'm already getting random "stiff ones" throughout the day and they are staying up for a long time too! Ordering more today before it runs out."

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Eliminate Sexual Assault and Sexual Harassment – Work to eliminate sexual assault and sexual harassment in the military.

Ensure Early Retirement Benefits for Involuntarily Separated Personnel – Early retirement and other benefits must be authorized for service members involuntarily separated with less than 20 years of service – including the temporary early retirement authority (TERA) program to minimize the impact of end strength reductions on career personnel.

Military Resale System – Ensure adequate funding for the Defense Commissary Agency (DeCA) and oppose privatization to preserve the value of the current benefit and access for all patrons and oppose consolidation or closure of military exchanges.

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

PCS Reform – Track the PCS process; ensure adequate funding of the Transition and Relocation Assistance Programs, and authorization of increased PCS mileage rates and higher household goods weight limits for senior enlisted personnel. Also advocate for shipment of a second POV for accompanied overseas assignments.

SCRA Enforcement / Predatory Lending Protections – Ensure that the Servicemembers Civil Relief Act (SCRA) is enforced by regulatory agencies, including the Consumer Financial Protection Bureau (CFPB), Office of Military Affairs and work to ensure that active-duty personnel are protected from predatory lenders. Make mandatory arbitration agreements in financial contracts unenforceable.

Restart Military Lending Act (MLA) Supervisory Compliance Exams – Monitoring compliance by the CFPB is necessary for the MLA to work effectively. Support legislation to restart the exams.

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

Coast Guard Parity – Ensure funding parity with

DOD on pay, benefits and housing for Coast Guard personnel plus adequate resources for same within the U.S. Coast Guard budget.

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

School Choice for Military Families – Allow military families the option to use public funds to send their children to a private school or pay for other education services.

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

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

Child Care Affordability and Accessibility – Work to ensure adequate resources for Child Development Centers on military installations.

VETERAN'S ISSUES

Monitor Implementation of VA MISSION Act Program – Monitor implementation of the VA Caregiver Program (MISSION Act) and support improvements to ensure veterans have timely access to medical care.

No VA Claim Pending over 125 days – Congress should pass legislation that requires VA be held accountable for achieving the VA Secretary's stated goal to achieve no claim is pending over 125 days and all claims have an accuracy rate of 98% or higher.

The 48-Hour Review Period – The VA's decision to rescind the 48-hour review period will lead to more errors in claims, clog the appeals process, and ultimately harm veterans. Support legislation restoring the 48-hour review period.

Care for Veterans with Toxic Exposure – Ensure that no veteran who had exposure to burn pits or other environmental toxins goes without access to VA health-care benefits.

VA Dental Care – Support and expand the Department of Veterans Affairs pilot program to increase



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veteran access to dental care.

Improve Department of Veterans' Affairs Funding – Support initiatives to help ensure adequate funding for the Department of Veterans Affairs (VA), with special attention for VA health care to ensure access and care for all beneficiaries.

Improve Department of Veterans' Affairs Suicide Prevention Program – Support improvements and monitor implementation of VA and DOD suicide prevention programs to reduce the rate of suicide among veterans and active-duty service members.

Oppose Access Fees – Oppose establishing a tiered enrollment fee structure for veterans in Priority Groups 7 and 8 within the VA Health Care System.

Education Enhancements – Monitor the Post-9/11 GI Bill program and work to improve other education benefit programs for veterans, and survivors of disabled or deceased veterans, and preserve the military Tuition Assistance (TA) program and oppose shifting significant part of the cost to active-duty beneficiaries.

CHAMPVA – Extend coverage for eligible children of veteran's families until age 26 under CHAMPVA.

Strengthen Veterans' Hiring Preference – Oppose legislation restricting veterans' preference hiring currently in law.

Women Veterans Health Care – Work to increase access to gender-specific medical and mental health care to meet unique needs of women service members and women veterans.

Veterans Homelessness – The VA and other government agencies should enhance and invest in efforts to ensure that veteran's homelessness is rare, brief, and nonrecurring.

POW/MIA Accountability – Work to ensure that the DoD make every effort for a complete accounting of all Prisoners of War and Missing in Action service members for past and current conflicts.

SAFEGUARD RETIREE BENEFITS

Protect Military Retired or Retainer Pay – Fight efforts to reduce military retired pay and ensure equitable cost-of-living adjustments (COLAs) for all military retirees commensurate with their service and sacrifices,

and oppose efforts to civilianize the military retirement system. And advocate for rounding up to the next dollar for retired pay and other benefits.

Concurrent Receipt – Support legislation authorizing the immediate payment of concurrent receipt of full military retired pay and veterans' disability compensation for all disabled retirees.

Reserve Retirement Age – Support extension of authority for early retirement (90 days active duty = three months reduction) for all Reservists who have served since 9/11/01.

Require Inspection of Armed Forces Retirement Home – Require periodic inspections of Armed Forces Retirement Home (AFRH) facilities by nationally recognized accrediting organization to ensure safe and healthy living conditions for AFRH residents.

Eliminate DFAS Backlog on Reserve Component Retirement Pay – Support additional oversight of the Armed Services Committees to ensure the services and the Defense Finance and Accounting Service (DFAS) to do whatever is necessary to review and improve the process for a timelier completion of retirement pay for Reserve Component retirees.

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

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

Repeal 180-day Delay for Retirees - Support repealing the 180-day delay for retirees applying for Defense Department civilian positions GS-13 and below.

Base Closures – Closely monitor the impact of base closures and realignments and support retention of military treatment and other facilities at BRAC sites that are patronized by sizeable retiree and Reserve populations.

FRA Commemorative Coin – Work to get Congress to enact legislation authorizing an FRA Commemorative Coin in recognition of the 100-year anniversary of the Association.

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Dedicated to the Sea Services

Leading the Fleet Reserve Association to New Horizons

By W.D. Stevenson

I recently had the pleasure to meet with James E. “Robbie” Robbins, Jr. who I first met in Jacksonville Florida during the 2015 annual convention. The convention is a busy place and we were fortunate to have a small corner with two very comfortable chairs.

Robbins was born and raised in northern Michigan, the son of an iron worker who made fire hydrants at the Traverse City Ironworks, where shoveling snow and milking cattle were the things you did as a young man. “When you live seven miles from Lake Michigan, sometimes you got the ‘lake effect.’ There were a couple of times I had to climb out the window, I couldn’t open the door because of the drifting snow,” recalled Robbins.

He was very involved then and still today, with the Boy Scouts of America, reaching Eagle Scout himself. In fact, as an Eagle Scout he earned Two Palms, the Order of the Arrow and was even selected for Vigil Honors, but had to decline the honors since he already joined the Navy. He wanted to see so much more than Michigan and decided the Navy was the way to get that done.

After completing high school, he joined the United States Navy in 1972. Actually, he attempted to join the U.S. Coast Guard, but found out he had feet that were considered, “too flat,” which led to his big red 4-F classification. It was an extremely unhappy moment for Robbins, but just as he was about to throw it in a



Then NP Jim Campbell congratulates Robbie Robbins, who was unopposed during the elections. Staff photo.

Chief was passing by and he asked him, “what is the problem?” After Robbins showed the chief his paper he said, “We can fix that.” The chief took Robbins all the way to the other end of the Armed Forces Examining Station or AFES, and tore up his old paper and typed up a new one. Robbins was instructed to curl his toes when he stood up on the block because it gives your foot a higher arch.

Robbins completed his basic training at the NTC Great Lakes in Chicago as an aviation structural mechanic. He said that when you are issued a rifle and a snow shovel to clear of the grinder in order to drill..... but then chuckled a bit and said, “It wasn’t too bad.” But he is glad he made into the Navy. He says it was a real experience and an honor to serve in the Navy.

During his time as a sailor, he served at VT-6, Naval Air Station Whiting Field, VP-31 at NAS Moffett Field, VP-1 NAS Barbers Point, VT-18 and TRAWING 5 at NAS Whiting Field, VSSU and VS-24 NAS Cecil Field, HS-1 NAS

Jacksonville, VP-49 also at NAS Jacksonville, VS-27 at NAS Cecil Field, eventually retiring from CSCWL at NAS Cecil Field in 1994. He served 22 years. He earned his Air Warfare wings while with VP-1 and worked on T-28, P-3 Orion, S-3 Viking, Bell Jet Ranges, H-1 Huey, H-3 Sea King and H-60m Seahawk aircraft. “I really enjoyed flying,” said Robbins. He eventually was able to experience so many places during his WESTPAC tours such as Vietnam, Philippines, Singapore, Australia and even Djibouti (Ja-boody) East Africa.

Some of the awards Robbins earned were Navy Commendation Medal, Navy Achievement Medal with four gold stars, Good Conduct Award with four bronze stars, Navy Expeditions with one gold star, National Defense Medal with one bronze star, Humanitarian Medal with two bronze stars, Expert Rifle Medal, Expert Pistol Medal and a Navy Unit Commendation Medal. While in the military he was a volunteer firefighter first-responder, sometimes accompanying local law enforcement as a ride-along



Robbie and Sandy Robbins show thier team spirit during the welcome aboard tailgate party. Staff photo.

to learn and understand their work better. After transitioning out to civilian status he continued to work as a mechanic.

Robbins' Track Record

Shipmate Robbins joined the FRA in 1973 with Branch 210 while at NAS Whiting Field but let his membership lapse. He joined again in 1987 with Branch 91 while at NAS Cecil Field where he was elected to the board of directors his first year. He went on to serve as a board member for five terms, vice president for seven terms and president for a total of 17 terms with 13 terms being consecutive. He served on many various committees in the Southeast Region and the following national committees; membership, Americanism/patriotism, 2016 National Convention, time and place, national membership as well as an advisor for the Future Planning Committee. Robbins stated, "I am proud to be a member of the FRA, which along with other military and veteran groups are the watchdogs

when it comes to the benefits for our active-duty personnel, military retirees and veterans. Promises were made in the past and are still being made. We must see that these promises are kept. If we are not vigilant, these benefits may disappear completely.

What Is Ahead for the FRA

When asked about what he sees as the primary issue for the Fleet Reserve, Robbins did not have to consider this for long. He has been on the board of directors for more than a year, and has seen first-hand what we all need to be thinking about.

Helping other people in my community has been the most rewarding aspect of the FRA for Robbins. He states, "The Shipmates that I have been fortunate enough to be in the same branch have done so much. As an example, we built handicap accessible ramps for one Shipmate who had just bought a home and was in a wheel chair. He had to go to his front steps and climb his way up and then his wife had to pull his wheelchair up the steps. Us



National President Robbie Robbins is sworn into office. Photo courtesy of CJ Shaver Photo, LLC.

building the ramps made their life easier!”

“Currently I am working with a 92-year-old Korean War veteran who was shot seven times, was a POW twice, shot in his head twice, stabbed many times with a bayonet and I was able to get him from zero disability rating to 40%. But this man should be at 100% disability. What I do not understand is that with all his medals and time served in a war zone at the front line, why is he not getting what he deserves from the VA? I think I am going to have to get the local television station involved and let them know we have a Korean War veteran and he has been forgotten, his name is Max Dickinson. In fact, Theo at HQ helped pull some records for me to provide the Jacksonville VA. They do not know why he is not 100%, so there may be some better news in the near future.”

But when we started to discuss the challenges of Robbins’ board this upcoming term, he laughed and said, “We have a lot of challenges this year.”

He believes that if leadership can work as a team, but sometimes it’s like 2 horses pulling against each other instead of working as a team. He is confident that they can get things accomplished as long as they remain respectful and stay civil during the meetings and conference calls. Robbins was thinking out loud and mentioned he would like to conduct regular video conference calls to just see how my regional president are doing, and what are their problems and concerns. He believes in going through the chain of command. Start at your region to solve any issue and if it can’t be resolved there, then go to national with the issues.

“I believe membership growth is always going to be important, but right now, the finances of the organization are really something we need to get under control,” said Robbins. “We are sitting in a large building with parking lots in a prime area. There are two floors that the space is underutilized, and the intercom system needs to be fixed. The



Sandy Robbins caps incoming National President and husband Robbie Robbins. Photo courtesy of CJ Shaver Photo, LLC.

Of course there has to be the obligatory "Uniform of the Day" all junior past presidents must wear. This year it was Mick Fulton's turn. He even had to pin it together.

other thing is the voice mail system. When I call, I would like to speak to a real person. People who call can get frustrated."

Communications is where Robbins thinks we need to improve. The information that comes back or goes to headquarters does not always reach the branch secretaries and in turn they are not sending the information onto the members in the branch. The Shipmates in the various branches are not getting informed about what is going on. Also, financial accountability needs to improve at the branch level. Robbins stated there are several branches that have had bad accounting practices and in one case, the building was actually sold out from under the Shipmates. He did not name names or branches but is concerned about the issue.

The FRA Headquarters Building

There are some Shipmates such as John Handzuck, Mick Fulton and Gary Blackburn who Robbins

admires and considers very knowledgeable. "There is a committee formed that will look into the building and work together to best decide how to navigate the future and to right-size the building and staff at HQ. I told them not to be out playing golf when it is time to meet about the future direction. I don't want to lose our building but I am smart enough to know it is time to do something before it is too late," says Robbins. He wants to make sure the FRA is not only reaching the 100th anniversary, but to exceed that date – well into the future. Robbins feel this committee and issue is probably the most pressing topic this year.

Even though the convention hotel was sold out this year and a second hotel was arranged, Robbins does not understand why Shipmates wait until the last minute to get their rooms, meals and schedules. He feels that we can do better moving forward and wants to appeal to you all for next year's convention which will be in Reno, Nevada. **FRA**

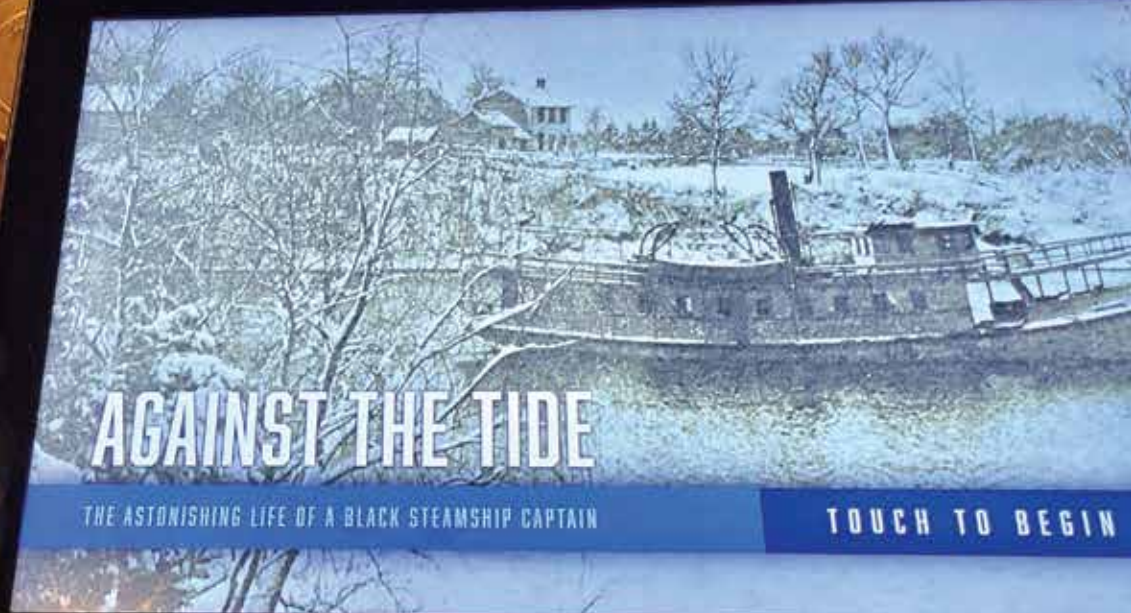
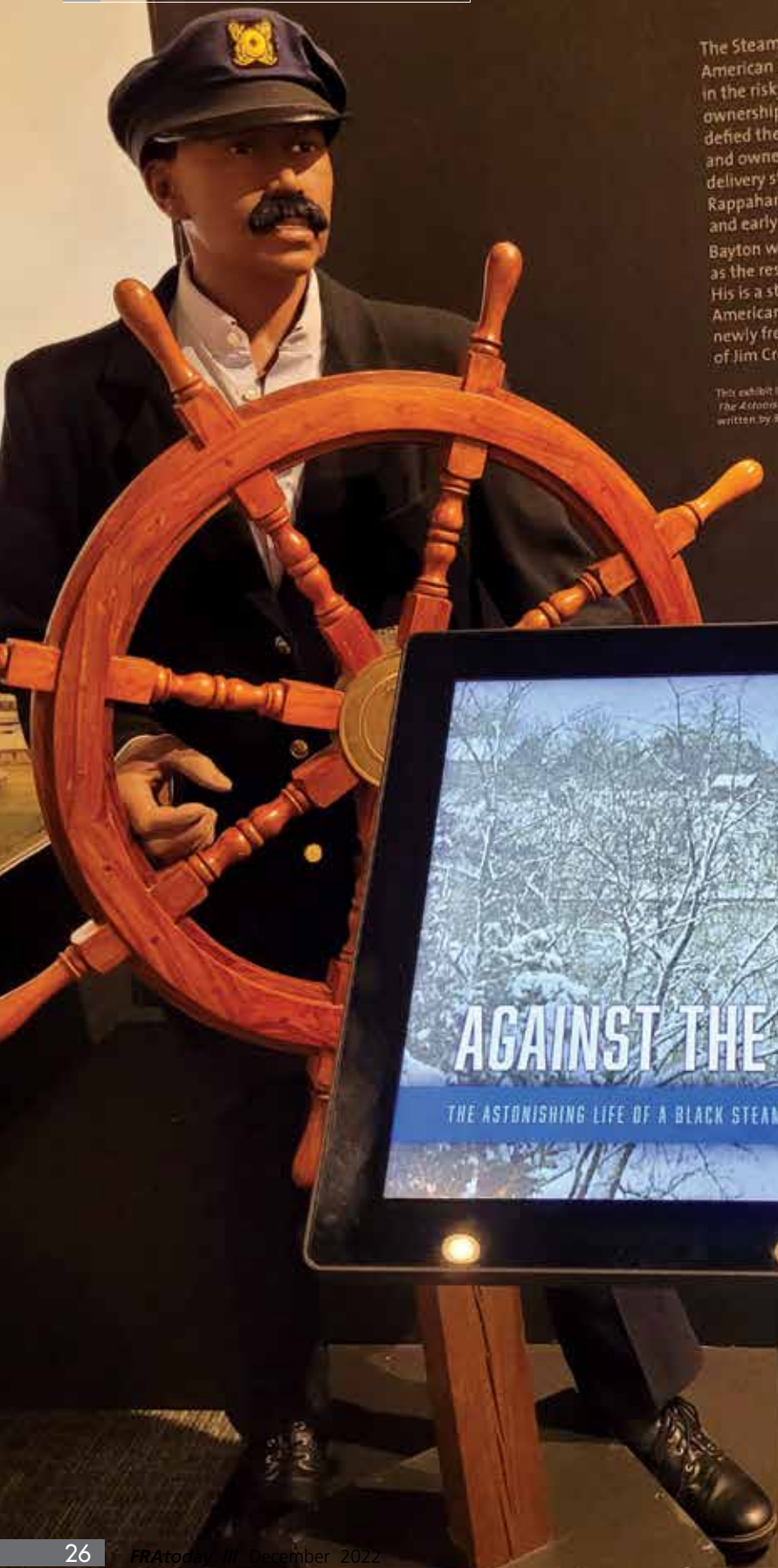
AGAINST THE TIDE: THE ASTONISHING LIFE OF A BLACK STEAMSHIP CAPTAIN

FEATURE

The Steamboat Era saw few African-American entrepreneurs succeed in the risky business of steamboat ownership. Yet Hansford C. Bayton defied the odds. He became the captain and owner of four excursion and mail delivery steamboats that sailed the Rappahannock River in the late 1800's and early 1900's.

Bayton would acquire wealth as well as the respect of both whites and blacks. His is a story that illuminates a time in American history when the progress of newly freed men was stymied by the rise of Jim Crow laws and the Ku Klux Klan.

This exhibit is based on the book *Against the Tide: The Astonishing Life of a Black Steamship Captain*, written by Bayton's great-grand daughter Julie Sullivan.



Visitors can listen to the interactive display that explains the inspirational life of Captain Hansford Bayton, who was an African American steamboat owner. Photo courtesy of the Steamboat Era Museum.

The Steamboat Era Museum

Telling the Story of Steamboats

By Ann Norvell Gray

The Northern Neck is a long peninsula bounded on its northeastern shore by the Potomac River, and on its southwest by the Rappahannock River, both of which empty into the Chesapeake Bay. Only the James River equals these two in importance to the transport of commerce and social connection in the history of the Virginia Commonwealth. Early in the 19th century, steamboats began to replace sailing ships in the rivers of the American colonies. By the beginning of the 20th century, the functions of these vessels were gradually replaced by the development of automobiles, trucks, and the roads they required. Motorized land travel replaced these charming but poky and accident-prone paddle-driven transports as the way to move people and goods. In little more than a hundred and fifty years, the era of the steamboat was over.

A group of prominent residents of the surprisingly sophisticated town of Irvington, Virginia, began to talk about developing a museum to preserve the legacy of the steamboat years for future generations. Irvington lies on the Northern Neck about twelve miles above where the Rappahannock empties into the bay. Its history and culture are all about water, and though the town itself is very small, the network of smaller rivers and creeks that

feed the larger waterways are havens for river cottages and permanent homes in the surrounding towns and counties. The group had their first meetings in 1998, and settled on a name. Now, almost twenty-five years later, their dedication of time, toil and treasure has produced the Steamboat Era Museum, which is universally admired for its meticulous presentation of this chapter in the history of the beloved Northern Neck.

The museum occupies an elegantly simple wooden building on King Carter Drive, designed by Irvington-based architect Randall Kipp, who is known for his attention to the integration of clean-cut buildings into the Tidewater climate and topography. Visitors are greeted by experienced docents, who are both well-versed in the subjects at hand and engaged in the life of the community. At the entrance to the exhibit spaces, a large illuminated map of the waterways surrounding Maryland's and Virginia's halves of the Chesapeake Bay pinpoints the more than 200 stops serviced by the steamboats. Right away, you can see the significance of the steamboats that traveled inland along the rivers, up and down the Chesapeake between Baltimore, Maryland, and Norfolk, Virginia, and to and from the Eastern Shore, the peninsula created by the Bay. The



A view of the beautifully restored pilothouse of the steamboat *Potomac*, which also shows a map of the Chesapeake Bay dotted with the locations of 200 steamboat wharves. Photo courtesy of the Steamboat Era Museum.

topography itself illustrates clearly why water is now and has always been central to the way of life in this part of the country.

The Last Surviving Remnant Comes Home

The centerpiece of the museum's collections is the meticulously restored pilothouse from the 176-foot steamboat *POTOMAC*, built in Philadelphia and launched in 1894 as both a luxury cruiser and a commercial transport by the renowned engineers of Neafie & Levy's Shipyard for the Maryland & Virginia Steamboat Company. It is the last remaining piece of any of the era's Chesapeake Bay steamboats, which were usually dismantled after decommissioning. The elegance and dual function of the cruiser *POTOMAC* is described in a Chesapeake Bay Magazine story this way:

White-coated stewards strolled the decks, and

linen-covered dining tables were set with roses and gleaming silver. Passengers dined on fresh fish and oysters, ... [and] retired to one of the ship's thirty-seven staterooms ... [But] the *Potomac* was more than upscale transportation—it was also the lifeline for small towns in Southern Maryland and Virginia's Northern Neck, carrying everything from livestock to watermelons to shoes between big port cities and secluded farming communities.

Sadly, the beloved cruiser's glamorous life was brief. In February of 1936, shrouded by heavy fog, the *POTOMAC* was fatally pierced by the prow of a freighter, towed to port, stripped, and her hull sold to the Chesapeake Corporation in West Point, Virginia, to live as a humble pulpwood barge. Because of the quality of her uppermost structure, the owners of the dismantling shipyard saved her pilothouse, barged it up the Rappahannock, and installed it



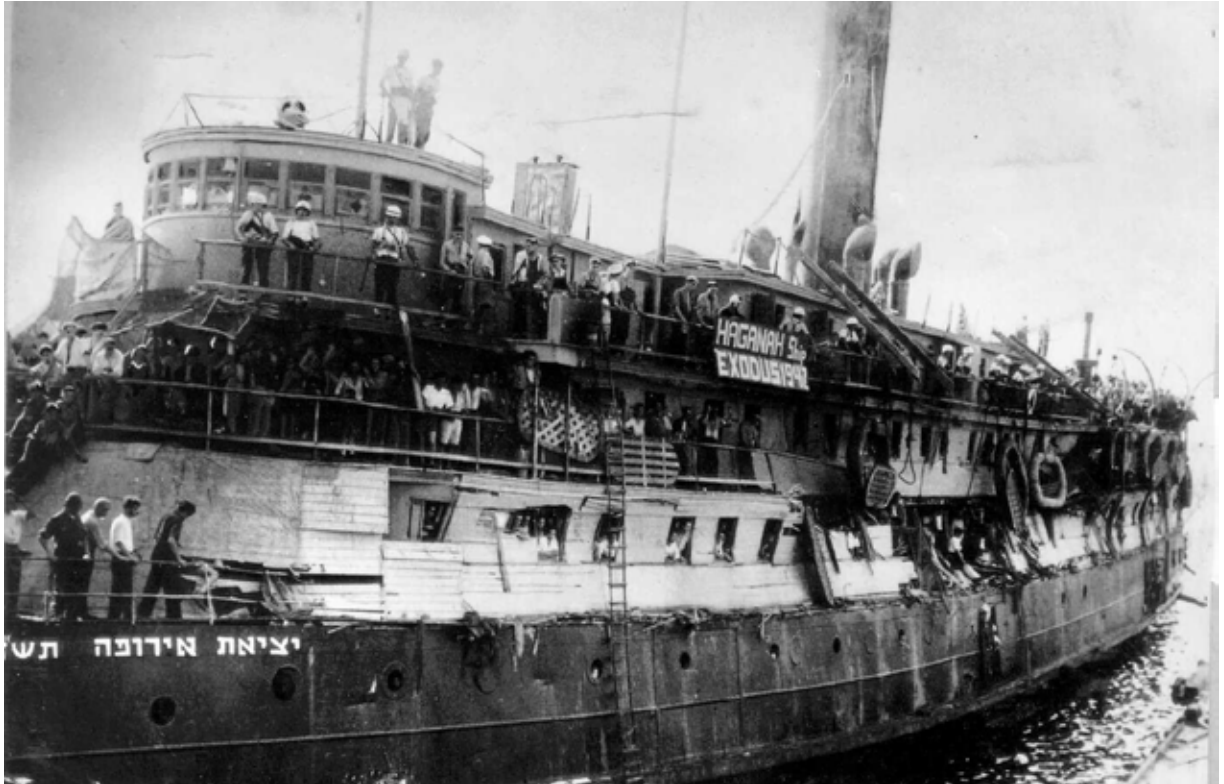
A large ship building diorama, built by Col. William Wright, Geroge. Frayne and the late Robert Butler, is one of the most popular exhibits. Photo courtesy of the Steamboat Era Museum.

as a guest cottage on their beach in White Stone.

Decades passed, the pilothouse was refitted for other purposes, then fell into disrepair, and gained a reputation as a spot for couples looking for a little late-night privacy. After brief stays at the Mariner's Museum in Newport News and then the Colonial Beach Historical Society, this rare, dilapidated survivor of the steamboat years was bought in 2000 by the developing Steamboat Era Museum. The pilothouse waited on Irvington's Town Commons for fifteen years while the museum project grew. Then in 2015, restoration began in earnest. John Morgenthaler, a skilled shipwright and cabinet maker from a family of woodworkers, took it apart to learn exactly how to put it back together. Four years later, the beautifully resurrected wheelhouse and captain's and crew quarters were at last installed in the museum's center.

Bill Wright's Models

The museum's collections include a group of exceptionally fine models of famous sail and steam vessels with local histories, many with intricate functioning components illustrating their operation. Impossibly tiny human figures dot the decks to illustrate their scale. The models were made by the meticulous craftsman Bill Wright, who like so many of the museum's supporters had retired in Irvington — they are things of beauty. Central to this collection is a shipyard diorama based on a series of photographs of two sister ships being constructed in Maryland between 1905 and 1910. The research began in 2004 with Porter Kier, who served as director of the Smithsonian Institution's National Museum of Natural History. He retired to the Northern Neck; and Kathy Elsdon, a resident of nearby Reedville. Construction was accomplished by five



The packet steamship that was built in the United States in 1928 as the *PRESIDENT WARFIELD* for the Baltimore Steam Packet Company was renamed in 1947 as *Exodus 1947* to take part in Aliyah Bet. The boat took 4,515 Jewish migrants from France to Palestine. Photo courtesy of Wikipedia.

local artisans, including Bill Wright. Their exquisite diorama was installed in 2007.

Inspiration for Two Novels, a Musical, and Movie

James Adams was a carnival performer and aerialist who decided that if the waterways could carry barrels of grain, livestock, bolts of fabric and merrymaking travelers from town to town, why not live entertainment, too? In 1914, the James Adams Floating Theater, built on a barge towed by two tugboats, was launched. The theater spent a week in each port and presented a different play each night, followed by a vaudeville show to which children were not admitted. In 1925, the Pulitzer Prize-winning novelist Edna Ferber came on board to do some research. The result was the novel *Showboat* that was published in 1926 and adapted for the stage by Jerome Kern and Oscar Hammerstein. The play premiered in New York in 1927, two days after Christmas.

The Chesapeake steamboat *PRESIDENT WARFIELD* was requisitioned for duty during World

War II. After the war ended, the boat returned to New York, where it was bought by a group called Haganah, who claimed to be traders headed for China. They were in fact the main Zionist paramilitary group between the 1920s and the late 1940s. *PRESIDENT WARFIELD* was renamed *EXODUS 47*, and was dispatched under the Honduran flag, not to Canton, but to spirit 4,500 Jewish refugees to Palestine. The British Royal Navy caught up with it, collected the refugees in Haifa Harbor, and sent them all back into detention. In 1948, Haganah transformed itself into the core of the Israel Defense Force. The story became Leon Uris's 1958 novel *Exodus*. Two years later, it was made into a movie with Paul Newman.

The Museum Today

The museum contains numerous intriguing exhibits, many of which have been made possible by donations of related objects. One such collection is a fine group of tools used to repair steamboats in the Baltimore shipyards by Edward Bailey Revere (1875-1924), and given to the museum by his grandson Edward



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FEATURE



The Working Parts exhibit displays several requirements for the improved safety on steamboats are shown; a steam whistle, red (port) green (starboard) lights and a pressure gauge. Photo courtesy of the Steamboat Era Museum.

Timberlake Revere in his memory. Outside the wheelhouse, a diorama containing a model of the Irvington Wharf as it looked in the early 1900s with a steamboat in port is tucked into a corner. A film about the restoration of the pilothouse is shown on demand in the old crews' quarters, which were originally in the starboard aft section of the pilothouse structure. The gift shop has a nice collection of related things to take home, including posters of the aforementioned map marking the wharves and one from a satellite image of the lower Chesapeake Bay, note cards with drawings of the oysters that the Northern Neck is famous for, a couple of old-fashioned children's games, and a sizeable collection of books related to life in and around the Bay.

The town of Irvington is itself a worthy destination, not just for this intriguing museum, but also for the natural beauty of all of the Northern Neck. It is the home ground of Robert King Carter who was born in Lancaster County in 1662. Carter was one of the wealthiest and most powerful of the pre-revolutionary colonial residents, and was

responsible for the Northern Neck, all the way west to the Blue Ridge Mountains. His history is familiar to residents, as he was the ancestor of many generations of Virginia Carters. The beautifully restored Christ Church where he is buried is just down the road from the Steamboat Era Museum.

Irvington is also the home of the elegant Tides Inn resort, the Hope & Glory Inn in town, a well-reviewed sailing school, a fine farmers' market, several marinas with moorings for visitors who arrive by water and some very good restaurants where the local blue crabs and oysters are front and center.

One final note unrelated to steamboats but of particular interest to some Shipmates, is that the land route from Richmond to Irvington passes through West Point, the birthplace of Lewis Burwell "Chesty" Puller, and continues through Saluda along General Puller Highway to another Christ Church, where the "Marine's Marine" is buried. Local parishioners report that small but meaningful tokens of respect often appear at his grave in a personal last farewell to this native son."

FRA

Membership and Retention National Award

Frank J. McPherson Memorial Award

This award is competitively awarded by the National Convention Membership and Retention Committee to one shipmate who exemplifies the three cardinal principles of the Fleet Reserve Association, especially in membership endeavors. The shipmate selected must have expended extensive effort towards the overall growth of the Fleet Reserve Association. The selectee need not necessarily be a top recruiter, but an individual who has maintained a positive public attitude as it affects the membership and retention of members of the Association. Names of qualified nominees for this award, accompanied by an affidavit supporting the nomination were submitted by branches, to the respective Regional Chairman, Membership and Retention Committee. Regional Presidents forwarded their nominee, along with supporting documents, to the Chairman, National Committee on Membership and Retention on or before Oct. 11, 2022.

Maria Behm was nominated and unanimously accepted by the committee members. Shipmate Behm joined the Fleet Reserve Association as a member of Branch 113 Stockton, California in 2011 and has maintained continuous membership since joining. Shipmate Behm served the FRA and Shipmates of Branch 113 diligently as

Branch President and Membership Chairman. Shown dedication to the FRA and Branch 113 by serving as a delegate to the West Coast Regional Convention and as West Coast Regional Vice President 2015-2016 and West Coast Regional President from 2017-2018.

She maintained her FRA affiliation with Branch 113 despite having moved out of the west coast region until March of 2020. After realizing her dedication to the three cardinal principles of the FRA could be accomplished easier through membership in a local branch, she transferred her membership to Ozark Empire Branch 316, located in Springfield, Missouri.

In 2020 during the NCR Convention, her regional shipmates recognized her as a dedicated member who would serve her shipmates. She served as North Central Regional Vice President 2020-2021 where she assumed the role as both the Membership Chairman and

Americanism Patriotism Chairman. She also served on the FRA National Membership and Retention committee 2020-2021.

During the 2021- 2022 membership year she recruited over 40 shipmates, earning a Life Membership in the FRA and the Silver Anchor Squadron Award issued to shipmates who recruit 50 new or former members. To date, she has recruited more than 70 members into the organization.

Starting in April 2021, she again demonstrated the dedication and determination embodied in the three cardinal principals by starting up a new branch, (Lake of the Ozarks Branch 32), which was instituted Aug. 10, 2021, during the North Central Regional Convention. During the first year of Branch 32's existence, she encouraged shipmates to establish an auxiliary for Branch 32.

Elected as 2021-2022 President North Central Region she freely shares her knowledge of the Association and has set up Training Workshops to increase their membership and retention.

Shipmate Behm continually seeks new ideas, suggestions and direction from shipmates to assist the region and to further the mission of the FRA. Her dedication to our organization is steadfast and continuously noted. It is well known that this shipmate consistently assumes the role of an ambassador for the Fleet Reserve Association in everything she says and does.

Silver Anchor Squadron Award

Any member of the Fleet Reserve Association or Auxiliar who recruits fifty new or reinstated members, subsequent to Sept. 13, 1974, shall be presented with the Silver Anchor Squadron Award Pin, Silver Anchor Squadron Certificate and a Letter of Commendation signed by the national president. The recipient for this year's award was

Selina Sandoval, Branch 61 Chula Vista, California (South West Region)

Gold Lapel Button Award

Any member of the Fleet Reserve Association or Auxiliar who recruits ten new or reinstated members

are eligible to receive the Gold Lapel Pin, a Gold Membership Card, and a Letter of Commendation signed by the National President on a onetime basis.

The Gold Lapel Button Award was presented to the following members during the 2021-2022 membership year

Maria A. Behm, Branch 32 Lake of the Ozarks, Gravois Mills, Missouri.

Recruiting 32 Member Award

An awards program was established in 2005 to provide an incentive to FRA members who worked hard to recruit thirty-two (32) new or reinstated members. The awards offered to members who participated in this recruiting effort were a paid life membership or \$100 cash award. During the 2021-22 membership year the following members received these awards:

Name	Branch
Joseph A. Berizzie, III.....	24
Maria A. Behm.....	32

Frank Skip Durbin	91
Joseph G. Van Nest.....	24
Kim Biggs.....	24
Christopher Wallace, Sr.....	24

Charles E. Lofgren Awards

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

This year, five awards were issued to the top branch in each membership group.

Charles E. Lofgren Membership Award for branches. The Convention Membership and Retention Committee shall recommend one branch within each membership group as the recipient of The Charles E. Lofgren Membership Award in recognition of excellence in membership promotion in competition with the branches within the same membership group.

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Branch Awards

Group I: Branch 24, Annapolis MD

5.99%, 197 members

Group II: Branch 20, Gotten, CT

5.36%, 18 members

Group III: Branch 264, Meridian, MS

15.15%, 25 members

Group IV: Branch 101, Santa Clara, CA

2.84%, 9 members

Group V: Branch 294, Crossville, TN

12.24%, 9 members

Our sincerest congratulations were extended to the hard working and deserving Charles E. Lofgren Award recipients.

Abraham M. Rosenberg Membership Award

From the branches winning the Charles E. Lofgren Award, one branch is selected for its achievements in outstanding membership promotion. Shipmate Abraham M. Rosenberg served as national president in 1934-35.

He was a member of Cleveland Branch 17 and is credited with establishing the association's financial stability in the late 1930's. Meridian MS Branch 264 was selected as the Abraham M. Rosenberg Award recipient with an overall recruiting gain of 15.15%.

FRA Gold Ribbon Awards

For the 2021-2022 membership year, 54 branches qualified for this Award. They were:

Group I (513 members or more)

Branch 24, EC, Annapolis, Md., 9.07% - 197

Branch 91, SE, Jacksonville, Fla., 1.66% - 11

Group II (313 to 512 members)

Branch 60, EC, Norfolk, Va., 6.22% - 27

Branch 20, NE/NENG, Groton, Conn., 5.36% - 18

Group III (113 to 312 members)

Branch 264, SC, Meridian, Miss., 28.09% - 25

Branch 346, SE, Panama City Beach, Fla., 12.00% - 12



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Branch 367, NW, San Miguel, P.I., 6.84% - 8
 Branch 170, NW, Everett, Wash., 4.24% - 7
 Branch 94, SC, Corpus Christi, Tex., 3.70% - 11
 Branch 172, EC, Yorktown, Va., 2.75% - 3
 Branch 261, WC, Lemoore, Calif., 2.55% - 7
 Branch 089, SE, Atlanta, Ga., 2.43% - 5
 Branch 162, SC, New Orleans, La., 2.41% - 4
 Branch 11, SC, Fort Worth, Texas, 0.66% - 1
 Branch 40, EC, Chesapeake, Va., 0.49% - 1

Group IV (63 to 112 members)

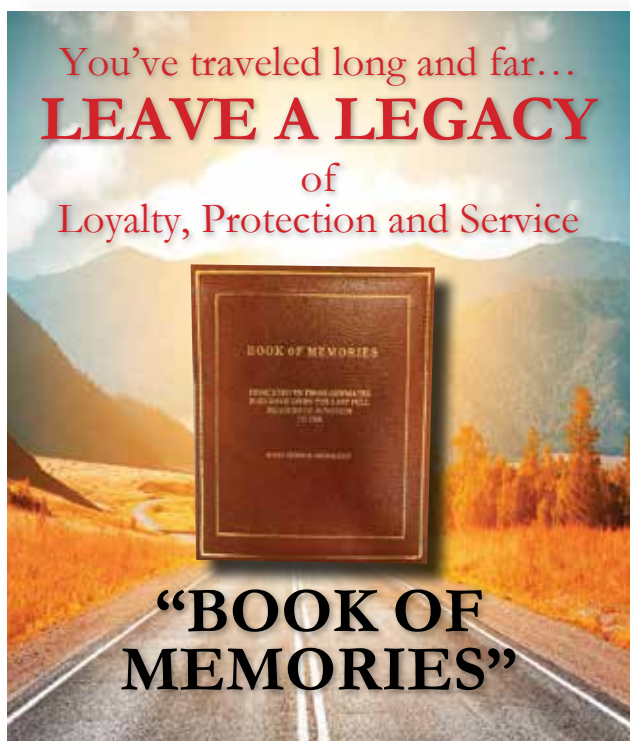
Branch 382, NW, Nampa, Idaho, 11.63% - 10
 Branch 101, WC, Santa Clara, Calif., 9.09% - 9
 Branch 197, WC, Modesto, Calif., 6.94% - 5
 Branch 226, NE/NENG, Staten Island, N.Y., 6.73% - 7
 Branch 31, NE/NENG, Peabody, Mass., 5.80% - 4
 Branch 01, NE/NENG, Philadelphia, Pa., 5.56% - 5
 Branch 17, NC, Cleveland, Ohio, 4.76% - 4
 Branch 263, SE, Cocoa, Fla., 4.17% - 3
 Branch 268, NC, Oklahoma City, Okla., 4.11% - 3
 Branch 59, WC, Cheyenne, Wyo., 3.06% - 3
 Branch 130, NC, Indianapolis, Ind., 2.44% - 2
 Branch 14, NC, Milwaukee, Wisc., 1.98% - 2
 Branch 124, NE/NENG, Lakehurst, N.J., 1.87% - 2
 Branch 104, NW, Puyallup, Wash., 1.19% - 1
 Branch 57, NE/NENG, South Jersey, N.J., 1.16% - 1

Branch 105, NC, Owensboro, Ky., 1.11% - 1
 Branch 115, NE/NENG, Lehigh, Valley, Pa., 0.92% - 1

Group V (10 to 62 members)

Branch 287, WC, Livermore, Calif., 23.81% - 5
 Branch 294, SE, Crossville, Tenn., 19.57% - 9
 Branch 145, NC, Lincoln, Neb., 8.57% - 3
 Branch 221, NC, Peoria, Ill., 12.50% - 3
 Branch 232, NE/NENG, Cape May, N.J., 23.08% - 3
 Branch 123, EC, Morgantown, N.C., 6.67% - 1
 Branch 187, SE, Chattanooga, Tenn., 5.56% - 1
 Branch 281, WC, Redding, Calif., 10.81% - 4
 Branch 13, NE/NENG, Atlantic City, N.J., 5.36% - 3
 Branch 54, NC, McAlester, Okla., 20% - 3
 Branch 227, SC, Springdale, Ariz., 10% - 2
 Branch 15, SE, Walhalla, S.C., 5.71% - 2
 Branch 342, NW, Anchorage, Alaska, 3.85% - 1
 Branch 34, SE, Tallahassee, Fla., 2.94% - 1
 Branch 127, NW, Bicol Nabua, P.I., 1.96% - 1
 Branch 207, EC, Dale City, Va., 1.64% - 1
 Branch 273, NC, Fargo, N.D., 8.11% - 3
 Branch 92, SC, New Orleans, La., 5.56% - 1
 Branch 37, EC, Portsmouth, Va., 3.03% - 1
 Branch 295, SC, San Angelo, Texas, 8% - 2
 Branch 87, NE/NENG, Bedford, Pa., 6.90% - 2
 Branch 334, SC, Osage, Ark., 1.96% - 1

FRA



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

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

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



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

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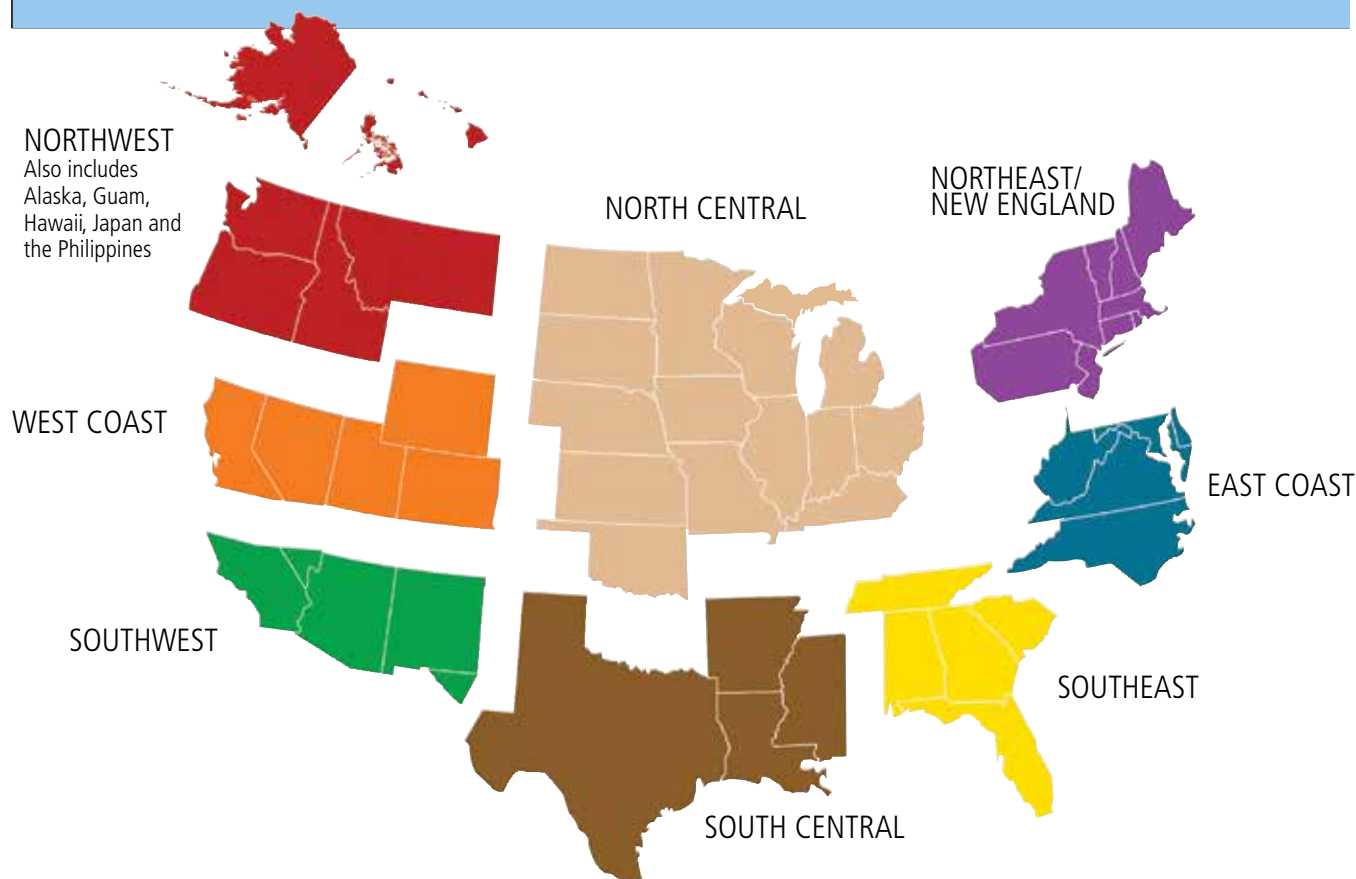
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2023 BRANCH LISTING



Branch Listing for 2023

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

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

Shipmates without ever leaving home. Want to get involved in the FRA? Call your branch secretary or the FRA's director of membership today and express your interest in volunteering to help with: • Calling new members to welcome them. • Mentoring other Shipmates. • Recruiting new members. • Calling or visiting lapsed members. • Serving as a branch officer. • Engaging in public speaking and outreach. • Organizing community service opportunities. • Working on the branch newsletter. Please visit FRA.org/BranchLocator for the most current officers and meeting locations as they may change throughout the year. We encourage all members to log into your membership profile to see your personalized FRA branch information. The FRA branch tab will have current branch officers, meeting locations and links to branches' websites and Facebook pages.



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

**Interested in
starting a new
branch?**

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

EAST COAST REGION

Regional President: Gabriel Falu, 1925 Rip Rap CT, Virginia Beach, VA 23456, H: (757) 581-8390, RPEC@FRA.org
Regional Vice President: Robert Oliveira, PO Box 1753, Elizabeth City, NC 27906, H: (252) 338-3431, FRABranch293@gmail.com

No. Location	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time/Date
DE, NEWARK 309	Barry L. Connolly	Lyman R. Brenner	(302) 545-0088	lymanbrenner@cloud.com	PO Box 7005, Wilmington, DE 19803	VFW Post #3420, 649 Churchmans Rd., Newark, DE	1400, 2nd Thurs.
MD, ANNAPOLIS 24	Christopher Wallace, Sr.	Pleassala J. Collins	(667) 803-0838	frabranh24@gmail.com	100 Compromise St., Annapolis, MD 21401	Fleet Res. Club, 100 Compromise St., Annapolis, MD	1900, 2nd Tues.
MD, BETHESDA 182	Randy L. Philipp	Thomas M. Rauch	(301) 388-0794	rauchtl3@gmail.com	3829 Cullingworth Rd, Burtonsville, MD 20866	Ani-Leg Post #86, 2013 Veirs Mill Rd., Rockville, MD	1900, 3rd Wed.
MD, MEADE 212	Danny R. Fischio	Paul E. Taylor	(410) 768-6288	mdmgysgt@aol.com	7944 Oakwood Rd, Glen Burnie, MD 21061	VFW Post #160, 2597 Dorsey Rd., Glen Burnie, MD	1000, 2nd Sat.
MD, PATUXENT RIVER 93	Patrick C. Porter	Daniel Varela	(301) 904-8600	fra93secretary@gmail.com	21707 Three Notch Rd, Lexington Pk, MD 20653	Branch Home 93, 21707 Three Notch Rd., Lexington Park, MD	1800, 2nd Mon.
MD, SUITLAND 67	Troy E. Williams					Branch Home, 5006 Suitland Rd., Suitland, MD	1900, 1st Wed.
NC, ELIZABETH CITY 293	Richard J. Thomas	Robert Oliveira	(252) 338-3431	FRABranch293@gmail.com	PO Box 1753, Elizabeth City, NC 27906	VFW Post #6080, 1433 North Road St., Elizabeth City, NC	1900, 1st Wed.
NC, FAYETTEVILLE 259	Joseph H. Palmer, Jr.	Richard L. Stancel	(919) 269-9076	richard.stancel@gmail.com	2513 Cinema Dr, Fuquay Varina, NC 27526	RMA Retired Military Assn., 120 Elisabeth Rd., Fayetteville, NC	1200, 4th Tues.
NC, GREENVILLE 301	Donald P. Wolfe	Jerry R. Leatherwood	(252) 933-2790	jerrywood1038@gmail.com	5977 Creek Rd, Grifton, NC 28530	Contact Jerry Leatherwood (252) 933-2790	
NC, JACKSONVILLE 208	Raymond L. Applewhite	Paul H. Mielhker	(910) 554-1974	priethker@cc.rr.com	PO Box 1079, Jacksonville, NC 28541	DAV Chapter #16, 300 Sherwood Rd., Jacksonville, NC	1830, 2nd Tues.
NC, MORGANTON 123	Jonathan E. Miller	John Widener	(828) 640-5605	jwidene@outlook.com	6365 St John Church Ave, Connelly Sg, NC 28612	Timberwoods Family Restaurant, Morganton, NC	1900, 3rd Tues.
NC, WILMINGTON 299	Ronald D. Meyer	Olen Frank Roberts, Jr.	(910) 279-0823	froberrsf58@gmail.com	1639 Flounder Ln, Wilmington, NC 28409-4577	Katy's Restaurant, 1054 College Rd., Wilmington, NC	0945, 3rd Sat.
VA, ARLINGTON 181	Richard A. Lane	Chris Slawinski	(703) 354-3988	cslawinski@bast.net	4608 John Hancock Ct Apt 202, Annandale, VA 22003-4988	FOE #871, 1015 Cameron St., Alexandria, VA	1800, 1st Thurs.
VA, CHESAPEAKE 40	Richard Dehaven, Jr.	George S. Smith	(757) 386-9987	george.s.smith945@gmail.com	945 Ferryman Quay, Chesapeake, VA 23323	Branch Home, 4060 S. Military Hwy., Chesapeake, VA	1900, 3rd Tues.
VA, DALE CITY 207	Cheryl Lee Rathjen	Jeffrey A. Gilmartin	(540) 859-5930	Branch207@aol.com	1 Knolside Ct, Stafford, VA 22554	Denny's, 532 Jefferson Davis Hwy., Fredericksburg, VA	1000, 1st Sat.
VA, NORFOLK 60	Brian K. Shanesy	Christopher Winfield	(757) 286-5367	fra60secretary@gmail.com	220 A View Ave Apt B, Norfolk, VA 23503	Branch Home, 9611 - 1st View St., Norfolk, VA	1900, 2nd Wed.
VA, PORTSMOUTH 37	William D. Hansen	Joseph E. Cobb	(757) 397-2354	cobbj66@yahoo.com	PO Box 7215, Portsmouth, VA 23707	Contact Joseph E. Cobb (757) 397-2354	1400, 3rd Sun.
VA, RICHMOND 219	William Montgomery	David Herber	(804) 561-4122	wdmrtngo@gmail.com	11221 Pridesville Rd, Amelia, VA 23002	Steel House Harley-Davidson, 11501 Hull Street Rd., Midlothian, VA	1400, 3rd Thurs.
VA, ROANOKE 41	Joe Black	David S. Points	(313) 948-9480	drdavidpoints@outlook.com	3346 Collingwood St NE, Roanoke, VA 24012	Sr. Citizens' Ctr., 804 E. Washington, Vinton, VA	1830, 3rd Wed.
VA, VIRGINIA BEACH 99	Gabriel Falu	Yukie T. Hilliard	(757) 610-2557	fra99secyf@gmail.com	357 Edwin Dr, Virginia Bch, VA 23462	Branch Home, 357 Edwin Dr., Virginia Beach, VA	1900, 2nd Wed.
VA, VIRGINIA BEACH 166	Thomas A. Cecil	Kenneth E. Golden	(757) 463-4988	golden23@cox.net	3425 Montgomery Pl, Virginia Bch, VA 23452	VFW #392, 2408 Bowland Pkwy, Virginia Beach, VA	1900, 3rd Mon.
VA, YORKTOWN 172	Robert F. Ryan	Juan Falcon	(910) 650-1111	frabranh172sec@gmail.com	400 Old York Hampton Hwy, Yorktown, VA 23692	Branch Home, 400 Old York-Hampton Hwy., Yorktown, VA*	1800, 2nd Mon.

Getting better after a surgery is a full-time job — and can be expensive. Could you use some added cash to help pay for the home recovery you prefer?

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

NORTH CENTRAL REGION

Regional President: Marcia Cunningham, 4854 S 25th St, Milwaukee, WI 53221, H: (414) 426-8124, RPNC@FRA.org
Regional Vice President: Edward Blind, 5582 S Ridge Rd Apt 1, Madison, OH 44057, H: (440) 346-1171, blindgmc@gmail.com

No. Location	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time/Date
IA, CEDAR RAPIDS 216	Marvin Schlichte	Shirley Niedermann	(319) 899-9131	shirleyniedermann@gmail.com	6 Chapelridge Cir Apt H, Marion, IA 52302	Vets Memorial Col., 50 - 2nd Ave., Cedar Rapids, IA	1800, 4th Thurs.
IA, DAVENPORT 242	Donald C. Devore	Amy Schnauber	(563) 940-0666	anpeyton@yahoo.com	2332 W Dover CT, Davenport, IA 52804	Hickory Grove Family Rest., 3311 Hickory Grove Rd., Davenport, IA	1000, 1st Sat.
IL, CHICAGO 12	John Nickelson	Guenther Kleinmaier	(708) 250-3189	guenther.kleinmaier@gmail.com	1251 Gillevan Dr, Valparaiso, IN 46385	Texas Roadhouse Rest., 9980 Joliet Road, Countryside, IL	1400, 3rd Sat.
IL, GREAT LAKES 53	Robert E. Campbell	Wayne Carle, Sr.	(224) 788-8054	wcarles@yahoo.com	26112 W Parkview Dr, Antioch, IL 60002	Emily's Pancake House, 1910 E. Grand Ave., Lindenhurst, IL	1130, 1st Wed.
IL, PEORIA 221	Lawrence Zillion	Jerry L. Peterson	(309) 359-9460	marepete606@gmail.com	606 Golden Ct, Mackinaw, IL 61755	Navy/Marine Corps Club, 1310 E. Seiberling Ave., Peoria Hts, IL	1800, 2nd Wed.
IN, INDIANAPOLIS 130	Danny Marlett	James F. Hayes	(317) 258-0000	qmchayes@gmail.com	113 Wallace Ave, Indianapolis, IN 46201	VFW Post #5864, 1842 Veterans Way, Greenwood, IN	1800, 2nd Mon.
IN, TERRE HAUTE 377	Alan L. Schrader	Donald Smock	(812) 232-4971	No Email	3959 Trey Dr, Terre Haute, IN 47803	Delish Cafe, 8775 E. Wabash Ave., Seelyville, IN	0800, 1st Thurs.
KS, KANSAS CITY 161	Lawrence Borgmeyer	Jerome P. Lickteig	(816) 699-2786	jerry@msginc.org	9170 Alpha Rdg, Trimble, MO 64492	DAV Chapter 2, 14605 E. US 40 Hwy, Kansas City, MO	1900, 1st Wed.
KY, BENTON 223	Timothy A. King	Danny G. Poole	(270) 876-7259	dipoole@brtc.net	2129 Hinkleville Rd, La Center, KY 42056	Jimmy Bridges, 1475 Yarbrough Ln., Paducah, KY	1800, 3rd Tues.
KY, LOUISVILLE 177	James Chambers	Richard W. Oller	(502) 396-9702	ro380452@yahoo.com	3804 Sedalia Trl, Louisville, KY 40272	Naval Operation Support Ctr., 5401 Southside Dr., Louisville, KY	1000, 2nd Sat.
KY, OWENSBORO 105	Steven D. Taylor	Louis F. Drawdy	(270) 684-7501	ldrawdy@roadrunner.com	4100 Kipling Dr, Owensboro, KY 42303	Owensboro VFW Post #696, 311 W. Veterans Blvd., Owensboro, KY	1800, 2nd Wed.
MI, GRAND RAPIDS 298	Garland G. Reed	Marty J. Rosekany	(616) 225-9264	miposek@gmail.com	10930 Wildlife Dr, Greenville, MI 48838	Grand Valley Armory NCO Club, 1200 - 44th St., S.W., Wyoming, MI	1900, 4th Fri.
MN, MINNEAPOLIS 136	R Gene Jamagin	Ronald G. Campbell	(612) 759-5555	fra136@yahoo.com	5820 Oliver Ave S, Minneapolis, MN 55419	VFW Post 494, 5222 Bass Lake Rd., Crystal, MN	1000, 2nd Thurs.
MO, GRAVOIS MILLS 32	James E Paczkowski	Robert T. Behm	(573) 207-4670	bnn_77@comcast.net	PO Box 444, Gravois Mills, MO 65037	Contact Branch Secretary Robert Behm	1800 2nd Thurs.
MO, HOUSTON 364	David E. Herndon	Joanne M. Boyll	(417) 967-9044	Br2herndon@gmail.com	6579 Lilly Rd, Houston, MO 65483	AnLeg Post #41, South Hwy 63, Houston, MO	1430, 4th Sun.
MO, SPRINGFIELD 316	Robert D. Turner	Charles B. Ewy	(417) 887-3115	cnewy@sbcglobal.net	4028 S Kenwood Ave, Springfield, MO 65804	AnLeg Post #639, 2660 S. Scenic Ave., Springfield, MO	1800, 4th Thurs.
ND, FARGO 273	Jamie C. Vetter	Daryl Bubbers	(218) 329-6900	darylubbers@gmail.com	1516 4th St S, Moorhead, MN 56560	Country Inn and Suites, 3316 S. 13th Ave., Conf. Room, Fargo, ND	1800, 2nd Sat.
NE, LINCOLN 145	John L. Raiter	Jerry L. Lippincott	(402) 432-8249	lippincott@gmail.com	1544 S 58th St, Lincoln, NE 68506	VFW Post #3606, 3340 West A Street, N.E., Lincoln, NE	1600, 3rd Thurs.
NE, OMAHA 276	Evan Longenecker	Peter D. Vuchetich	(402) 502-8056	pmvuchetich@gmail.com	6330 N 142nd Ave, Omaha, NE 68164	AnLeg Post #331, 4830 S. 21st St., Omaha, NE	1800, 1st Thurs.
OH, CLEVELAND 17	Edward Blind	Dorothy M. Burnison	(440) 845-4194	DottieUSN22@outlook.com	7407 Arden Ave, Parma, OH 44129	VFW Post 2533, 3791 W. 150th St., Cleveland, OH	1900, 4th Mon.
OK, OKLAHOMA CITY 268	Jessie L. Whitney	Susan Frederici	(405) 210-1405	sfred366@att.net	1700 N Fordson Ave, Bethany, OK 73008	Elks Lodge, 8635 SE 15th St., Midwest City, OK	1900, 3rd Tues.
WI, MILWAUKEE 14	Marcia L. Cunningham	Kurt W. Baker	(414) 481-1174	kbaker21@wi.rr.com	PO Box 370575, Milwaukee, WI 53237	"Brass Key Restaurant, 4952 W. Forest Home Ave., Milwaukee, WI	0930, last Sat.
WI, PLOVER 238	Allen M. Langteau	Mark R. Melton	(920) 538-4031	75navyvet@gmail.com	E6474 Symco Rd, Manawa, WI 54949	Plover Municipal Bldg., 2400 Post Rd., Plover, WI	1300, 2nd Sat.

Are your kids on their own? Have you downsized? Made other life changes? The FRA-endorsed **Senior Term Life Insurance Plan** may be the answer to your latest needs. You can add up to a \$25,000 benefit without a physical exam or medical records. Visit www.frainsure.com for more information, or call 1-800-424-1120. There is no obligation to purchase. All benefits are subject to the terms and conditions of the policy. The policy details exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155. Life Form Series includes GBD-1000, GBD-1100 or state equivalent. 96527fd

NORTHEAST / NEW ENGLAND REGION

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

No. Location	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time/Date
CT, GROTON 20	John Sullivan	Joyce Harris	(860) 303-1718	joymh1@aol.com	16 Crestview Dr, Gales Ferry, CT 06335	Branch Home, 242 Thames St., Groton, CT	800, 3rd Thurs.
MA, FALL RIVER 72	Edward T.W. Bailey, Sr.	Allen Given	(508) 646-7130	argiven39@aol.com	128 McGowan St, Fall River, MA 02723	BET Outreach Ctr., 755 Pine St., Fall River, MA	1400, 1st Wed.
MA, PEABODY 31	Robert Dunne, Jr.	Donna Jansky	(978) 979-9629	janskyd@comcast.net	9 Basford Ct, Peabody, MA 01960	VFW Post #1011 and via Zoom, 20 Stevens St., Peabody, MA	1900, 3rd Wed.
ME, BRUNSWICK 156	Paul Loveless, Jr.	Larry Berberich	(207) 725-8436	larryberberich@comcast.net	25 Palmer St, Brunswick, ME 04011	AmLeg Post #20, 1 Columbus Circle, Brunswick, ME	1330, 2nd Wed.
NJ, ATLANTIC CITY 13	Kimberly Yoder-Notaro	Albert Davenport	(609) 625-2169	adavenport2@comcast.net	30 Pennington Ave, Mays Landing, NJ 08330	The Shore Diner, 6719 Tilton Rd., Egg Harbor Twp, NJ	0900, 3rd Sat
NJ, CAPE MAY 232	Sean Boone	Thomas Dougherty	(609) 898-6539	tomdougherty41@gmail.com	1 Munro Ave, Cape May, NJ 08204	USCG CPO Club, 1 Munro Ave., Cape May, NJ	1500, 3rd Thurs.
NJ, LAKEHURST 124	Raymond Rizzo	June Winebrenner	(757) 634-4388	fra124secretary@gmail.com	721 Pine St, Lakehurst, NJ 08733	Branch Home, 204 Union Ave., Lakehurst, NJ	1830, 1st Tues.
NJ, SOUTH JERSEY 57	Mary Rauch	Michael Filinuk	(856) 845-5886	sternshot@verizon.net	1389 Lehman Ave, Woodbury, NJ 08096	Semper Fi Marine Corps League, 344 Harvey Ave., Wenonah, NJ	1300, 3rd Wed.
NY, BUFFALO 23	Wayne Sorrentino	David LaGraves	(716) 684-8950	diagraves@juno.com	40 Goering Ave, Cheektowaga, NY 14225	AmLeg Post 735, 35 Legion Dr, West Seneca, NY	1930, 4th Mon.
NY, SCHENECTADY 214	Daniel Miller	Floyd G. Hunt	(518) 956-0816	fhunt876@gmail.com	29 Shenwood Ave, Rensselaer, NY 12144	Pine Grove Church, 1580 Central Ave., Colonie, NY	1900, 2nd Tues.
NY, STATEN ISLAND 226	James Brown	Albert Klingele	(718) 948-0571	fra226si@gmail.com	288 Thornycroft Ave, Staten Island, NY 10312	Marine Corps League, 46 Ontario Ave., Staten Island, NY	1930, 2nd Weds.
PA, BEDFORD 87	Harry Smith	Gary Simmons	(814) 224-2022	gjsimmons1@atlanticbb.net	2009 Froisy Hollow Rd, Roaring Spg, PA 16673	Contact Secretary Gary W. Simmons (814) 224-2022	1930, 3rd Thurs.
PA, ERIE 258	Clarence Lorei	John Harriger	(814) 825-9336	justinr@roadrunner.com	1225 Bellevue Dr, Erie, PA 16504	1225 Bellevue Dr., Erie, PA	1900, 2nd Tues.
PA, JOHNSVILLE 146	Carroll Hamilton	Joseph Milman	(215) 855-3020	joemilman@aol.com	1541 Moyer Rd, Hatfield, PA 19440	VFW Post #6493, 645 Louis Dr., Warrminster, PA	1930, 2nd Tues.
PA, LEHIGH VALLEY 115	Dan Heitzer	Roger Rehm	(484) 374-9844	rehm56@icloud.com	3647 Cottage Dr, Bethlehem, PA 18020	AmLeg Post #367, 609 Fullerton Ave., Whitehall, PA	0900, 2nd Mon.
PA, PHILADELPHIA 01	Frank Dillon	James Cantz	(215) 609-2416	j'dilligas@aol.com	3020 Derry Ter, Philadelphia, PA 19154	U.S.C.G. Station, Philadelphia, PA	1300, 1st Mon.
RI, QUONSET POINT 42	Kenneth A. Senker	Philip A. Justin	(401) 741-8342	philip.justin9495@gmail.com	4 Preserved Arnold Ct, Lincoln, RI 02865	Seabee Museum, 21 Iafate Way, N. Kingstown, RI	1000, 3rd Sat

FRA members can get help to fill health insurance coverage gaps. FRA-endorsed **TRICARE Supplement Insurance Plans (MilicarePLUS)** pay the difference between your covered medical bills and what TRICARE pays. FRA has selected these plans to help you and your family save hundreds — even thousands — of dollars. You can select the plan that best fits your situation. This policy is guaranteed acceptance but it does contain a Pre-Existing Conditions Limitations. All benefits are subject to the terms and conditions of the policy. The policy details exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. Visit www.frainsure.com to learn more. Or call 1-800-424-1120. Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155. TRICARE Form Series includes GBD-3000, GBD-3100, or state equivalent. 96527f

NORTHWEST REGION

Regional President Rex Faubion, 818 23rd St NW, Puyallup, WA 98371, H: (253) 208-6991, RPNW@FRA.org

Regional Vice President: Timothy Miller, 249 E Fakkema Rd, Oak Harbor, WA 98277, H: (360) 632-6678, tim_e_miller@hotmail.com

No. Location	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time/Date
AK, ANCHORAGE 342	Joseph R. Wright	Frances Lopinsky	(907) 277-3188	peerfran@hotmail.com	245 W 22nd Ave, Anchorage, AK 99503	Due to Covid-19 pandemic, monthly meetings held via Zoom	1200, 3rd Tues.
GUAM, AGANA 73	Scott D. Duenas	Jose C. Flores	(670) 472-1559	joeapu@yahoo.com	PO Box 22092, Barrigada, GU 96921	(Temp.) - 176 W. Santa Barbara Ave., Dededo, GU	1400, 4th Sun.
HI, HONOLULU 50	Dennis Egge	Noel Bragg	(808) 521-6664	hometax@ixi.com	1298 Kukula St, Honolulu, HI 96818	Oahu Veterans Ctr., 1298 Kukula St., Honolulu, HI	1700, 2nd Tues.
ID, LEWISTON 63	Charles E. Whitman	Mark Janowski	(509) 243-2088	kuldaaddy@yahoo.com	PO Box 634, Lewiston, ID 83501	VFW, 1104 Warner Ave., Lewiston, ID	1900, 1st Mon.
ID, NAMPA 382	Danny L. Hunt	Roger L. Christopher	(208) 794-6637	rwnchristopher@gmail.com	840 E Riverpark Ln, Boise, ID 83706	Branch Home, 1012 - 11th Ave., N, Nampa, ID	1000, 2nd Sat.
JAPAN, YOKOSUKA 103	John D. Linke	John D. Tredway	(757) 966-2872	fra103secretary@gmail.com	PSC 473 Box 186, FPO, AP 96349	Rising Sun - Hondcho, Yokosuka, Kanagawa, JAPAN	1700, 2nd Sat.
OR, GRANTS PASS 68	Kenneth A. Ishmael, Jr.	Nicholas E. Peters	(541) 660-6842	nickbel@charter.net	2210 SW Webster Rd, Grants Pass, OR 97526	Contact Secretary Nick Peters (541) 660-6842 (not July and August)	1800, 3rd Wed.
OR, PORTLAND 55	Roger R. Harr	L. Patrick Kelley	(503) 667-7835	portlandbr@fra-nwregion.org	1761 SW 20th Ct, Gresham, OR 97080	AmlLeg Post #150, 8329 SE 89th Ave., Portland, OR	1900, 2nd Fri.
PI, BAGUIO CITY 154	Virgilio R. Gadiano	Glenn D. Lacaman	(907) 704-7414	lbnative@yahoo.com	PSC 517 Box 6673R, FPO, AP 96517	Travel Lite Hotel, 2nd Fl., Bukaneg St. & Legarda Rd., Baguio City, PI	1000, First Fri.
PI, DAGUPAN CITY 247	Florencio L. Didado	Oliver L. Fernandez	63-955-809-7099	o_l_fernandez@yahoo.com	#16 Fernandez Street Extension Dasmariñas Village, Bonuan Guestet, Dagupan City, 2400		
PI, OLONGAPO CITY 74	Lynn F. Peters	Francisco L. Escudero	63-047-223-2429	peters1931@hotmail.com	7 Alba East Tapinac Olongapo City, AP 2200, PI	#16 Tanguigui St., Blue Beach Subdivision, Dagupan City, PI	1000, 2nd Sun.
PI, SAN MIGUEL 367	William Lee Vatter	Patrick E. Winston	63-0917-325-9513	patmagnumpi@gmail.com	PSC 517 Box 5220R, FPO, AP 96517	TBR Hall, 21 Arthur St., Olongapo City, Philippines	1500, 2nd Sat.
PI, SOUTHERN LUZON 171	Romeo Q. Oruga	Daniel Mendoza Banayo	63-0917-132-4893	danbogabanayo@gmail.com	25 Brgy San Gabriel, San Pablo City, Laguna 4000	FRA Branch Home 367, San Miguel, San Antonio, PI	1000, 1st Wed.
WA, BREMERTON 29	Richard F. St Denis	John J. Casper	(360) 871-9617	frabranch29@comcast.net	521 S National Ave, Bremerton, WA 98312	Contact Daniel M. Banayo (63) 0917-132-4893	1000, 3rd Wed.
WA, EVERETT 170	Pat L. Guyot	Richard Alles	(425) 328-9967	rickalles@yahoo.com	6802 Beverly Blvd, Everett, WA 98203	FRA Branch 29, Bremerton, WA	1700, 1st Tues.
WA, PUYALLUP 104	Timothy Moss	Rex L. Faubion	(253) 208-6991	refaubion@yahoo.com	818 23rd St NW, Puyallup, WA 98371	FRA CLUB 170, 6802 Beverly Blvd., Everett, WA	1630, 2nd Wed.
WA, SEATTLE 18	Jamie L. McKenzie	Pete Lazzaretti	(253) 444-7516	pete@lazzaretti.org	PO Box 483, Hansville, WA 98340	AmlLeg Post #67, 309 - 14th St., S.E., Puyallup, WA	1900, 2nd Mon.
WA, SEQUIM 174	Paul Rogers	Martin Arnold	(360) 460-8197	martinarnold2001@yahoo.com	680 W Prairie St Apt 150, Sequim, WA 98382	Branch Home, 23003 - 56th Ave. West, Mountlake Terrace, WA (Lunch at Noon)	1300, 2nd Sat.
WA, SPOKANE 38	Robert S. Bean, Sr.	Margret A. Burke	(509) 385-7275	FRABranch38@gmail.com	14707 N Farragut Ln, Mead, WA 99021	Contact Secretary Martin Arnold (360) 460-8197	1100, 1st Sat.
WA, WHIDBEY ISLAND 97	Timothy E. Miller	Brent Hundley	(734) 355-8965	howsermd1@yahoo.com	PO Box 1945, Oak Harbor, WA 98277	Contact Margret (Peg) Burke, (509) 385-7275 1030, 3rd Sat/QTRLY	Noon, 3rd Sat
						"Branch Home, 311 SE 8th Ave, Oak Harbor, WA	1900, 3rd Thurs.

Kids still in school? Mortgage to pay off? Other outstanding debts? Your life insurance needs change with your life. The FRA-endorsed **Easy Acceptance Term Life Insurance Plan** is designed to help protect FRA members in all stages of life. Coverage up to \$150,000 is available. Waives your premium if you become disabled. Visit www.frainsure.com for rates and details, or call 1-800-424-1120. The policy details exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155. Life Form Series includes GBD-1000, GBD-1100 or state equivalent. 96527g

SOUTH CENTRAL REGION

Regional President: Emmett Smith, 191 Downs Dr, Benton, LA 71006, H: (318) 617-1018, RPSC@FRA.org
Regional Vice President: Bruce Talbot, 3901 Spring Forest Dr, Pearland, TX 77584, H: (808) 781-6542, bruce1abotfra@outlook.com

No. Location	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time/Date
AR, MT HOME 251	David E. Butts	Nancy J. Smith	(870) 713-0630	njs53@live.com	2068 Superior Way, Mountain Home, AR 72653	AmLeg Post #52, 717 Market St., Mountain Home, AR	1300, 3rd Sat.
AR, SPRINGDALE 227	Victor L. Walker	William Epperson	(479) 466-2296	randbill04@gmail.com	2212 Cottonwood Ave, Fayetteville, AR 72701	Wagon Wheel Country Cafe, 4080 N. Thompson St., Springdale, AR	1400, 3rd Sat.
LA, BATON ROUGE 371	Jerry D. Pugh	James E. Window	(225) 664-3041	boilers@aol.com	35194 Cane Market Rd, Denham Spgs, LA 70706	AmLeg Post #38, 151 S. Wooddale Blvd., Baton Rouge, LA	1300, 4th Thurs. (3rd Thurs. Nov/Dec.)
LA, NEW ORLEANS 162	Gerald Forstater	Frank Payne, Jr.	(504) 224-0069	secfra162@gmail.com	703 Kepler St, Gretna, LA 70053	Branch Home, 703 Kepler St., Gretna, LA	1900, 3rd Fri.
LA, SHREVEPORT 98	Charles R. Smith	Lee A. Jeter, Sr.	(318) 230-5678	branch088fra@gmail.com	PO Box 806, Barksdale Afb, LA 71110	VFW Post #5951, 1315 Northgate Rd., Bossier City, LA	1900, 1st Thurs.
LA, SLIDELL 222	Larry L. Cole	Mark Demovsek	(985) 788-0928	mark.fra222@gmail.com	2336 Sunset Blvd, Slidell, LA 70461	Contact Secretary Mark Demovsek, (985) 788-0928	
MS, GULFPORT 307	James Johnson	Arthur Van Sickle	(970) 576-1828	arthurvan808@gmail.com	1800 Beach Dr Unit 386, Gulfport, MS 39507	AFRHC THEATER, 1800 Beach Dr., #386, Gulfport, MS	1400, 2nd Tues.
MS, GULFPORT 311	Jerold W. Miscavage	Judith A. Zugg	(228) 234-9250	jijbz@aol.com	405 4th St NE, Massillon, OH 44646	Contact Secretary Judith A Zugg	
MS, MERIDIAN 264	Jacob Williams	Daniel G. Kalvalitis	(601) 934-6973	daniel.kalvalitis@vtxco.com	8585 Lakewood Cir, Lauderdale, MS 39335	FRA Branch 264 Home, 8874 Highway 39, Meridian, MS	1400, Last Sun.
TX, AUSTIN 201	Jim Hudson	C. Ursula Gruetzner	(512) 694-3840	frasc.gruetzner@gmail.com	701 N US Highway 281 Sec H-120, Marble Falls, TX 78654	Sirlin Stockade, 1723 N Interstate 35, Round Rock, TX	1400, 2nd Sat.
TX, CORPUS CHRISTI 94	Marie May	Wayne A. Borthner	(810) 348-3818	aecs@sbcglobal.net	PO Box 8901, Corp Christi, TX 78468	FRA Branch Home, 1651 Flour Bluff Dr., Corpus Christi, TX	1300, 2nd Sun.
TX, HOUSTON 159	Bruce Talbot	Nicole L. Talbot	(713) 819-5305	Branch159Sec@outlook.com	2800 E. Broadway St, STE C137, Pearland, TX 77581	Contact PRPSC Bruce Talbot (808) 781-6542	1600, 3rd Sun.
TX, SAN ANGELO 295	Frances A. Rose	Terry D. Cook	(325) 942-8036	TNMC99@Suddenlink.net	3002 Canyon Creek Dr, San Angelo, TX 76904	Elks Lodge #1880, 2121 South Chadbourne St., San Angelo, TX	1100, 3rd Sat.

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SOUTHEAST REGION

Regional President: Jerry Anger, 444 Dean Dr, Gardendale, AL 35071, (205) 281-4331 RPSE@FRA.org

Regional Vice President: Carl Kirtley, 9807 Loquat Dr., Pensacola FL 32506, H: (850) 748-8254, carl.kirtley@att.net

No. Location	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time/Date
AL, BIRMINGHAM 112	Garland "Wayne" Odell	Juan A. Bowden	(256) 626-0880	seebowdenbranch112@gmail.com	PO Box 280, Sycamore, AL 35149	AnLeg Post #171, 8325 1st Ave., N., Birmingham, AL	1000, 4th Sat.,
FL, CAPE CORAL 118	James MacDonald	Hans F. Seebo	(239) 641-1154	hans.seebo@gmail.com	2209 Cape Coral Pkwy W, Cape Coral, FL 33914	AnLeg Post #1041, 32 - 47th St., Cape Coral, FL	1230, 2nd Thurs.
FL, COCOA 263	William R. Pollock	David Dodge Clayton	(407) 255-5461	ddcl@aol.com	4617 Ennann Ln, Melbourne, FL 32935	Brevard Vets Memorial Ctr., 400 S. Sykes Creek Pkwy., Merritt Island, FL	1800, 2nd Wed.
FL, HERNANDO 186	Jack L. Townsend	Jeanetta Y. Mundis	(352) 503-2490	jeanettamundis@yahoo.com	11128 W Townsend Ln, Homosassa, FL 34448	DAV Bldg., 1063 N. Paul Dr, Inverness, FL	1500, 3rd Thurs.
FL, INTERLACHEN 183	Edward Bryant	Selma E. Carrow	(386) 972-1321	s_carrow@yahoo.com	PO Box 183, Hollister, FL 32147	Branch Home, 207 Commonwealth, Interlachen, FL	1700, 3rd Wed.
FL, JACKSONVILLE 91	Frank Royal	Joseph D. Battle	(559) 804-9662	fra91jax@gmail.com	6277 Ironside Dr N, Jacksonville, FL 32244	Fleet Reserve Branch 91 Meeting Hall, 5391 Collins Rd., Jacksonville, FL 1100, 1st Sat.	
FL, JACKSONVILLE 126	James J. Thomas	Martha A. Klinikowski	(904) 342-5032	mklinikowski64@gmail.com	1396 Noctaway Dr, St Augustine, FL 32092	Branch Home, 7673 Blanding Blvd., Jacksonville, FL	2000, 3rd Thurs.
FL, LEEHIGH ACRES 292	Fred G. Monson	Lewis F. Fish	(239) 369-5287	snowflake3838@earthlink.net	1544 Lirsdale Cir, Lehigh Acres, FL 33936	Perkins Restaurant, 2700 Lee Blvd., Lehigh Acres, FL	0930, 1st Weds.
FL, MAYPORT 290	Tommy G. Stephens	Terence Muir	(904) 755-7468	fra290secretary@gmail.com	390 Mayport Rd, Atlantic Bch, FL 32233	Branch Home, 390 Mayport Rd., Atlantic Beach, FL	1900, 1st Thurs.
FL, MILTON 210	Ryan S. Adkins, Sr.	Jay M. Smith	(850) 2925412	busyninthefield@yahoo.com	6053 Breckenridge Dr, Milton, FL 32570	Branch Home, 6409 Fleet Avenue, Milton, FL	1830, 1st Wed.
FL, ORLANDO 117	Jay D. Mack	Stephen Miglionico, Sr.	(407) 301-6256	fra117br@aol.com	335 Plumwood Cir, Kissimmee, FL 34743	AnLeg Post #112, 4490 N. Goldenrod Rd., Winter Park, FL	0930, 3rd Sat.
FL, PANAMA CITY BEACH 346	Bruce Boyle	Larry Quinn	(732) 619-6365	lquinn376@yahoo.com	6505 Thomas Dr Unit 714C, Panama City, FL 32408	FRA.Br. 346, 2117 Wilkinson Ave., Panama City Beach, FL	1800, 3rd Thurs.
FL, PENSACOLA 22	James P. Richmond	Carl G. Kirtley	(850) 748-8254	frabranch22@gmail.com	PO Box 3144, Pensacola, FL 32516	Branch Home, 885 N. 70th Ave., Pensacola, FL	1430, 3rd Sat.
FL, PORT ORANGE 335	John J. Hanley	Robert G. Beese, PNP	(386) 763-9963	gdgyfsw@aol.com	105 Underbrush Trl, Port Orange, FL 32128	Hannah's Family Diner, 988 Reed Canal Rd., South Daytona, FL	1300, 4th Thurs.
FL, ST PETERSBURG 102	Robert J. Powers	Charles Curtice	(727) 344-1217	charlescurtice7@gmail.com	9945 47th Ave N Apt 110, St Petersburg, FL 33708	Trinity Lutheran Church, 401 - 5th Street N., St. Petersburg, FL	1330, 3rd Sun.
FL, TALLAHASSEE 34	Earnest Reed, Sr.	Alexander Topicz	(727) 741-1860	butch.topicz@gmail.com	PO Box 430, Crawfordville, FL 32326	NOSC Tallahassee, 2910 Roberts Ave., Tallahassee, FL	1400, 2nd Thurs.
FL, TAMPA 188	John Stroncheck	Richard Herdila	(813) 363-3939	rherdila@gmail.com	141 Lookout Dr, Apollo Beach, FL 33572	Golden Corral Rest., 815 Providence Rd., Brandon, FL	1830, 3rd Thurs.
GA, ATLANTA 89	Ernest R. Rose	Denise Watkins	(404) 642-7020	dze977@gmail.com	3799 Donald Rd SW, Smyrna, GA 30082	AnLeg Post #160, 160 Legion Dr., S.E., Smyrna, GA	1000, 2nd Sat.
GA, CAMDEN COUNTY 248	Charles I. Starratt	William S. Huebner	(904) 583-0240	wishhuebner@netscape.net	76205 Dove Rd., Yulee, FL 32097	VFW Post #8385, 150 N. Camden Woods Pkwy., Kingsland, GA	1800, 2nd Tues.
GA, WARNER ROBINS 184	James R. White	Billy J. Laseter	(478) 396-2804	blaseter@cox.net	702 Meadowridge Dr, Warner Robins, GA 31093	Charles Lanford Library, 6405 Houston Rd., Macon, GA	1330, 2nd Tues.
SC, GOOSE CREEK 269	Kenneth M. Hutchison	John E. Tharp	(843) 821-8134	tharpj141@gmail.com	202 Towhee Dr, Summerville, SC 29485	Branch Home, 99 Wisteria Rd., Goose Creek, SC	1900, 3rd Thurs.
SC, WALHALLA 15	Clyde W. Albertson	James M. Jones	(864) 324-0160	injoness@nctv.com	400 Delphi Dr, Seneca, SC 29672	Chicopee UMC, 403 S. Catherine St., Walhalla, SC	0900, 3rd Sat.
TN, CHATTANOOGA 187	Earnest Beatty	Kent Walker	(423) 886-4516	htwalker@yahoo.com	901 Kentucky Ave, Signal Mtn, TN 37377	Wally's Restaurant, 6521 Ringgold Rd., East Ridge, TN	1400, 3rd Thurs.
TN, COLUMBIA 44	Allen Hayes	John W. Davis	(931) 371-0015	easypayjohn@outlook.com	116 Richland Dr, Pulaski, TN 38478	Maury Co. Senior Citizen Ctr., 1040 Maury Crty Pk. Dr., Columbia, TN	Noon, 2nd Thurs.
TN, CROSSVILLE 294	Peter Dellaroo	John F. Harris	(423) 285-5749	jharrisowo@msn.com	201 Norman Creek Rd, Evansville, TN 37532	AnLeg Post #1631, 1446 South Main St., Crossville, TN	0900, 2nd Sat.
TN, KNOXVILLE 194	Eric Nash	Greg McKinney	(865) 938-3081	seagunner@aol.com	7204 Larkspur Ln Lot 153, Powell, TN 37849	Cokesbury UMC Center, 9915 Kingston Pike, Knoxville, TN	1400, 1st Sun.
TN, MILLINGTON 86	Kapell Eugene	Wayne Simpson	(901) 488-3485	maowaynes@aol.com	4224 Water Briar Rd, Millington, TN 38053	North Shelby VFW Post #7175, 4681 Cuba-Millington Rd., Millington, TN 1730, 3rd Mon.	

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SOUTHWEST REGION

Regional President : Chris Chapman, 831 Holly Ave, Imperial Beach, CA 91932, H: (619) 995-2727, RPSW@FRA.org
Regional Vice President: Edgardo Labao, 2923 Easy Ave, Long Beach, CA 90810, H: (619) 829-8175, labaoe@yahoo.com

No. Location	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time/Date
AZ, PHOENIX 163	Roger A. Ege	Bryan D. Ginter	(602) 896-9699	sechnav@uno.com	1629 W Acoma Dr, Phoenix, AZ 85023	VFW Post #9400, 804 E. Purdue Ave., Phoenix, AZ	1100, 2nd Sat.
CA, CARSON 302	Edgardo M. Labao	Romeo Galson	(310) 935-2607	romeogalson@yahoo.com	23028 Archibald Ave, Carson, CA 90745	Veterans Park, 22400 Moneta Ave., Carson, CA	1300, 1st Sun.
CA, CHULA VISTA 61	Rocco Joseph Sgro	Stewart F. Pickell	(619) 735-1553	stewart.f.pickell@gmail.com	1185 Cuyamaca Ave, Chula Vista, CA 91911	Branch Home 61, 288 Third Ave., Chula Vista, CA	1700, 2nd Wed.
CA, EL CAJON 47	Michael K. Frontz	Charles F. Tompkins	(619) 264-0829	cf1851@pacbell.net	4432 Jocelyn St, San Diego, CA 92105	Veterans Memorial Hall, 136 Chambers St., El Cajon, CA	1200, 1st Wed.
CA, IMPERIAL BEACH 289	Michael F. Fulton	William Weatherford, III	(619) 227-3179	w4265@aol.com	1271 Zurich Dr, San Diego, CA 92154	Branch Home, 659 Silver Strand Blvd., Imperial Beach, CA	1900, 2nd Wed.
CA, POWAY 70	Louis P. Irvin	Gerald N. Miranda	(858) 395-3654	gmn9135@yahoo.com	9135 Ellingham St, San Diego, CA 92129	FRA Branch 70 Club, 14231 Garden Rd., Poway, CA	1900, 1st Wed.
CA, SAN DIEGO 62	Leroy Jackson, Jr.	Robert Earnest	(619) 398-7308	e-laday@gmail.com	3638 Ocean View Blvd, San Diego, CA 92113	Branch Home 62, 3638 Ocean View Blvd., San Diego, CA	1500, 3rd Sat.
CA, SAN DIEGO 84	Edwardo M. Cabradilla	Emmanuel Q. Cabildo	(619) 791-6502	ecabildo@gmail.com	11985 Calle Naranja, El Cajon, CA 92019	FAVA Bldg., 2926 Market St., San Diego, CA	1300, 2nd Sat.
NV, CLARK COUNTY 90	Stephen F. Haupt	Jon K. Way	(702) 600-7289	wayjonk@msn.com	7052 Solana Ridge Dr, N Las Vegas, NV 89084	Leatherneck Club, 4360 W. Spring Mountain Rd., Las Vegas, NV	1400, 3rd Sun.

WEST COAST REGION

Regional President: Joe Nash, 4130 Raven Dr, Fallon, NV 89406, H: (775) 427-5498, RPWC@FRA.org
Regional Vice President: Patrick LeClaire, 620 W B St, Fallon, NV 89406, H: (775) 426-8362, patch72@yahoo.com

No. Location	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time/Date
CA, LEMOORE 261	Doug McCann	Donald L. Johnson	(559) 732-4440	70524.1023@compuserve.com	PO Box 669, Lemoore, CA 93245	FRA Club 261, 788 E. D St., Lemoore, CA (Except December)	1800, 2nd Weds
CA, LIVERMORE 287	George C. Mancuso	Roy D. Warner	(925) 980-6938	rwarnerc323@yahoo.com	10620 Flynn Rd S, Livermore, CA 94550	Livermore Vets Hall, 522 South L St., Livermore, CA	1830, 1st Fri.
CA, MODESTO 197	Joseph Huffman, II	William S. Matthews	(209) 239-5174	w_matthews@hotmail.com	2332 Shadow Berry Dr, Manteca, CA 95336	Stanislaus Veterans Center, 3500 Coffee Rd., Ste. 15, Modesto, CA	1300, 2nd Sun.
CA, MONTEREY 178	Larry Scheleman, Jr.	Michael N. Le Vine	(831) 375-4356	mlewine@redshft.com	679 Dennett St, Pacific Grove, CA 93950	AnmLeg Post 41, 1110 Veterans Dr, Monterey, CA (Zoom-conf call)	1800, 3rd Tues.,
CA, PLACERVILLE 275	Charles T. Sweet	Lawrence Boudreaux	(530) 677-3925	larryboo@pacbell.net	PO BOX 224, RESCUE, CA 95672	Veterans Memorial Bldg., 130 Placerville Dr., Placerville, CA	1100, 4th Sat.
CA, REDDING 281	Robert Burroughs	Larkin D. Cockrill	(530) 605-8114	shasta.post197@gmail.com	PO Box 87, Anderson, CA 96007	2110 North Street, Anderson, CA	1400, 4th Sun.
CA, ROSEVILLE 230	William L. Harzel	Robert G. McColley	(916) 782-1193	jrdmcl1@surewest.net	7808 Rosestone Ln, Roseville, CA 95747	Roseville Vets Memorial Hall, 110 Park Drive, Roseville, CA	1900, 1st Mon.
CA, SANTA CLARA 101	Charles R. McIntyre	Richard J. Felro	(510) 673-6343	secretaryr101@live.com	2829 Langhorn Dr, Fremont, CA 94555	AnmLeg Post #564, 2120 Walsh Ave., Santa Clara, CA	1100 am, 2nd Sat.
CA, STOCKTON 113	Craig Moffatt	Jose A. Vizcarra	(209) 445-6661	msgvizzcarra@gmail.com	PO Box 690513, Stockton, CA 95269	Stockton Summerplace Home, 3818 Manhattan Dr., Stockton, CA	1300, 1st Tues.
CA, VALLEJO 08	Robert S. Mattson	Contact Branch Pres.	(707) 644-6295	rsmtatsonbob@gmail.com	See FRA website for update	VVMB, 420 Admiral Callaghan Ln, Vallejo, CA	1830, 2nd Wed.
CO, DENVER 49	William J. Kelim	Jeffrey K. Hatcliff	(720) 638-4522	jeff@fra49.org	PO Box 746620, Arvada, CO 80006	AnmLeg Post 161, 6230 W. 60th Ave., Avada, CO	1100, 2nd Mon.
CO, GRAND JUNCTION 244	Charles F. Johnson	Charles M. Watkins	(970) 434-0868	owatkins@acsol.net	3010 Vin Rose Way, Grand Jct, CO 81504	VFW Post 3981, 503 1/2 Florence Rd., Grand Junction, CO	1900, 2nd Wed.
NV, FALLON 192	Larry Briggs, Jr.	Joe Nash	(775) 427-5498	jrnash.fra@gmail.com	4130 Raven Dr, Fallon, NV 89406	AnmLeg Post #16, 90 N. Ada St., Fallon, NV	1830, 3rd Wed.
NV, MINDEN 137	James Jackson	Robert H. Wilson	(775) 847-0147	rwilsonun@aol.com	1951 Empire Rd, Reno, NV 89521	Veterans Hall, 198 W. 2nd St., Carson City, NV	1830, 2nd Wed.
NV, RENO 274	Peter McNamara	Virgil P. Courneya, PNP	(775) 882-9201	Phyress_virgil@att.net	PO Box 20512, Carson City, NV 89721	605 Washington St., Reno, NV (Last day of the month)	1300
UT, OGDEN 185	Robert Buck	James D. Towery	(801) 791-4783	jiowery55@msn.com	2653 N 950 E, North Ogden, UT 84414	VFW Post 1481, 907 W 12th Street, Ogden, UT	1900, 1st Wed.
WY, CHEYENNE 59	Cheryl Koski	Terry L. Allison	(619) 895-6258	wyosailor68@gmail.com	2108 Park Ave, Cheyenne, WY 82007	~VFW Post 1881, 2816 E. 7th St., Cheyenne, WY	1830, 1st Thurs.

1. BRANCH 70, POWAY, CALIF.

The swearing in of the new FRA Southwest Region Vice President Ed Labao, Secretary Romeo Galeon and Treasurer Jerry Miranda was conducted by JrPNP Mick Fulton on August 23.

**2. BRANCH 339, ALBANY, GA.**

At the end of the SER Convention on Aug. 25, the last president of Branch 339 Sandra Richardson presented a check for \$1,000 to LA FRA NES Vera Thomas who represented LA FRA NP Pat Suchow and her National President Project, K-9 for Warriors.

**3. BRANCH 302, CARSON CALIF.**

The Branch 302 Officers Installation was held on June 12, 2022 in Carson, California. SWRP Roger Bacud installed Branch President Ed Labao and the other officers.

**4. BRANCH 90, LAS VEGAS, NEV.**

Shipmates were invited by The Nevada State Nursing Home in Boulder City for a Pinning Ceremony to recognize Vietnam Veterans residing at the Veterans Home. 24 Vietnam Veterans were pinned and given a heartfelt Welcome Home. (L to R) Jed Levine, AL Post 51 Commander Evelyn Pacheco, Robert Porter and Larry Hamm, Army District Representative or Congressman Steven Horsford.

**5. BRANCH 298, GRAND RAPIDS, MICH.**

Wolverine Branch 298 President Gene Reed (R) presented Shipmate PRPNC Duane Burgert his 40-Year Continuous Membership Pin.

**6. BRANCH 269, GOOSE CREEK, S.C.**

(L to R) Ray Stanfield, John Paul Pardo, Thomas Seay and Scott Benson, who call themselves the Low Country Misfits, cooked and served a whole hog fundraiser for the LA FRA PNP Pat Suckow (second from left). More than 150 people were served and \$2,260 was raised for her K-9s for Warriors project.

**7. BRANCH 89, MARIETTA, GA.**

Branch 89 celebrates two Birthday's for Ted Rambo, USMC (Ret.) and the United States Marine Corp Birthday. It was celebrated with cake and fellowship during the monthly meeting.





8. BRANCH 263, COCOA, FLA.

Shipmate and Vietnam War Vet, Felipe Romo (L) began his Honor Flight journey to Washington, D.C. where he visited the memorials and monuments. Accompanying Romo was his son Manny (R).

9. BRANCH 15, SIX MILE, S.C.

A Two Bell Ceremony was held in memory of departed Shipmate Kenneth Williams on Sept. 17. Branch Chaplain Douglas Olson (L) and Branch President Clyde Albertson along with Shipmate Harvey Spencer (R) conducted the ceremony.

10. BRANCH 70, POWAY, CALIF.

Branch President Lou Irvin (L) presented Shipmate Alice Smith with the first ever Shipmate of the Year (SOY) plaque from FRA Branch 70, during the FRA Branch 70 general meeting on Oct. 5, 2022.

11. BRANCH 61, CHULA VISTA, CALIF.

Shipmate Patrick Grattan Sr. (R) was presented his 70-Year Continuous Membership Certificate and Pin. The presentation was conducted by Branch 61 President Rocky Sgro.

12. BRANCH 208, JACKSONVILLE, S.C.

Camp Lejeune Branch members participated in the City of Jacksonville Adopt-A-Street program on September 17, to clean Anne Street. They all enjoyed breakfast at Angie's Family Restaurant. (L to R) Jerry Gray, Raymond Applewhite, Tim Manchester, Joe Speranza, Graham Luby and Paul Miethker.

13. BRANCH 163, PHOENIX, ARIZ.

The Arizona Hall of Fame inducted a new class of veterans on October 14. Shipmate Christine Dianne Martinez was added to the Hall of Fame for all that she does with the Unified Arizona Veterans. Shipmate Christina was instrumental in PNP Campbell's visit last December.

Submit a photo for Shipmate News 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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December 2022

In Memoriam

Name	Rating	Branch	Name	Rating	Branch	Name	Rating	Branch
Adam, Kenneth W.	NCC, USN	269	Heron, Thomas J.	GSGT, USMC	186	Post, Waldemar A.	BTCS, USN	136
Allett, Michael D.	CWO4, USN	159	Hoffmann, Gilbert E.	PNC, USN	MAL	Power, Stacy B.	CSCM, USN	269
Alves, Gilbert	SKCM, USN	MAL	Jackson, Glenn W.	MMC, USN	117	Prater, Robert W.	CTTCS, USN	268
Barnes, Doris	SGT, USMC	13	Jeffcott, Francis E.	SKC, USN	256	Purslow, Henry G.	MMCS, USN	MAL
Barrientos, John	MA1, USN	276	Johnson, Carl E.	EWC, USN	70	Quidachay, Juan	PNC, USN	MAL
Battle, Lynn	LCDR, USNR	159	Kassahn, June L.	RMCM, USN	22	Rickman, Frank J.	LT, USNR	MAL
Bennardo, Donald G.	AFCM, USN	60	Kenyon, Lloyd W.	AMSC, USN	86	Rutledge, Dennis	EO1, USNR	61
Boula, Donald J.	SMC, USN	259	Kozak, Robert	AMS1, USN	MAL	Salvaggio, Charles J.	SHC, USN	22
Britton, Danny L.	AVCM, USN	261	LaLancette, Leo E.	SFC, USN	MAL	Schneberger, Donald	DPC, USN	276
Brock, William J.	ENCM(SS), USN	210	Lay, Donald F.	ADRC, USN	261	Stallings, Thomas H.	PHCS, USN	MAL
Brooks, John R.	AK1, USN	62	Malloy, William S.	AKC, USN	MAL	Stephens, Donald L.	YNCM, USN	22
Brown, Larence H.	LCDR, USN	24	Martin, Carl E.	HMC, USN	MAL	Stollings, Larry R.	RMC, USN	MAL
Byrne, Thomas J.	CSC, USN	MAL	McBride, Buddy W.	PO1, USN	93	Taylor, James G.	BTM, USN	309
Carroll, James L.	AO1, USN	MAL	Means, George R.	GMM1, USN	14	Tessmer, George E.	AVCM, USN	161
Chadwick, Benjamin F.	ENC, USN	MAL	Mejia, Oscar	BMC, USN	47	Traicoff, Dimitri N.	EN2, USN	04
PNP, Combs, William E.	GMGC, USN	166	Miller, Marvin A.	PO1, USN	MAL	Virgillo, Allen L.	YN1, USN	MAL
Cossins, Jack D.	CPO, USN	49	Morgan, Harold	HM2, USN	MAL	Warner, Edward A.	QM2, USN	MAL
Dale, Carlton C.	BTCS, USN	44	Nault, George E.	EMCM/SS, USN	263	Wasilewski, Richard V.	CTRCM, USN	MAL
Daniels, James F.	EOCS, USN	MAL	PRPEC, Palmer, Joseph H.	ACCM, USN	259	Weightman, Glenn	MUCS, USN	94
Dohmer, William J.	EN1, USN	174	Panko, Joseph	ADR1, USN	MAL	Weikel, John E.	SM1, USN	MAL
Ege, James	USN	163	Parker, Marshall W.	ATC, USN	89	Woodward, Albert J.	LCDR, USN	MAL
Fisher, George F.	AECS, USN	292						
Florio, James J.	USN	57						
Frank, Elmer	YNC, USN	230						
Frantz, Herbert H.	TMCS, USN	MAL						
Fritz, Gary F.	AOC, USN	261						
Gardien, George G.	AOCs, USN	MAL						
Gearheart, Stanley L.	AKC, USN	97						
Gustilo, Genaro E.	SDC, USN	MAL						
Haley, Robert	ACCS, USN	MAL						
Halford, James L.	ASC, USN	MAL						

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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.

LA FRA MEMBERSHIP APPLICATION



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

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

WHO CAN JOIN? All applicants must be at least sixteen (16) years of age.

Membership in the Ladies Auxiliary of the Fleet Reserve Association is limited to spouses, parents, grandparents, sisters, brothers, children, stepchildren and grandchildren not less than 16 years of age of members of the Fleet Reserve Association and widows, widowers, parents, grandparents, sisters, brothers, children, stepchildren and grandchildren not less than 16 years of age of persons who were members at the time of death or eligible to be members of the Fleet Reserve Association at the time of death.

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

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

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

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

Telephone: _____ Date of Birth: _____

Email: _____



The following service member information validates this application:

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

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

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

Unit Preference _____ Applicant's Signature _____ Date _____

Recruiter _____ Member # _____ Unit/Branch # _____

Verified by _____ Title _____ Unit/Branch _____ Date _____



I am the:

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

Annual Membership Dues:	
<input type="checkbox"/>	\$25.00 for 1 Year
<input type="checkbox"/>	\$50.00 for 2 Year
<input type="checkbox"/>	\$75.00 for 3 Years
<input type="checkbox"/>	\$100.00 for 4 Years
<input type="checkbox"/>	\$125.00 for 5 Years

Make all checks or money orders payable to LA FRA.

Along with signed application and payment, mail to:

National Financial Secretary
PO Box 3037, Carson City, NV 89702

2022-2023 LA FRA National Officers

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LAFRANPFulton@yahoo.com

National Parliamentarian

Cindy Rodham Tuck (Unit 31)
328cmrt@gmail.com

NC Regional President

Donna Lickteig (Unit 161)
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starkeylafra@gmail.com

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mnmque@aol.com

National Chaplain

Shirley Ferrill (Unit 61)
shirleyazf36@gmail.com

SE Regional President

Ronalee Klase (Unit 22)
rsklaselafr@gmail.com

Units in Action

The Ladies Auxiliary of the Fleet Reserve Association Unit 294 and Vietnam Veterans of American Chapter 1015 proudly united to sponsor a visit by Smoky Mountain Service Dogs. Laurie Birt and her service dog, a black Labrador named Hooligan provided the audience with an informative power point presentation of the organization's goal to assist veterans at no cost to the veteran. Smoky Mountain Service Dogs is a non-profit 501(c)(3), chartered in the state of Tennessee and is an accredited member of Assistance Dogs International. SMSD is an all-volunteer organization whose purpose is to "facilitate a better life through canine companionship and service." Following the presentation, Hooligan demonstrated these capabilities by recovering hidden items, retrieving dropped items and removing clothing off their veteran partner. These skills are just a few of the abilities the canine partner offers their human partner. During the conclusion of the demonstration, LA-FRA Unit 294 and the VVA Chapter 1015 presented several generous donations, which Hooligan "waggley" accepted.



Invest More Confidently in Volatile Markets



Carl M. Trevisan, CFP®



Stephen M. Bearce

When financial markets fluctuate, perhaps in reaction to world events, inflation, or a change in interest rates, even the calmest investors can start to question their financial strategies.

But volatile markets can present opportunities to review and reaffirm investment strategies, says Tracie McMillion, head of global asset allocation strategy for Wells Fargo Investment Institute.

“Financial markets are frequently volatile — that’s their nature,” she says. “Even so, during periods of uncertainty, investors may start to question their investment decisions. Having a plan in place can provide the guard rails to help steer through and beyond the volatility.”

In addition to reaffirming and focusing on your plan, here are some strategies you can use to help weather economically turbulent times.

Match Your Investments to Your Time Horizon

The simplest way to feel more comfortable about your investments is to align them with your financial calendar, no matter what happens in the financial world this month or year.

For example, do you need some of your money fairly soon or want it close at hand in case of an emergency? If so, McMillion says you should consider investments such as cash holdings and short-term bonds that shouldn’t lose much, if any, value over the short term.

On the other hand, if you won’t need some of your investment money until you retire multiple years in the future, equities or longer-term bonds are worth a closer look. Those investments carry more risks but also offer potentially better returns.

Know What to Expect From Your Investments

Some investors lose confidence because they don’t fully understand how their investments work. In that case, McMillion says, some knowledge of typical asset behavior is a good thing.

Consider reading up on different types of investments and asking questions of your financial advisor. Once you know how your investments are more likely to perform in certain financial markets, you can help ensure that your investment strategy is in line with your tolerance for risk.

Tune Out the Noise

By “noise,” McMillion means the constant barrage of financial reports and other news events from the 24/7 news media. “Investors usually don’t need to react to the everyday financial news, no matter how topsy-turvy things may seem,” she says. Keep your long-term goal in mind.

Regularly Revisit Your Plan

There’s no such thing as a completely set-it-and-forget-it investment strategy, McMillion says. It’s always smart to check in regularly with your investment advisor.

“Your life circumstances may change, or your financial goals could shift,” she says. “You’ll feel much more confident that your investments are doing their job if you review them regularly with your adviser.” **FRA**

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How to Win at Love

A classic tennis bracelet serves up over 10 carats of sparkle for a guaranteed win

It was the jewelry piece that made the world stop and take notice. In the middle of a long volley during the big American tennis tournament, the chic blonde athlete had to stop play because her delicate diamond bracelet had broken and she had to find it. The tennis star recovered her beloved bracelet, but the world would never be the same.

From that moment on, the tennis bracelet has been on the lips and on the wrists of women in the know. Once called eternity bracelets, these bands of diamonds were known from then on as tennis bracelets, and remain *the* hot ticket item with jewelers.

We've captured this timeless classic with over 10 total carats of DiamondAura®, our signature diamond alternative stone. This sparkling marvel rivals even the finest diamonds (D Flawless) with its transparent color and clarity, and both are so hard they can cut glass. Don't believe me? The book *"Jewelry and Gems – The Buying Guide,"* praised the technique used in our diamond alternative DiamondAura®: "The best diamond simulation to date, and even some jewelers have mistaken these stones for mined diamonds," it raved. For comparison, we found a similarly designed 10 carat tennis bracelet with D Flawless diamonds from another company that costs \$57,000!

Want to look like a million bucks without stressing over losing or

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