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# FRA *today*

*The magazine of the Fleet Reserve Association*

FEBRUARY 2023/\$3.75

## CARL BRASHEAR: NAVY DIVER

### INSIDE:

- 8** 2023 NDAA Passes
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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.

## ► 5 Important Facts:

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February 2023 Volume 102 Number 2



Cover: Master Chief Boatswain's Mate Carl M. Brashear with a deep-sea diver's suit. Photo from the collections of the Naval History and Heritage Command. Above: Carl Brashear (L) works with actor Robert De Niro (R) on the set of "Men of Honor," a film released in 2000 based on Brashear's life. Brashear lost half his leg in 1966 during the recovery of a B28 nuclear bomb that was lost off the coast of Palomares, Spain.

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### Beating the Odds: How Navy Diver Carl Brashear Changed History

*Master Chief Carl Brashear, the first Black service member to qualify as a master diver in the U.S. Navy, came of age in a very different nation than the one that today's Navy divers serve.*

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### Caring for Caregivers: Resources That Support Heroes' Care Providers

*According to a 2014 study, there are 5.5 million military and veteran caregivers in the U.S. Getting them the assistance they need from day one is invaluable, and numerous helpful resources exist.*



#### 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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## Embodying Perseverance

**M**ilitary life is full of challenges, but few have faced obstacles as great as those of Master Chief Carl Brashear, whose incredible story we bring to you this month. As a sharecropper's son who enlisted with a middle-school education, it would have been hard enough to become a master diver in the U.S.



Navy, let alone the first African American master diver — let alone, the first African American amputee master diver. His determination, grit and dedication to the Navy are examples of what we can all learn from Black History Month. His story is so inspiring that it was made into the movie “Men of Honor” in 2000.

For many military families, however, perseverance comes in a less film-worthy, but equally honorable way. Every day across the country, about 5.5 million people wake up to tackle the challenges of caring for a seriously wounded or ill service member they love. Providing round-the-clock care while paying the bills, keeping up with chores and even raising children can leave military caregivers drained. This month, we look at a variety of organizations supporting caregivers with financial assistance, respite care, peer support groups and more.

If you care for a service member who cannot care for him- or herself, I encourage you to seriously consider tapping into these resources. I know how hard it can be to participate in these kinds of military support programs when they are offered; it's so easy to assume that someone else out there has it worse than you and deserves the help more. So let me be at least one person telling you: If you qualify for the program, you deserve the help. You provide the care and support that no one else can, and your sacrifice is enough. Thank you for all you do for our veterans.

**FRA**

In Loyalty, Protection and Service,  
Elise M. Howard, Managing Editor

*(Wondering who I am, and what happened to your January issue of FRAtoday? We're now digital-only on odd-numbered months. You can find the digital version of the January issue in our archives at [www.fra.org/fra/Web/Content/FRA\\_Today\\_Magazine\\_Archive.aspx](http://www.fra.org/fra/Web/Content/FRA_Today_Magazine_Archive.aspx).)*

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### Revamping the Dependent ID Card

On Sept. 8, 2022, I accompanied my wife to a naval facility to renew her dependent ID card. Much to my surprise, the military service is revamping the dependent card in addition to the sponsor's military retired ID cards. Being a long-time member of the FRA and following Navy Times news, I must have missed any written article or publication announcing this major change. Perhaps this would be most newsworthy in a forthcoming *FRAtoday* issue to spread the word for all retired military and their dependents?

Respectfully,  
PNCM J. L. Adams, USN (Ret.)

### Plastic Wrap on Magazine

Happy holidays all,

As a retired service member who has worked to keep our country alive and healthy, I would like to strongly recommend that the FRA magazine stop using plastic wrap for the mailing of the *FRAtoday*.

Its use is another example of how the environment is being unthinkingly mistreated. Please consider using paper envelopes. My grandchildren know the difference and so should we. Thanks for your consideration and support.

Respectfully,  
RMCM(SW) Fred M. McCarroll, USN (Ret.)

Hi Ann,

My December *FRAtoday* magazine arrived in today's mail. The clear plastic packaging is nice, but maybe you could suggest that the FRA look into a more recyclable material. A few years ago, National Geographic switched from plastic to a more environmentally friendly mailer which we recycle.

Josh and I are very much into recycling. Sometimes we have more in recycling than in the trash. But we do subscribe to the adage, "when in doubt - throw it out!"

Thanks,  
Dave

*FRAtoday:* Thank you both for pointing out another way the magazine can make improvements. The October and December issues mail with a polywrap to include the FRA calendar fundraising efforts. We can seek alternative wrapping for the 2023 year and determine if it is cost-effective as well as environmentally friendly.

### December "Units in Action" Story

Mr. Stevenson, A Very Happy New Year.

On behalf of LA-FRA Unit 294, Crossville, Tennessee, I would like to thank you for the publication of the story featuring Smoky Mountain Service Dogs for Veterans and Unit 294. Our Unit provides countless hours and monetary support for many different organizations locally and nationally. They were very excited to see how their work was featured in the FRA magazine.

Yours in Loyalty, Protection and Service.  
God Bless America,

Diane Alenitsch  
Director of Marketing and Public Affairs  
Military Memorial Museum Of Upper Cumberland

### 2023 Legislative Agenda, 118th Congress

For 25 years since I retired, I have seen the Uniformed Services Former Spouses Protection Act (USFSPA) on the agenda, under "Safeguard Retiree Benefits" submitted to the Congress, and again being submitted to the 118 Congress in January, and for 25 years, nothing.

Currently only 8 states treat military retirement as community property, California being one of them, and soon only 2 states will remain that tax military retirement income, again California being one of them.

When will all retirees be treated the same regardless of what state they live in? Many have been waiting longer than 25 years with no action.

When will Congress or the Senate Armed Services Committee take some action?

Very Respectfully,  
GMCS Gene Kosbiol, USN (Ret.)

### Membership Renewal

After a number of months, as noted in the "Shipmate Forum," the FRA continues to run these "advertisements" based on very biased viewpoints. Enough. My membership is due for expire in January 2023. I will not renew.

GMG3 Douglas Carrington, USN  
James Hunter Branch 47

### 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. To submit letters to *FRAtoday* for consideration, please send them to: 125 N. West St., Alexandria, VA 22314 or to [fratoday@fra.org](mailto:fratoday@fra.org).



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# ON & OFF *capitol hill*

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



John Davis  
Director, Legislative Programs



## **Legislative Team Advocating for FRA's 2023 Legislative Priorities**

As you receive this issue of *FRAtoday*, the 118th Congress has been sworn in and has been in session throughout January. The most notable change from the last session of Congress is a change in the House majority from Democratic to Republican. The FRA Legislative Team is advocating for the FRA's 2023 legislative priorities. These have been selected from the FRA's extensive legislative agenda (published in the December issue of *FRAtoday*) based on the concerns of our members, the number of personnel affected and the potential for legislative action during this session.

In the last session of Congress, over two-thirds of lawmakers supported concurrent receipt legislation. With FRA members' help, support for the Major Richard Star Act (H.R.1282, S.344) grew to 336 House representatives and 67 senators. This gives us a good basis for getting these members of Congress to co-sponsor concurrent receipt legislation

again in 2023. Continued grassroots engagement with legislators is critical to keeping the issue on the radar for rapid action in the 118th Congress.

The increasing government funding deficit will continue to put pressure on Congress and the president to find ways to slow the growth of government red ink, including more TRICARE fee increases for retirees. The association will oppose legislative efforts to shift more costs — especially health care costs — to beneficiaries.

Members are strongly urged to sign up for NewsBytes and to monitor issues on the FRA Action Center. The FRA Action Center is a user-friendly way for Shipmates to interact with their elected officials. Use of the Action Center supports the advocacy efforts of the FRA Legislative Team and allows members to directly impact the legislative process in a timely and effective manner.

NewsBytes is the FRA's weekly legislative update. If you would like to subscribe, please email: [NewsBytes@Fra.org](mailto: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.



## 2023 NDAA Signed Into Law

The House and Senate passed a behind-the-scenes agreement on the FY2023 National Defense Authorization Act, which President Joe Biden signed into law Dec. 23, 2022. This version of the NDAA (P.L. 117-263) authorizes \$45 billion more than the president's budget request to address some of the effects of inflation and accelerate implementation of the National Defense Strategy. The compromise defense policy bill allows the U.S. Navy to obtain 11 ships instead of the eight the Pentagon requested. To account for the impact of inflation, the bill authorizes an extra \$3.8 billion for military construction projects, \$2.5 billion for fuel purchases and \$12.6 billion for other purchases.

Other important provisions in the new NDAA include:

- No new TRICARE fee increases.
- Providing an annual active-duty pay increase of 4.6%.
- Increasing funding by \$210 million for commissaries to help offset rising prices.
- Creating an open season during calendar year 2023 for eligible retirees to opt in or out of the Survivor Benefit Plan.

- Expanding eligibility for the Basic Needs Allowance and increasing the allowance amount.
- Rescinding the mandate for all service members to receive the COVID-19 vaccine.
- Extending the authority for temporary increases in BAH.
- Requiring the DOD to defuel the Red Hill Bulk Fuel Storage Facility by a deadline approved by the state of Hawaii.
- Providing financial reimbursement for a greater variety of relicensure and business expenses incurred by military spouses due to a permanent change of station.
- Increasing oversight of privatized military housing.
- Requiring a study on the rates of military suicide in each occupational specialty.
- Mandating that the DOD report on military installations with limited child care availability.

The enactment of this annual NDAA represents the 62nd consecutive year that Congress has approved an NDAA on a bipartisan basis.

## Omnibus Budget Bill Signed Into Law

The House and Senate approved an omnibus budget bill the week before Christmas providing the federal government with \$1.7 trillion in funding for fiscal year 2023, which began Oct. 1, 2022, and will end Sept. 30, 2023. President Joe Biden signed the bill into law Dec. 29, 2022. The funding bill includes a 22% increase for the Department of Veterans Affairs to fund the implementation of the Honoring Our PACT Act, the comprehensive veterans' toxic exposure law passed last August. The law will also increase defense spending by 10% and provide approximately \$45 billion to Ukraine and NATO allies.

The government was funded by a series of continuing

resolutions during the first three months of fiscal year 2023 while lawmakers worked toward a compromise. Secretary of Defense Lloyd Austin had urged lawmakers to pass a full-year budget for his department as soon as possible, warning that more short-term spending extensions could imperil military readiness and family support efforts. He had noted that the DOD could be forced to reduce accessions or permanent change of station moves, impairing its ability to meet mission demands, causing unnecessary disruption to military families, and hampering its ability to recruit personnel. Thankfully, those measures were not necessary.

## Small Increase of Veterans in New Congress

According to the Pew Research Center, the 118th Congress, which was sworn in on Jan. 3, has five more veterans than the previous Congress. The House now has 80 members who are veterans, comprising 18.4% of the chamber's membership. During the previous session, 75 representatives, or 17.2% of the House, had served. The partisan breakdown of veterans in the House is 62 Republicans and 18 Democrats. The number of veterans in

the Senate will remain the same at 17.

Although a slight increase, these numbers are still near a record low. Between 1965 and 1975, at least 70% of the members in each chamber had military experience, reflecting the nation's mass mobilization of troops for World War II and the Korean War. Based on their ages, the Pew Research Center concluded that most of the veterans currently serving in Congress are post-Vietnam veterans.

### **HASC Votes Down Request for Inquiry Into DOD Gender-Identity Policies**

The House Armed Services Committee voted down (26-30) a "resolution of inquiry" that would have compelled the Department of Defense to provide the committee with information about the DOD's policies on gender identity, gender transition, gender-neutral pronouns and so-called safe spaces. HASC Chairman Rep. Adam Smith (Wash.), who opposed the measure, said, "I do believe this is the mother of all fishing expeditions and that's all it is."

The resolution was proposed following statements from some lawmakers that DOD officials had been wasting valuable time and resources on gender-identity issues at the expense of military readiness. Pentagon officials have steadfastly denied that they are overly focused on gender-identity policies and argue their efforts are only meant to foster an atmosphere of inclusion and respect within the military. Furthermore, Defense officials dispute the claim that gender-identity issues are a source of division within the ranks.

### **SVAC Holds Oversight Hearing on PACT Act Implementation**

The Senate Veterans' Affairs Committee held an oversight hearing on the implementation of the Honoring Our PACT Act, the comprehensive veterans' toxic exposure bill President Joe Biden signed into law last August. According to the Department of Veterans Affairs, more than 145,000 veterans had filed claims for benefits and care under the new legislation before the VA began adjudicating these claims in January.

Senate Veterans' Affairs Committee members met to question VA officials about the implementation of the bill, for which regulations had yet to be published. SVAC Chairman Jon Tester (Mont.) said the Honoring Our PACT Act is historic in the number of veterans newly eligible for benefits and health care due to toxic exposures. "We

all know there will be hiccups" in the bill's implementation, said Tester. However, the VA must work with Congress to overcome those challenges and must ensure that veterans get what they were promised.

Ranking Member Jerry Moran (Kan.) said he will work with his colleagues to ensure the VA is following the law in implementing the Honoring Our PACT Act. He expressed concern about the operational impact on the VA and the department's ability to fully implement the law. Moran noted that the authorization of 31 new leases should help the VA ensure that they have sufficient capacity. Both senators agreed that the committee's next priority should be ensuring the full implementation of all the legislation passed in the past year, rather than simply turning to new legislation.

### **FRA Supports Tax Credits for Employers Who Hire Military Spouses**

The FRA signed onto a Military Coalition letter to key lawmakers asking them to support the Military Spouse Hiring Act (H.R.2974, S.3909) by ensuring it is included in an end-of-year tax extenders bill. This legislation would create a target group within the Work Opportunity Tax Credit program for qualified military spouses, allowing employers to claim a tax credit equal to a portion of the wages of military spouses they employ. The letter asserted that such a law would help combat the high military spouse unemployment rate and "provide a proven economic boost for their communities."

According to the Department of Defense, the active-duty military spouse unemployment rate is 22%, compared to the current national average of less than 4%. This is primarily due to military-mandated moves interrupting spouses' careers. Further, employers have expressed concern that

hiring and training military spouses who may move within a few years is not cost-effective for their companies. Staff turnover is especially challenging for small-business owners. Expanding the Work Opportunity Tax Credit to include a military spouse target group would incentivize employers to tap into a talented pool of potential employees. It would also offset the cost of hiring and onboarding new employees, making it more cost-effective for companies to hire military spouses.

Military spouse employment is linked to family well-being as well as service member retention. Prioritizing employment opportunities for military spouses through the creation of a WOTC target group would increase the overall financial stability of military families and aid in the retention of experienced service members at a time when the services are struggling to meet recruitment goals.



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## Fraud Targeting Veterans and Service Members is Increasing

According to a recent Federal Trade Commission report, fraud cost veterans, service members and their families \$267 million in 2021, a 162% increase from the previous year. The average loss for military scam victims was \$600, 20% higher than for the general public.

A recent AARP study found that veterans and service members are targeted by con artists at a considerably higher rate than civilians (35% versus 25%) and are more likely to lose money to scams. Often, the goal is to gain access to benefits the government provides to those who have served.

If you suspect you have been the victim of a scammer, you can file a complaint with the FTC at 877-382-4357 or online at [reportfraud.ftc.gov](https://reportfraud.ftc.gov).



Photo courtesy of Depositphotos.

## Navy Says Chemical Spill Did Not Contaminate Drinking Water

The U.S. Navy has issued a statement reporting that there is no evidence of drinking water contamination at Joint Base Pearl Harbor-Hickam after the recent spill of about 1,100 gallons of fire suppressant during preventative maintenance at the Red Hill Bulk Fuel Storage Facility in Hawaii. The spill has required a large-scale cleanup effort of the aqueous film forming foam, which contains PFAS chemicals. The Navy has developed a plan with the Environmental Protection Agency to test nearby groundwater for PFAS chemicals and remove approximately 3,000 cubic feet of soil from the

affected area. Contaminated asphalt and concrete have also been removed from the site.

As we first reported in the March 2022 issue of *FRAtoday*, more than 9,000 military families in Hawaii were affected in November of 2021 after jet fuel from the Red Hill Bulk Fuel Storage Facility's underground tanks leaked into a well that supplied water to their on-base homes. The Navy has been ordered to defuel the storage site, but that work is now on hold until the firefighting foam cleanup is complete and it is deemed safe to resume work on the facility.

## Exposure Registry Established for Hawaii Red Hill Water Contamination

The Department of Defense has created an exposure registry for service members, their families and others who were impacted by the Navy water distribution system in and around Joint Base Pearl Harbor-Hickam, including those affected by the recent jet fuel water contamination from the Red Hill Bulk Fuel Storage Facility. Individuals are encouraged to call 1-800-984-8523 and press 2 to join the Oahu Military Water Contamination Incident Report Registry. Service members should also ensure their exposure is documented in their medical records. All affected personnel are encouraged to request toxic exposure screenings from their primary care providers.

For additional information, go online to [www.cpf.navy.mil/JBPHH-Water-Updates](https://www.cpf.navy.mil/JBPHH-Water-Updates).



Members of Naval Facilities Engineering Systems Command work together to collect a water sample taken from Red Hill Well under an interagency-approved pumping and filtration plan on March 9, 2022. Navy photo by Mass Communication Specialist Seaman Christopher Thomas.



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### FRA Weighs In on Pharmacy Network Changes

The FRA has signed a letter from The Military Coalition that was dispatched to Lt. Gen. Ronald Place, the director of the Defense Health Agency, expressing concern that the recent cuts to the TRICARE Pharmacy Program go too far. Last year, nearly 15,000 independent pharmacies left the TRICARE network when it significantly reduced medication reimbursement rates. The loss of so many pharmacies cuts off many beneficiaries from essential medications and services that cannot be replaced by the remaining TRICARE

network participants or the TRICARE Pharmacy Home Delivery program. The letter notes that service members, retirees, their families and their survivors have earned a high-quality health care benefit. The FRA and other groups are concerned that reduced access may result in medication nonadherence, leading to poor health outcomes, increased health care utilization and higher overall health care costs. Later, it was announced that 2,000 of the independent pharmacies would return to the network.

### The End of the "Widow's Tax" Survivor Benefit Offset

On Feb. 1, surviving spouses enrolled in the Department of Defense's Survivor Benefit Plan, or SBP, began receiving their full payment from the DOD as well as their full Dependency and Indemnity Compensation, or DIC, payment from the Department of Veterans Affairs. That was the first SBP annuity payday since the SBP-DIC offset was fully eliminated on Jan. 1. This offset was eliminated as part of FRA-supported legislation that was included in the FY2020 National Defense Authorization Act.

### 2023 BAH Rates Released

The Department of Defense released the Basic Allowance for Housing rates for calendar year 2023. The 2023 rates for military service members increased by an unusually large average of 12.1% due to soaring housing costs nationwide. Rates will go up in 291 of the 300 military housing areas in the U.S., with rates staying the same in four areas and going down in five with the start of the new calendar year. The Defense Department estimated that it will pay about 1 million service members a total of \$26.8 billion in BAH in 2023.

### The FRA Participates in Pearl Harbor Attack Remembrance Ceremonies

FRA National President James E. Robbins Jr. participated in a ceremony at the USS Arizona Mall Memorial in Tucson, Arizona, on Dec. 7, 2022, which was the 81st anniversary of Japan's surprise attack on Pearl Harbor, Hawaii. The USS Arizona Mall Memorial at the University of Arizona pays tribute to those who died on the *USS ARIZONA* during or because of the attack. The ship is the final resting place for 1,102 of the 1,177 members of the ship's crew who lost their lives on that day in 1941 — nearly half of the 2,403 service members and civilians who were killed during the attack. In all, 19 Navy ships were damaged or sunk.

In addition, National Vice President John S. Handzuk attended an event at the United States Navy Memorial in Washington, D.C. Other Shipmates at FRA branches around the country also hosted and participated in events to honor the anniversary of the "date which will live in infamy."

**FRA**



NVP John Handzuk (saluting on the right) attended a Pearl Harbor remembrance ceremony in Washington, D.C. Photo courtesy of A.E.Landes Photography.

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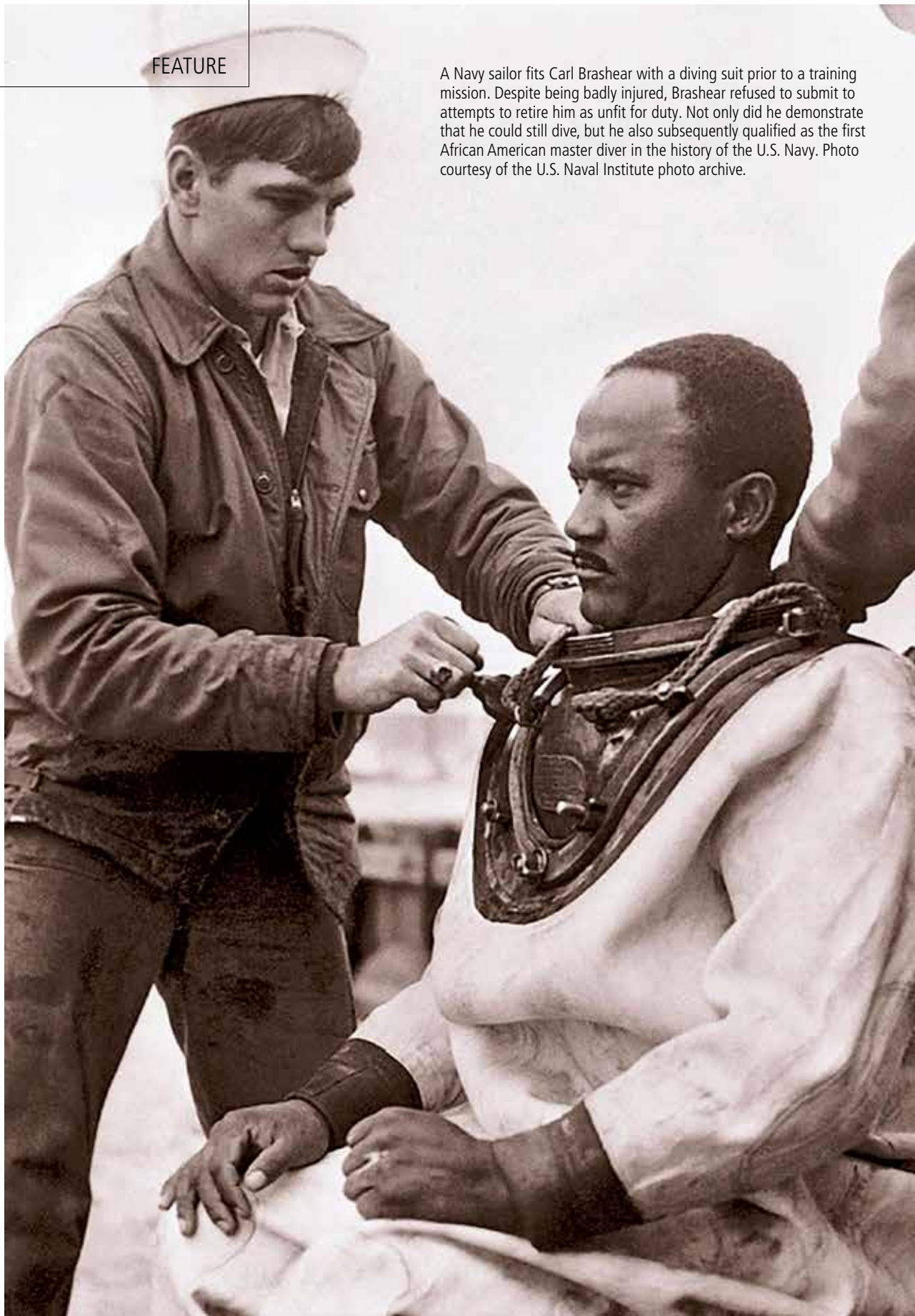
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A Navy sailor fits Carl Brashear with a diving suit prior to a training mission. Despite being badly injured, Brashear refused to submit to attempts to retire him as unfit for duty. Not only did he demonstrate that he could still dive, but he also subsequently qualified as the first African American master diver in the history of the U.S. Navy. Photo courtesy of the U.S. Naval Institute photo archive.



# *Beating the Odds*

## *How Navy Diver Carl Brashear Changed History*

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*By Jessica Brodtkin Webb*

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**M**aster Chief Carl Brashear, the first Black service member to qualify as a master diver in the U.S. Navy, came of age in a very different nation than the one that today's Navy divers serve. Born in 1931 in Tonieville, Kentucky, to a sharecropping family, Brashear grew up as one of eight children in a home with no electricity or indoor plumbing. Brashear attended segregated schools as a young child, but dropped out following eighth grade to help his family out at home. After a recruiter squashed his attempt to join the Army as a young man, Brashear instead enlisted in the Navy and worked his way up from a seaman recruit in 1948 to a petty officer first class in 1955. Although President Harry Truman desegregated the military two months after Brashear finished boot camp in 1948, a sense of separatism pervaded

everyday life, with fewer opportunities available to young Brashear than to his white counterparts. Still, the plucky young man assigned to serve as a wardroom steward would later prove so tenacious and dedicated in his career, and so professionally inspirational, that he would have a Navy ship — the *USNS CARL BRASHEAR* — named after him.

### **Dive the World**

Brashear's early naval career hinted at his extraordinary drive. After initially serving as a steward at Experimental Squadron 1 in Florida, he took an opportunity to transfer to a boatswain's mate rating. By 1951, Brashear was a master-at-arms. According to a posthumous 2006 New York Times article, Brashear recalled writing over 100 letters asking to attend dive school but met with

In a January 2018 blog post for *The Sextant*, Carl Brashear's son Phillip Brashear wrote that his father "was an accomplished Navy Diver in the late 1950's and made a name for himself as his career continued. ... As he proved his skills as a diver, the respect fellow divers started to show him opened the door to creating bonds of friendship and inclusion with his peer group and the officers appointed over him." Photo courtesy of the Naval History and Heritage Command.



resistance each time. Eventually, however, he was given entrance to the Navy Salvage Diving School, and ended up being the first Black man to attend and graduate from the course in 1955.

Although diving was certainly not a new concept, the Navy had only conceptualized basic underwater demolition teams a decade earlier in WWII, and would not begin testing the limits of diving capabilities in the Deep Submergence Systems Project for another decade. In 1960, Brashear attempted to build on his training and qualify as a deep-sea diver; despite earning his GED diploma earlier that year, he failed the math portion of the course on his first attempt. The instructors demoted Brashear to non-diver status, and it took three years of studying and requalification for Brashear to retake and graduate from the course.

### Diver Down

Brashear's midcareer accomplishments coincide, with our modern military's rapid development between WWII and Vietnam: The poor boy who started out in a small Kentucky schoolhouse went on to learn about deep-sea diving and assisted with nuclear testing. Then, his career's trajectory came to a halt when he was injured in a 1966 recovery dive that nearly proved fatal. The diver and, by then, very experienced sailor, had spent less than six months stationed on the salvage ship *USS HOIST* (ARS-40) when it deployed to Spain on a search mission. A hydrogen bomb had been lost at sea following an Air Force crash, and military leaders were determined to recover the weapon before it fell into anyone else's hands.

Locating the bomb was a challenge, but recovering it was a bigger problem and required delicate work to gently haul the bomb onto the





Above: Master Chief Boatswain's Mate Carl Maxie Brashear (L) poses with Academy Award-winning actor Cuba Gooding Jr. on the set of the movie "Men of Honor." Photo by Sgt. 1st Class Elizabeth Breckenkamp.

Left: Photographed on board *USS HUNLEY* (AS-31) while at sea, circa April 1971. Carl Brashear and a shipmate photograph by Navy Chief Photographer's Mate R.A. Walker, now in the collections of the Naval History and Heritage Command.

*HOIST*'s deck. A pipe broke loose aboard the *HOIST* when a lifting cable being used to recover the hydrogen bomb suddenly snapped near Brashear. He was able to push a shipmate out of the way as the pipe came flying across the deck, but the pipe struck him instead. Reports indicate the diver flipped through the air multiple times, nearly going overboard before he landed on the deck; he collapsed after realizing how badly he'd been injured.

Corpsmen desperately tried to staunch the blood pouring from his leg. Between evacuating Brashear off the *HOIST* and transferring him to the *USS ALBANY* (CG-10), then transporting him by helicopter to the emergency department at Torrejon Air Base in Spain, Brashear lost a lot of blood. At some point, the diver went into shock, and Brashear was declared dead on arrival at the hospital; he was already being released to the morgue when

a final vitals check revealed the faint pulse of a heartbeat. He pulled through, albeit with multiple breaks in his lower left leg that would prove irreparable in the months to come.

Initially, doctors managed to save Brashear's leg, but gangrene set in and a grim prognosis suggested it would take years for the diver to walk normally — and that he likely would not dive again. Brashear and his doctors decided to amputate his lower left leg in hopes of a better outcome — the diver was eager to get back in the water and did not want to continue fighting chronic infections. Surgeons removed Brashear's left leg below the knee over the course of four guillotine surgeries, then provided him with a white prosthetic that stood out against his dark skin.

The military awarded him a Navy and Marine Corps Medal for heroism, but still readied to retire him as unfit for duty. In



These photographs depict Carl Brashear's physical recovery after losing his leg in a shipboard accident in 1966. The Bureau of Medicine and Surgery gave Brashear one year to prove he was physically capable of returning to diving, and he became the first amputee to do so. Army Reserve photo by Master Sgt. Michel Sauret.

recorded interviews, Brashear can often be heard saying that he would get angry at being told what he could not do, and would instead deliberately defy the odds. He refused to retire. Instead, Brashear became the first person to be returned to full service as a Navy diver after losing a limb.

### Back in the Water

First, Brashear finagled a transfer to the Portsmouth, Virginia, naval hospital, near the Norfolk diving school. Then, he talked his way into the school's diving facilities through a connection with Chief Warrant Officer Clair Axtell Jr. Brashear practiced diving in different rigs, ensuring he could actually do the job he insisted should still be his. He quietly worked on regaining his skills, then asked for a return to diving duty. The Bureau of Medicine and Surgery finally decided to give him a year for evaluation at the Norfolk diving school. Years later, the diver described the pain of stubbornly running with his prosthetic while his leg was

still healing in an attempt to keep up with other dive students, blood oozing from his scar tissue while he focused on finishing his certification.

To prove he was up to the job, Brashear was given daunting tests like climbing ladders with a loaded barbell strapped to his back, and walking with gear that weighed nearly 300 pounds, simulations created to verify that he could handle the heft of a diving rig. In 1970, Brashear finally qualified as a master diver, the first Black United States sailor to do so.

Brashear served as an instructor during his final years on active duty, often using his prosthetic as a motivational tool. Allegedly, Brashear would stay mum about his amputation while completing a few weeks' worth of grueling training, running and exercising alongside his exhausted students ... then, he would reveal his prosthetic leg in Week Three of training to a class of shocked and chagrined students.

Brashear eventually retired from the Navy in 1979, but did so of his own volition and as a master diver and master chief petty officer. True



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Master Chief Petty Officer of the Navy Joe R. Campa Jr. (L) speaks with Phillip Brashear, son of Master Chief Petty Officer Carl Brashear, following the christening ceremony for *USNS CARL BRASHEAR* (T-AKE-7) held at General Dynamics NASSCO in 2008. The MCPON was the principal speaker for the event, which also included remarks from Frederick Harris, president of General Dynamics NASSCO; Master Chief Petty Officer Kenneth Green, command master chief of Military Sealift Command and; Chief of Naval Operations Adm. Gary Roughead. Photo by Petty Officer 1st Class Jennifer Villalovos.

to form, Brashear went on to earn his bachelor's degree in environmental science and pursued a second career in government as an environmental protection specialist.

### **A Legacy of Perseverance**

When Brashear finally retired for good, he had a combined 42 years of military and federal civilian service. His long list of accomplishments included many "firsts" as a Black diver, as well as a few standout moments, such as working with the Blue Angels on demonstrations and participating in data collection dive sessions that established working decompression tables for saturation divers. It would be simplistic to reduce Brashear's accomplishments to a series of certifications. Privately, he struggled with alcoholism and his son Phillip Brashear later included that struggle in the "five hurdles" he claimed could not defeat his father's spirit:

racism, illiteracy, poverty, physical disabilities and substance abuse. After he checked into an alcohol rehabilitation program, Brashear questioned a potential return to his career and after 31 years in the Navy, he decided to retire. Less than one month later, he was working as a contracted civilian.

Brashear passed away in July 2006. He was laid to rest in Norfolk, Virginia, not far from where he made history. Some of his possessions are included in the Smithsonian National Museum of African American History and Culture, and several exhibits have been mounted in museums across the country that include information about the diver's contributions to naval history. A movie based on his life, "Men of Honor," was released in 2000. Phillip Brashear, in a 2006 interview, remembered his father's take on hard times: "It's not a sin to get knocked down. It's a sin to stay down." **FRA**

## Scientific Discovery Stuns Doctors

# Biblical Bush Relieves Joint Discomfort in as Little as 5 Days

*Legendary “special herb” gives new life to old joints without clobbering you. So safe you can take it every day without worry.*

According to the Centers for Disease Control and Prevention, more than 54 million Americans are suffering from joint discomfort.

This epidemic rise in aching joints has led to a search for alternative treatments—as many sufferers want relief without the harmful side effects of conventional “solutions.”

Leading the way from nature’s pharmacy is the new “King of Oils” that pioneering Florida MD and anti-aging specialist Dr. Al Sears calls “the most significant breakthrough I’ve ever found for easing joint discomfort.”

Biblical scholars treasured this “holy oil.” Ancient healers valued it more than gold for its medicinal properties. Marco Polo prized it as he blazed the Silk Road. And Ayurvedic practitioners, to this day, rely on it for healing and detoxification.

Yet what really caught Dr. Sears’ attention is how modern medical findings now prove this “King of Oils” can powerfully...

### Deactivate 400 Agony-Causing Genes

If you want genuine, long-lasting relief for joint discomfort, you must address inflammation. Too much inflammation will wreak havoc on joints, break down cartilage and cause unending discomfort. This is why so many natural joint relief solutions try to stop one of the main inflammatory genes called COX-2.

But the truth is, there are hundreds of agony-causing genes like COX-2, 5-LOX, iNOS, TNF, Interleukin 1,6,8 and many more—and stopping just one of them won’t give you all the relief you need.

Doctors and scientists now confirm the “King of Oils”—Indian Frankincense—deactivates not one but 400 agony-causing genes. It does so by shutting down the inflammation command center called Nuclear Factor Kappa Beta.

NK-Kappa B is like a switch that can turn 400 inflammatory genes “on” or “off.” A study in Journal of Food Lipids reports that Indian Frankincense powerfully deactivates NF-Kappa B. This journal adds that Indian Frankincense is “so powerful it shuts down the pathway triggering aching joints.”

### Relief That’s 10 Times Faster... and in Just 5 Days

Many joint sufferers prefer natural solutions but say they work too slowly. Take the best-seller glucosamine. Good as it is, the National Institutes of Health reports that glucosamine takes as long as



*The active ingredient in Mobilify soothes aching joints in as little as 5 days*

eight weeks to work.

Yet in a study published in the International Journal of Medical Sciences, 60 patients with stiff knees took 100 mg of Indian Frankincense or a placebo daily for 30 days. Remarkably, Indian Frankincense “significantly improved joint function and relieved discomfort in as early as five days.” That’s relief that is 10 times faster than glucosamine.

### 78% Better Relief Than the Most Popular Joint Solution

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In addition, in a randomized, double blind, placebo controlled study, patients suffering from knee discomfort took Indian Frankincense or a placebo daily for eight weeks. Then the groups switched and got the opposite intervention. Every one of the patients taking Indian Frankincense got relief. That’s a 100% success rate—numbers unseen by typical solutions.

In addition, BMJ (formerly the British Medical Journal) reports that Indian Frankincense is safe for joint relief — so safe and natural you can take it every day.

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Sears has made Indian Frankincense the centerpiece of a new natural joint relief formula called **Mobilify**.

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### How to Get Mobilify

To secure the hot, new **Mobilify** formula, buyers should contact the Sears Health Hotline at **1-800-252-7405** TODAY. “It’s not available in retail stores yet,” says Dr. Sears. “The Hotline allows us to ship directly to the customer.” Dr. Sears feels so strongly about **Mobilify**, all orders are backed by a 100% money-back guarantee. “Just send me back the bottle and any unused product within 90 days from purchase date, and I’ll send you all your money back.”

Use Promo Code **FRAMB223** when you call to secure your supply of **Mobilify**. Lines are frequently busy and due to heightened demand, supplies are limited. To secure your supply today, call **1-800-252-7405**.







# *Caring for Caregivers*

## *Resources That Support Heroes' Care Providers*

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*By Dawn Klavon*

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America's military and veteran caregivers have a lot on their plate. According to a 2014 Rand Corporation study commissioned by the Elizabeth Dole Foundation, there are 5.5 million military and veteran caregivers in the U.S. This large and diverse community of caregivers for injured armed forces personnel and veterans often navigates a complex and confusing quagmire of information in an effort to seek resources for their service members, themselves and their families.

"Sometimes you honestly don't even have time to figure it out," said Mari Linfoot, whose husband Gary, a former Army helicopter pilot, was paralyzed below the waist in 2008. "You're just treading water a lot of time."

But evidence shows caregivers equipped with problem-solving skills are less likely to develop depression, anxiety and poor health in their first year of caring for a family member, according to Operation Family Caregiver's website.

"You can't give vets the care they need without equipping their caregivers," said Melissa Swire, whose husband Jeff, a former Army sergeant first class, has degenerative spine damage, chronic pain and post-traumatic stress disorder from an injury in 2004.

Coleton Whitaker, Elizabeth Dole Foundation senior director of programs, likens caring for caregivers to the advice given on every commercial flight, when parents are told to, in the event of an emergency, place their own oxygen masks on before



Caregiver Melissa Swire with husband Jeff. Photo courtesy of the Elizabeth Dole Foundation.



Melissa Comeau with husband Stephen. Photo courtesy of the American Red Cross.

assisting their children.

“We always say a strong, well-supported veteran is due to a strong, well-supported caregiver,” he said. “We recognize [that] if caregivers don’t have a support system, it’s likely the individuals they are caring for might not be able to have the same support as well.”

The good news is that myriad nonprofit organizations exist to equip caregivers, simplifying and streamlining resources that offer comprehensive directories, coaching, respite care, peer-to-peer support and solutions to maintain economic stability.

### Hero Care Resource Directories

One such valuable tool to pinpoint resources is the Red Cross’s Hero Care Resource Directory ([herocare.auntbertha.com](http://herocare.auntbertha.com)), an online database providing caregivers with community-based resources as well as national support organizations and programs serving every ZIP code in America. The Hero Care Resource Directory was created by the Hero Care Network to enhance support for veterans, service members, caregivers and their families, and you do not need to be a member of the Red Cross’ Military and Veteran Caregiver Network to use the resources provided. The directory’s categories of support include food,

housing, goods, transit, health, money, care, education, work and legal.

“Our social care network at Hero Care Resources encompasses what someone might really need,” said Melissa Comeau, director of the American Red Cross Military and Veteran Caregiver Network. “We are trying to teach really good help-seeking behaviors and get people to the support that is going to serve them best where they live.”

Veterans Families United’s website ([veteransfamiliesunited.org/caregiver-resources](http://veteransfamiliesunited.org/caregiver-resources)) is another good starting point for new caregivers. The site offers an extensive list of caregiver resources, ranging from family retreats and online support groups to stress management courses and VA benefits assistance.

Comeau, the spouse and caregiver of a combat-wounded United States Marine, said additional resources like coaching, respite care and peer-to-peer networking can help tremendously as caregivers embrace their new reality.

### Coaching Tools for New Caregivers

Getting caregivers the assistance they need from day one is invaluable, and numerous helpful



Caregiver photo courtesy of the Elizabeth Dole Foundation.

resources exist. Operation Family Caregiver ([operationfamilycaregiver.org](http://operationfamilycaregiver.org), 229-928-1234) is a program of the Rosalynn Carter Institute for Caregiving and provides free, confidential, specially trained coaches to empower the families of returning service members and veterans. It offers a custom, flexible eight-session program unique to each family. Together, caregivers and their coaches develop strategies to get families through challenging times and make plans for how to manage over the long term. They collaborate to develop new skills to make the difficult circumstances the family faces feel more manageable. The end goal is for coaches to build caregivers' confidence and empower them to make decisions that lead to success in managing day-to-day challenges. Available nationwide, Operation Family Caregiver can deliver invaluable coaching in English or Spanish to caregivers via video conferencing or phone, or in person in several locations across the country.

Another organization empowering caregivers with knowledge and new skills is PsychArmor, a free online library of military-related educational courses. The site offers a multitude of caregiver courses ([learn.psycharmor.org/collections/caregivers](http://psycharmor.org/collections/caregivers)) covering

subjects like self-care, legal issues, remote work and supporting youth who support veterans.

"I think [PsychArmor] is a great resource," said caregiver Linfoot. "I know a lot of people who have found those really beneficial."

The VA Caregiver Support Program ([caregiver.va.gov](http://caregiver.va.gov), 855-260-3274) also offers free one-on-one and group coaching for caregivers through its Program of General Caregiver Support Services. It also provides resources for those caring for VA-qualified individuals and guidance for those who are not VA-qualified. Caregivers can enroll in PGCSS as long as they care for a veteran receiving VA care; they don't have to be a relative, live with the veteran or care for a veteran at a specific disability rating. The VA's more intensive Program of Comprehensive Assistance for Family Caregivers does have additional requirements, but the PGCSS still has a lot of support to offer those who do not qualify for the PCAFC.

### Taking a Break Through Respite Care

Respite care for caregivers and their veterans can offer a break from daily duties and provide rest and recalibration. One such notable caregiver resource





Caregiver photo courtesy of the Elizabeth Dole Foundation.

is the Elizabeth Dole Foundation's Hidden Heroes program ([hiddenheroes.org](http://hiddenheroes.org), 202-249-7170), which says one great need in the caregiving community is respite care.

"Burnout is a major thing among caregivers," Whitaker said.

Hidden Heroes created Respite Relief for Military and Veteran Caregivers, which offers family caregivers of veterans and service members access to free, short-term relief with the help of in-home care professionals. Respite relief services include someone coming to a veteran's home to assist with meal preparation, housekeeping, transportation, exercise, companionship, mobility, medication reminders, toileting, bathing and grooming.

"We have caregivers that just need that break where their loved one is taken care of," Comeau said. "They can maybe go do some self-care or maybe go to a doctor appointment and run errands and have fun with the kids."

To support respite care, the VA created a respite tool designed to help caregivers define who they are as a caregiver and take steps to find time for themselves. Information about the VA's respite care

tool and resources can be found online at [caregiver.va.gov/support/Respite.asp](http://caregiver.va.gov/support/Respite.asp) or by calling 855-260-3274 for details.

### Finding Peer-to-Peer Connection

Knowing others are walking through similar circumstances can be therapeutic, Comeau said, and peer-to-peer connection is vital in supporting caregivers. Through their Military and Veteran Caregiver Network ([redcross.org/get-help/military-families/services-for-veterans/military-veteran-caregiver-network.html](http://redcross.org/get-help/military-families/services-for-veterans/military-veteran-caregiver-network.html)), the Red Cross offers targeted support programs to exchange experience, education, encouragement and most of all, empathy.

"We're using evidence-based best practice peer support, giving caregivers a safe place to talk about their journey," Comeau said, "but also to provide resources and trusted ways that a caregiver can share to another caregiver about a resource that's useful and helpful."

Participants have the option to connect online with other caregivers in a secure, custom, peer-moderated online community; share with one specific caregiver in an understanding, one-on-one, peer mentor

# New Libido-Powering Pill Helps Men Enjoy Long-Lasting Intimacy - At Any Age

*Men across America are raving about a newly enhanced potency supplement that helps achieve healthy blood flow on demand*

After age 40, it's common knowledge that performance begins to decline in many men. However, a new, performance empowering pill is showing that any relatively healthy man can now enjoy long-lasting, and frequent intimacy -- at any age.

This doctor-designed formula, created by leading anti-aging expert Dr. Al Sears, has already helped men overcome low and sinking libido -- and has recently undergone a potency-enhancing update -- with remarkable new results.

When the first pill -- **Primal Max Black** -- was first released, it quickly became a top-selling men's performance helper, promoting intimacy across America.

It worked by supporting healthy testosterone levels. However, Dr. Sears soon realized that this isn't the only challenge men face with performance. That's when he turned his attention to blood flow.

And this became **Primal Max Red**.

## PROBLEM IS, RESULTS ARE MORE MECHANICAL THAN HORMONAL

Truth is, once blood flow slows down for men, no matter how exciting it is, it won't be enough without the necessary amount...

So enjoying intimacy without healthy blood flow becomes difficult for most men.

Luckily, a Nobel prize-winning scientist discovered the simple answer to help support performance strength and confidence -- by boosting vital blood flow --

and enhancing this essential performance function.

Using this landmark Nobel Prize as its basis, **Primal Max Red** enhanced healthy blood flow for untold millions of men around the world with the use of strong nitric oxide boosters.

While **Primal Max Black** helped maintain optimal testosterone, **Primal Max Red** tackles a lesser-known challenge.

Director, Al Sears MD, who has authored over 500 scientific papers and has appeared on more than 50 media outlets including ABC News, CNN, ESPN, Discovery, National Geographic, Lifetime, and many more say, "*Less than optimal blood flow can be part of a huge problem that affects a lot of men. And it needed to be addressed once and for all, so men would not dwell on it. Then, once we optimized it and had a great deal of success, we set out to see if we could do even better.*"

The former formula had excellent results. However, new research showed that for even faster, anytime, anywhere results, increasing the dose of a key compound was needed.

So, one of the three nitric oxide boosters in the new **Primal Max Red**, L-Citrulline, was clinically boosted to 9000 mg, and the results were astounding. Which is no surprise considering that 5000 mg is considered a "normal amount" -- giving the new version nearly doubled the blood flow boosting power.

Men who had previously been unsure about their power and stamina were overjoyed to be back to their old selves and to get and maintain a healthy bloodflow when they needed it.



A new discovery that increases nitric oxide availability was recently proven to boost blood flow 275% - resulting in improved performance.

## BETTER BLOOD FLOW, STRONGER RESULTS

The best way to promote healthy blood flow throughout the body is with the use of **Primal Max Red**. By using it, when exciting signals leave the brain, blood flows much faster like it used to.

This critical action is how men across the country are enjoying full and satisfying performance at any age. No need to bother with testosterone-boosting shots, blue pills, or shady capsules that have no effect.

**Primal Max Red** can effectively promote healthy blood flow that most men can use for maximum intimacy. This is leading to more greater capacity and satisfaction, coupled with long-lasting performance.

"There was a time when men had little control when it came to boosting their blood flow," Dr. Sears said. "But science has come a long way in recent years. And now, with the creation of nitric oxide-boosting **Primal Max Red**, men can perform better than ever, and enjoy intimacy at

any age."

Now for men across America, it's much easier to stay at their performance peak as they get older.

## HOW TO GET PRIMAL MAX RED (AND FREE PRIMAL MAX BLACK):

To secure free bottles of **Primal Max Black** and get the hot, new **Primal Max Red** formula, buyers should contact the Sears Health Hotline at **1-800-276-6109** TODAY. "It's not available in retail stores yet," says Dr. Sears. "The Hotline allows us to ship directly to the customer." Dr. Sears feels so strongly about **Primal Max**, all orders are backed by a 100% money-back guarantee. "Just send me back the bottle and any unused product within 90 days from purchase date, and I'll send you all your money back."

Call NOW at **1-800-276-6109** to secure your supply of **Primal Max Red** and free bottles of **Primal Max Black**. Use Promo Code **FRAPMAX223** when you call. Lines are frequently busy, but all calls will be answered!





Caregiver photo courtesy of the Elizabeth Dole Foundation.

relationship; or join a confidential, peer-facilitated support group in their community or online. Caregivers can share about challenges or wins, advancements or changes in care, and life experiences.

“One of the things that helped us the most was talking to other caregivers,” said Linfoot. “The best thing is just to know somebody who has been through it before.”

### Money Matters

Economic stability is a concern for caregivers, who often have to quit their jobs to provide full-time care for their veterans.

“Our income was cut in less than half just from that one helicopter crash,” Linfoot said. Before her husband’s accident, she was a thriving real estate agent. “You have to redefine,” she said.

To meet financial needs, the VA’s Program of Comprehensive Assistance for Family Caregivers ([caregiver.va.gov/support/support\\_benefits.asp](http://caregiver.va.gov/support/support_benefits.asp), 855-260-3274) offers eligible caregivers a monthly stipend paid directly to the caregiver, access to health care insurance, mental health counseling, certain travel benefits when traveling with the veteran to appointments, and at least 30 days of respite care per year.

More financial help is available in a variety of forms, including supplementing caregivers’ college tuition. Since 2004, the National Military Family Association ([militaryfamily.org](http://militaryfamily.org), 703-931-6632) has supported military spouses by awarding scholarships to help pay

for everything from GED diplomas to Ph.D.s, as well as professional licenses and certifications, business and entrepreneurial expenses, supervised clinical hours, continuing education courses, and more.

More tuition assistance is available through the Hope For The Warriors Spouse/Caregiver Scholarship Program ([hopeforthewarriors.org/transition/military-spouse-scholarships](http://hopeforthewarriors.org/transition/military-spouse-scholarships), 877-246-7349), which subsidizes education costs for spouses and caregivers of combat-injured or disabled post-9/11 veterans.

### Stronger Together

Experts and caregivers alike encourage resource-seekers to keep digging.

“Every single caregiver’s journey is 100% different,” said the Elizabeth Dole Foundation’s Whitaker. “However, the larger needs are making sure these hidden heroes are heard and making sure we are extending the resources and opportunities for them at a national level.”

Caregiver Linfoot cautions to stay positive.

“Don’t get caught up in any negativity; this is a very tough journey and your No. 1 asset is your attitude,” she said. “You are responsible for how your future is going to go; you can be sad about that — you just can’t stay there.”

Comeau, through her personal experience as a caregiver and as a Red Cross staff member, agrees.

“No one can do it all,” she said, “but together, we’re stronger.” **FRA**





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Above: Bill seen with his daughter Pam.  
Right: Past National President Combs enjoys a good laugh with Shipmates during one of his many conventions.



## Chief Gunner's Mate William Edwain Combs Jr.

U.S. Navy (Retired)

Dec. 2, 1934 to Oct. 17, 2022

FRA National President 1990-1991

Past National President William E. Combs Jr. joined the staff of the Supreme Commander on Oct. 17, 2022. Combs was born on Dec. 2, 1934 in Elizabeth City, North Carolina. He was the son of the late William E. Combs Sr. and Evelyn Combs Sawyer.

Shipmate Combs served in the Navy during the Korean War, the Cuban crisis and the Vietnam War. He retired from the Naval Air Station Oceana Dam Neck Annex in Virginia Beach, Virginia, as a chief gunner's mate after 20 years.

Combs was a member of American Legion Post 110, a life member of VFW Post 392, a member of Kempsville Masonic Lodge No. 196, a Khedive Shriner, and a member of the Fleet Reserve Association for more than 65 years.

Combs was elected national president of the Fleet Reserve Association at the association's 63rd

National Convention in Phoenix, Arizona, on Sept. 24, 1990.

### A Breadth of Seagoing Experience

In July 1952, Shipmate Combs enlisted in the U.S. Navy in Richmond, Virginia, and received his boot training at the Naval Training Center in Bainbridge, Maryland.

Upon completion of recruit training in September 1952, he reported aboard the *USS NEW JERSEY* (BB-62) in Norfolk, Virginia, and deployed on a cruise to Korea. In January 1954, he was transferred to the *USS CHELAN COUNTY* (LST-542) at Norfolk, where he served until November 1955. In December 1955, he reenlisted for six years at the receiving station in Norfolk and reported to *USS INTREPID* (CVA-11) in January 1956 at Norfolk. In November 1956, he received



S.D. Martin (L) shares a laugh with PNP Combs during an FRA convention.

orders to ZP-1, a blimp squadron stationed at Naval Air Station Weeksville, North Carolina.

Following the disestablishment of ZP-1 in June 1957, Combs reported aboard the *USS DUXBURY BAY* (AVP-38) in Norfolk the following month. He made two cruises to the Persian Gulf while *DUXBURY BAY* served as the flagship of the commander of the Middle East Force. In July 1959, he reported to shore duty at the Florida Group of the Atlantic Reserve Fleet in Green Cove Springs, Florida. Reenlisting again in October 1961, he received orders to Gunner's Mate "B" School at the Naval Training Center Great Lakes, Illinois. After completing his training in May 1962, he left the East Coast behind to report aboard the *USS PLEDGE* (MSO-492) in Long Beach, California, serving there until June 1963. He then attended Underwater Swimmers school at Naval Air Station

Key West, Florida. In September 1963, he reported aboard the *USS STEINAKER* (DDR-863) in Norfolk.

In June 1966, Shipmate Combs reported to Counterinsurgency Training at Naval Amphibious Base Coronado, California, and then went on to attend Survival Training in Whidbey Island, Washington. He reported in August 1966 to the Naval Support Activity Saigon, Vietnam, as an advisor to Naval Coastal Group 22 (part of the "Junk Force"), Naval Support Activity Detachment Qui Nhon, South Vietnam. After reenlisting for another six years, Shipmate Combs reported to the *USS CLAUDE V. RICKETTS* (DDG-5) in Norfolk in September 1967. In April 1969, he attended Leadership and Instructor School at Naval School Command in Norfolk, Virginia, and began instructor duty at the Gunnery School in June 1969.





Past National President Combs (L) discusses items for the good of the association with PNP Don Muckeck (R).

### **FRA Commitment at Every Level**

Shipmate Combs retired from the United States Navy Nov. 26, 1971 with twenty years of service.

Shipmate Combs joined the Fleet Reserve Association in April 1958 in Portsmouth, Virginia and was a continuous member for more than 65 years, transferring to the branches in the areas in which he was stationed while on active duty. Upon retirement, he transferred to Virginia Beach Branch 166 and then to Chesapeake Branch 40. In May 1978, he organized the Kempsville Branch 99 in Virginia Beach, where he was a member until transferring back to Branch 166.

Shipmate Combs served as branch president, branch vice president, branch secretary. He also chaired all of the FRA branch committees.

He has served as regional treasurer from 1978-1981, regional vice president from 1981-1982, regional president from 1982-1983. He also served on or chaired all regional standing committees.

At the FRA's national level, he served as the national

vice president from 1989-1990. Always interested in new experiences, he also served on or chaired a variety of national and convention committees, including committees on: patriotic holidays; youth activities public relations; hospitals, welfare and rehabilitation; time and place; finance committee (chairman 1988-89); honorary membership and certificate of merit; membership and delinquency; membership awards committee; and he was also chairman of the 60th National Convention of the Fleet Reserve Association at Virginia Beach, Virginia in 1987.

He was predeceased in death by his wife of 38 years, Carolyn Combs; daughter Angela G. Combs; and grandson Marshall E. Sawyer.

He is survived by his daughters Debra Zachary (Hal) and Pamela Hodges (Rick); his son, William E. Combs III; his grandchildren, David, Brantley, Donald, Britny, Meghan and Miles; and his great-grandchildren, Makayla, Pasan, Aria, Kennedy, Brantley, Elena, Genevieve, Colson and Harper. **FRA**

**T**HE FRA CONGRATULATES THE FOLLOWING Shipmates who became Life Members during the fourth quarter of 2022. The listing, which is arranged alphabetically and by the month joined, includes their branch number or Member-at-Large (MAL) designation. Call 1-800-FRA-1924 to learn how you can become a Life Member of the FRA.

**OCTOBER**

Anger, Dave	136	Remington Jr., Donald S.	MAL
Aylward, Gareth M.	MAL	Ridgley, William	24
Bass, Ralph I.	24	Robinson, Fletcher A.	MAL
Corkill, Robin D.	269	Roebuck, Richard	269
Dalsin, Edwin B.	94	Slebodnik, John J.	136
Demian, Basem	24	Summers, Harold R.	MAL
East, Edward D.	29	Villiers, Paul D.	24
Francisco, Federico	84	Visnick, Donald D.	289
Frazier, Mikel	99	Waddell, Jerry C.	181
Friedmann, George	24	Walton, Larry	269
Goodwin, Kerry B.	MAL	Weihert, Thomas	MAL
Gowan, Brandon	177	Wetherill II, Benjamin W.	MAL
Haley, Patrick J.	MAL		
Kline, George V.	MAL	<b>NOVEMBER</b>	
Lambert, Robert E.	MAL	Alhambra, Desiderio	154
Latiolais, Roland E.	162	Arispe, Daniel	94
Lauderdale, Daniel R.	112	Baker, Richard W.	60
Lavarias, Alfonso	MAL	Beidle, Joe E.	24
Lederer, Adolf G.	MAL	Brown, Charles E.	MAL
Leonard, Eddie	201	Chamberlin, Christopher D.	MAL
Lewis, Carlos R.	346	Creighton, Edward	MAL
Marcum, Henry G.	MAL	Dakin, Conrad G.	115
Meyer, Robert F.	60	Daniels, Duane A.	126
Minter, Ralph E.	MAL	DeVuono, Anthony	24
Moroney, William E.	24	Flanagan, Mike	24
Moseley, Donald	MAL	Franklin, Steven W.	MAL
Nagy Jr., William C.	166	Fuller, Fred B.	163
Neary, James P.	MAL	Gala, Oliver L.	174
Operio, Ruben A.	MAL	Giger, Charles E.	24
Orlowske, Frederick S.	53	Griffin, Ronald S.	298
Pittman, Arthur P.	269	Hudson, Orval R.	MAL
Pope, Milton N.	264	Hughes, James M.	91
Ramey, Tim	29	Hunt Jr., Jesse F.	22
		Johns, Hallie M.	181

T

**FRA**





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applications and rules  
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## Who needs money for college or trade school?

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

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## ***FLEET RESERVE ASSOCIATION 2024 ORAL HISTORY PUBLICATION***

To commemorate our **100th Anniversary**, our upcoming engagement campaign will compile a unique oral history archive, uniting Fleet Reserve Association members across generations, professions, geography, and life experiences.

We have partnered with Publishing Concepts (PCI) to help collect stories from as many members as possible and produce the **Fleet Reserve Association 2024 Oral History Publication**.

By sharing your memory, you'll ensure that the rich history of Fleet Reserve Association will be preserved for generations to come.

PCI will soon be contacting you via mail and email asking you to participate and updating your contact information.

Thanks for your participation!



## Countdown to the FRA Centennial



Christina  
Hitchcock

It may still feel like a long time away, but we have less than two years until we recognize our association's centennial. The entire national HQ staff is oriented around this target, and there is plenty of work to do. We want to ensure we make the largest possible impact on the greatest possible number of Shipmates, and a big part of that is communication, encouraging former Shipmates to rejoin the FRA and verify their contact information.

By now, you should have received a postcard in the regular mail from the FRA. It shows a return address in Texas because it's sent in conjunction with our Oral History Project partner. Many of you will recall that we put together a printed membership directory four years ago and partnered with an external organization to do the heavy lifting of verifying everyone's addresses, phone numbers and email addresses. That same partner is engaged again as part of their original relationship with the FRA. Because people are always moving, changing phone numbers or otherwise needing to be tracked down, our partner is performing another round of contact information updates.

It's important that you keep the FRA updated on Shipmates' whereabouts. Many of you have added email in recent years and for that we are grateful, because communicating electronically is both instantaneous and far less expensive than printed mail campaigns. We do, however, still send regular mail, so if you know of Shipmates whose addresses have changed, please reach out to them on your association's behalf and encourage them to get in touch directly with their new information — they may not have received the postcard we sent to their last known address.

I've recently enjoyed the great pleasure of speaking with a number of Shipmates by phone. Many of you received the postcards and wanted to confirm their authenticity, and we



appreciate that degree of care and attention. The conversations that came out of those phone calls were great because you shared your ideas and hopes for the FRA and its upcoming celebration. We love hearing that feedback and hope you'll continue to provide it.

At last year's national convention, the decision was made to adjust this magazine's publishing schedule to every two months, so February 2023 is the first issue under that new schedule. We recognize that many of you enjoy the printed magazine, its stories, and the connection it represents to such a large group of like-minded Shipmates. We would love to share more of your own recollections in the magazine, so if you have ideas for stories or just short-form letters to share, please send them along; we are always glad to receive them.

The next two years will see a great deal of renewed energy in exploring what the FRA does best, where it needs to improve, and what it aims to achieve in the future. We want our centennial to tell its own story about the next 100 years, in addition to celebrating our accomplishments during the first 100. Ultimately, the audience is you — the Shipmates who, in so many cases, have been members for decades. Your influence is strong, and your voice is crucial. Thank you, as always, for that service. **FRA**

Yours in Loyalty, Protection and Service,  
Christina Hitchcock

Christina is the FRA's director of membership and can be reached at [ChristinaH@fra.org](mailto:ChristinaH@fra.org) or 703-683-1400, ext. 123.



**1. BRANCH 15, WALHALLA, S.C.**

Shipmate Norm Sutherby (Ctr.) received his 40-Year Continuous Membership Certificate. Presenting the award and offering congratulations were Awards Chairman Tom Smithand (L) and Shipmate Joyce Jones (R).

**2. BRANCH 263, MERRITT ISLAND, FLA.**

The Space Coast Branch supported Wreaths Across America by presenting a donation to sponsor 20 wreaths for the Cape Canaveral National Cemetery in Florida. (L to R) Wayne Barron, Branch 263; Betty Jo Green, WAA location coordinator for the cemetery; Bette Nelson, fundraising manager; and Dean Schaaf, Branch 263 WAA coordinator.

**3. BRANCH 98, SHREVEPORT, LA.**

Branch 98 and Unit 371 members attended the Shreveport, Louisiana, Veterans Day parade. (L to R) Lee Jeter, Willie Hill, Saundra Smith, RPSC Emmett Smith, Patti Smith and Branch President Charles Smith.

**4. BRANCH 226, STATEN ISLAND, N.Y.**

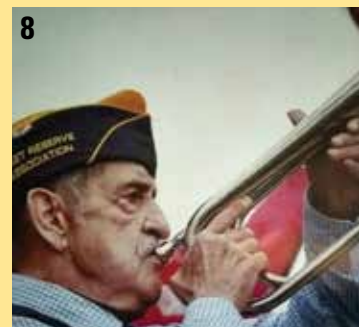
Shipmates (L to R) Anthony Guiliano, Al Klingele, James Brown and Thomas Moske participated in a co-naming street ceremony. At the corner of Woodrow Road and Bloomingdale Road on Staten Island, Woodrow Road is now also known as Ira Duane Hudson Way. Fireman 3rd Class Ira Hudson was serving on the *USS WEST VIRGINIA* at Pearl Harbor in 1941. He died in the attack, and his remains were never found.

**5. BRANCH 299, WILMINGTON, N.C.**

Branch Chaplain Jim Spender and Branch President Ron Meyer stand with USAF Veteran, Richard Rice. Our branch was informed about the need for a motorized wheelchair. We started working with other veteran organizations until one was located. The needed repairs were made and the wheelchair was delivered.

**6. BRANCH 238, PLOVER, WISC.**

In October of 2020, five members of American Legion Post 110 of New Lisbon in Wisconsin and one member of FRA Branch 238 began planning for a veterans memorial in New Lisbon. More than 330 donors raised over \$140,000 and the project was completed last spring. Currently, 780 names are engraved on the war tablets.







### 7. BRANCH 57, SOUTH JERSEY, N.J.

Branch President Mary Rauch presented a Monroeville, New Jersey, church youth group with a Certificate of Appreciation for helping veterans at Schober's Market. The market gave veterans free produce on Veterans Day, and the youth group helped carry the produce to their cars.

### 8. BRANCH 72, FALL RIVER, MASS.

Branch Vice President Larry Beirola played taps at a ceremony just before the Fall River Veterans Day parade. Beirola also plays at all the other veteran events in the city.

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

The Black Diamond Branch members who served on the Northeast/New England Convention Planning Team for the 2022 convention all gathered. They received a Bravo Zulu T-shirt for their time and efforts to present a successful event.

### 10. BRANCH 269, GOOSE CREEK, S.C.

Branch President Ken Hutchison (L) introduced the guest speaker for the Veterans Day event, Master Chief Machinist's Mate Nuclear (SW/AW) Cynthia M. Huratiak. The chief is the command master chief of the Naval Nuclear Power Training Command in Goose Creek, South Carolina.

### 11. BRANCH 61, CHULA VISTA, CALIF.

The City of Chula Vista, California, awarded a proclamation celebrating the 75th anniversary of Chula Vista Branch 61. (L to R) Branch Vice President Scott Frampton, Chula Vista Mayor and FRA Life Member John McCannm and Branch President Rocky Sgro.

### 12. BRANCH 258, ERIE, PA.

PRPNE/NEng. Abe Zino drove from Buffalo, New York, to attend the November branch meeting. (L to R) Branch President Clarence Lorei, PRPNE/NEng. Abe Zino, Branch Secretary John Harriger, Shipmate Ray Barber and Branch Vice President Lawrence Sabia.

### FRA

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

## Lifestyle Changes Could Add 10-15 Years of Health to Your Life

**Y**ou can age healthily even with the clock ticking away. Even small steps toward improving your health can mean a longer and better quality of life.

“There is a common misperception that it is normal in the aging process to have poor health, heart disease, obesity, Type 2 diabetes, dementia and other chronic diseases. This couldn’t be further from the truth,” said U.S. Air Force Col. Mary Anne Kiel, M.D., who chairs the Defense Health Agency Primary Care Clinical Community. “When evidence-based lifestyle changes are adopted by our patients, chronic disease can be prevented or delayed by 10-15 years compared to the average.”

### Lifestyle Adjustments Can Prolong Your Life

“Patients can make a personal choice at any age to optimize their health and extend their longevity by

**“There is a common misperception that it is normal in the aging process to have poor health, heart disease, obesity, Type 2 diabetes, dementia and other chronic diseases.”**

changing their nutrition to a predominantly plant-based diet, minimizing processed foods, doing physical activity daily, pursuing restorative sleep, avoiding risky substances, managing stress and cultivating positive social connections,” Kiel advised.

In addition to avoiding behaviors such as smoking and excessive alcohol consumption,

lowering your stress levels and practicing good sleep hygiene are crucial to staying healthy as you age.

“Improved sleep can produce almost instantaneous results for improved mental health, pain levels and risk for infectious disease, in addition to reducing the risk of dementia and overall rates of death,” Kiel said.

Similarly, “a revolutionized diet and physical activity regimen can produce rapid changes to the body’s risk for cardiovascular events, cancer and diabetes,” she noted.

“Studies show that individuals who make intensive lifestyle changes can actually reverse hypertension, atherosclerosis, heart disease, Type 2 diabetes and obesity, and reduce or eliminate any medications they may have needed previously,” Kiel said.

To live longer, we need to change how our DNA is affected. Telomeres, which are the ends of the chromosomes

that carry our DNA, typically get shorter as we age.

“Changing what we eat, and other lifestyle factors can reduce the speed at which the telomeres shorten, effectively extending the number of years that we live,” Kiel explained.

### Keep Moving and Keep Your Bones Strong

“Movement on a continuous basis is very important to keeping healthy as we age and to maintain our mobility,” said U.S. Navy Lt. Alexa Werner, a physical therapist at the U.S. Navy Medicine Readiness and Training Command in Guantanamo Bay, Cuba. “Basically, the more you move, the more you can move. This is true in resolving pain in younger patients, as well as helping to ensure healthy aging and independence in aging populations.”

“We have seen in recent research that elderly individuals respond well to weight training and can increase their bone density, resulting in decreased risk of fracture,” Werner added.

Fall prevention is also important for older adults.

“Falls are the leading cause of fatal accidents in older adults and the leading cause of trauma-related hospitalizations,” said U.S. Army Lt. Col. Holly Roberts, a physical therapist who holds a doctorate in geriatrics.

One of the best ways to improve balance is to start a walking program, she suggested, or participate in community evidence-based exercise programs. These could include:

- Tai Chi, a series of gentle physical exercises and stretches that ensure constant motion.
- Otago, a series of 17 strength and balance exercises delivered by a physical therapist that reduces falls by 35% to 40%.
- Stay Active, a series for endurance, strength, balance and stretching.
- Independent for Life, a series that includes warmup, aerobic, balance, strength training and stretching exercises done in a seated or standing position.

“Studies have shown that no matter what our age, making nutrition and other lifestyle changes can have dramatic impacts by extending our life spans and improving our quality of life,” Kiel said, adding, “You’re never too old to make a change.” **FRA**

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This content was written by Janet A. Aker and provided by the Defense Health Agency.



# In Memoriam

Name	Rating	Branch						
Adams, David S.	NCC, USN	269	Elrod, Herman C.	LT, USN	126	Martinez, Oscar R.	RMC(SS), USN	MAL
Baker, Sherman E.	TD1, USN	MAL	<b>Erickson, Robert A.</b>	<b>MMCS, USN</b>	<b>29</b>	McAbee, James L.	BM1, USN	29
<b>Barbaro, Philip A.</b>	<b>BMC, USN</b>	<b>29</b>	Evans, Charles	MM1, USN	276	<b>Medina, Roberto T.</b>	<b>EMCM, USN</b>	<b>219</b>
Bedford, Willard E.	ACC, USN	290	Fowler, Gene	CPO, USN	MAL	Munsell, Peter B.	OSCM, USN	99
Booth, Howard W.	TMCS, USN	20	Freeman, Kent	NCC, USN	MAL	<b>Niece, Floyd</b>	<b>EOC, USN</b>	<b>37</b>
Bowers, James B.	AMCS, USN	97	<b>Fuentes, James L.</b>	<b>ATC(AC), USN</b>	<b>162</b>	Patterson, Wayne A.	ADCS, USN	91
Brookman, Jerry D.	EMCS, USN	MAL	Galland, William	ENC, USN	17	Peek, Harold N.	AECS, USN	126
Buchan, Danny	MM1(SS), USN	MAL	<b>Gold, Jack</b>	<b>AZ1, USN</b>	<b>302</b>	Piszko, Martin N.	CWO4, USN	MAL
Cafaro, Frank J.	USMC	91	Grice, William	PR1, USN	MAL	Poirier, Roland J.	ADRC, USN	MAL
Calise, Gilbert	RM1, USN	MAL	Hanley, John J.	SK1, USN	335	Raper, Ashley V.	SKC, USN	301
Campbell, Michael T.	BMCS, USN	60	Hartley, John	CPO, USN	MAL	Redd, Lowell P.	LCDR, USN	290
Conrad, Jack	CWO4, USN	89	Hartman, Lawrence A.	DCCS, USN	242	Reino, John S.	CDR, USNR	MAL
<b>Cort, Roger</b>	<b>POCS, USN</b>	<b>166</b>	Higgins, James E.	ADR2, USN	MAL	Richardson, Albert E.	MRCM, USN	MAL
Craig, William T.	CTRC, USN	242	Hoover, Donald D.	ATCS, USN	MAL	Scarbrough, John W.	CPO, USN	MAL
Crouch, J. D.	CPO, USN	94	<b>PRPNW Hunt, Danny L.</b>	<b>HMC, USN</b>	<b>382</b>	Schreiber, John A.	AECS, USN	70
Culpepper, William	CDR, USN	MAL	Imboden, Robert H.	AE1, USN	MAL	Stockdill, Marlin E.	AKCS, USN	60
Daniel, James M.	AME1(TAR), USNR	89	Kain, Mark A.	CPL, USMC	170	Story, Russell L.	EOC, USN	293
Degen, Edward P.	PN1, USN	MAL	Kippenbrock, David	YN1, USN	MAL	Tatman, Claud W.	MMC, USN	99
Denver, William R.	AE1, USN	261	Kukor, David E.	PH3, USN	174	Thacker, Paul W.	AEC, USN	MAL
Dickey, James T.	MGYSGT, USMC	24	Larsen, David	GMG, USN	18	Wink, Roger K.	OSC, USN	289
			Lowthert, James M.	AMSC, USN	MAL	Winters, William F.	POC, USN	22

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



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## REUNIONS

### USS BLUEFISH (SSN-675)

4/20/2023 – 4/23/2023  
Myrtle Beach, S.C.  
Contact: John Wittenstrom  
Telephone: 910-638-1716  
Email: jwittenstrom@nc.rr.com

### MCB-11 and MCB-8 Associations

4/24/2023 – 4/27/2023  
Charleston, S.C.  
Contact: Larry Hagler  
Telephone: 512-796-2834  
Email: mcb11.2023@earthlink.net

### USS CONSERVER (ARS-39)

4/26/2023 – 4/30/2023  
Mesa, Ariz.  
Contact: ETCS Dale E. Hower, USN (Ret.)  
Telephone: 619-449-4499  
Email: dcwoodworking1@yahoo.com

### Camp Lejeune Retired Navy Downeast'r

4/28/2023 – 4/29/2023  
Jacksonville, N.C.  
Contact: Ron Cozzolino  
Telephone: 910-330-7713  
Email: Cozz20@aol.com

### USS MANATEE (AO-58)

5/1/2023 - 5/5/2023  
Branson, Mo.  
Contact: Jack White  
Telephone: 361-945-6653  
Email: jwhite063@gmail.com

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

### USS SAM RAYBURN (SSBN-635)

5/22/2023 – 5/27/2023  
Mobile, Ala.  
Contact: Winston Dunn  
Telephone: 228-623-0451  
Email: n5phms@gmail.com

### USS AJAX (AR-6)

6/4/2023 – 6/8/2023  
Rapid City, S.D.  
Contact: Dick Kujawa  
Telephone: 763-757-9201  
Email: rkujawa@comcast.net  
[www.ussajaxassociation.org/upcoming-reunion/](http://www.ussajaxassociation.org/upcoming-reunion/)

## LOOKING FOR

Looking for my commanding officer from the USS INDEPENDENCE (CVA-62), in 1971, Capt. Gerald G. O'Rourke. He used me as the model for the uniform that is now worn for E1 to E6. I still have my E6 uniform, and am allowed to wear it. I can be reached at: [fnhunt876@gmail.com](mailto:fnhunt876@gmail.com).

Thank you,  
PRPNE/New England Floyd G. Hunt, YN1 USN (Ret.)

Looking for DM2 Glenn Tatom. We served together at Enlisted Personnel Management Center (EPMAC), New Orleans, Louisiana, during the period from 1980 to 1982. Please contact YNCS D.R. Schreiber, USN (Ret.) at 504-931-7212.

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## Growing Our Membership



**T**he month of February brings most of us weather that encourages us to stay inside and think about spring — spring with its beautiful bouquets, delicious fruits and vegetables, sunshine, and warm weather. Those that have, or in the past have had, gardens know that you start planning your garden before the ground thaws. The LA FRA is an organization with people of imagination who think about possibilities for the future. To expand our membership, we need to plant the seed of joining and then do our best to help that seed grow.

When recruiting, it is never too early to start. Here are some steps you can take to plant and grow the idea of joining the LA FRA.

### Step 1

Think about which of your friends or family members are eligible or might be eligible to join the LA FRA or the FRA.

### Step 2

If the FRA-eligible spouse or relative of your prospective member is not already a member of the FRA, ask if they would be interested in attending a branch meeting if a member of the branch invited them.

### Step 3

Can you invite an LA FRA-eligible person to join you for a meeting and maybe lunch or dinner before or after the meeting? This meal could easily be at a fast-food place; dressing up and spending a lot of money is not necessary for a good time.

### Step 4

Understand this may or may not be a one-time offer; if not this month, what about next month? A “no” this month may be a “yes” in July, when there might be a summer camp to keep the kids busy and a parent may feel better about attending a meeting.

### Step 5

Be gentle and not pushy. We all have times when we do not want to change our habits, and then there are times when we are open to trying something new.

### Step 6

As a member, ask the unit if they would pay either a new member’s first year’s dues or half of their first year’s dues. Since the unit receives half of the dues returned to them, the latter could be considered a no-loss trial period. The new member may enjoy themselves enough to sign up for another year.

### Step 7

When a new member attends a meeting, have someone sit with them and quietly explain what is going on, who the officers are, what the rituals are about, and what community services the unit supports. Remember, if you do not have an answer to their questions, ask if anyone else would be able to answer them.

### Step 8

Every new member is a possible source of other members-to-be; maybe other family members would join. If a family member or another eligible person drives the new member to meetings or other functions, maybe they would be interested in joining.

Since it is getting harder for most unit members to be successful at recruiting, this year recruiting one new or reinstated member will be rewarded with a recruiting pin. Good luck, and may you have more than one success.

### FRA

Yours in Loyalty, Protection and Service,  
NVP Veralyn C. Thomas

Veralyn is the LA FRA national vice president.

## How a Gift of Money Can Help Build Investing Habits



Carl M. Trevisan, CFP®



Stephen M. Bearce

**A**s a parent or grandparent, you likely want to teach children sound money habits and help them become financially successful adults.

There are a variety of ways to instill good financial habits. The following two approaches allow you to gift assets to children while providing them with hands-on investment experience that may prove useful in the future.

### Creating a Custodial Account

Custodial accounts can be opened for your children before they turn 18. They can be a useful vehicle for teaching them about the principles of money and investing.

With these accounts, custodians control how investments are managed. Sharing account statements and the way you make decisions on your children's behalf can be an opportunity to teach smart investment principles.

There are a couple of considerations you will want to make as you determine whether or not such an approach is right for your family. First, when funding these accounts, keep in mind that control of these accounts transfers to the child when the custodianship ends. This generally happens when the child reaches age 18, 19 or 21, depending on state law. You may not want your child to have control of more financial assets than he or she can handle at that age.

It is also important to know that special tax rules, the often called “kiddie tax” rules, may apply. The income or capital gains generated in these accounts could be taxed at trust income tax rates for children under age 19 (age 24 if a full-time student). This means your young child may have to file an income tax return of their own, and the tax bill could be higher than if you held the assets in your own name. Your tax adviser can help you determine how these rules would apply to your situation.

### Gifting Money in an IRA

Helping fund an individual retirement account

can benefit adult children who are starting their careers and either can't afford to contribute to a retirement account or don't have a workplace retirement plan. Even teens with earned income can fund an IRA.

The earlier your children start investing for retirement, the more their investments may accumulate over time. There are two types of IRAs, a traditional and a Roth.

- **Traditional IRA:** If eligible, your child may receive a tax deduction for contributing to a traditional IRA, which will also offer tax-deferred growth potential. Any earnings from the account may grow tax-free until the money is finally distributed.
- **Roth IRA:** This type of account is not eligible for tax relief on the contributions, but any earnings could be distributed tax-free if they are taken more than five years after the account was opened and your child is age 59 ½ or older. In addition, your child may be able to tap into these funds if they need them due to a disability or for use in purchasing their first home.

If you are thinking of gifting money, be sure to talk to a tax professional. Any time you give money to a child — including to a custodial account or an IRA — IRS gift rules apply. **FRA**

Wells Fargo Advisors does not provide tax or legal advice. Please consult your tax and legal advisors to determine how this information may apply to your own situation.

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

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