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FRA *today*

The magazine of the Fleet Reserve Association

NOVEMBER 2023 / \$3.75



**INCOMING
NATIONAL
PRESIDENT
JOHN S.
HANDZUK**

**READY FOR
CHANGE**

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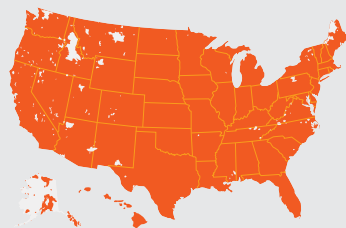
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Cover: John S. Handzuk was elected to the position of national president of the Fleet Reserve Association during the FRA National Convention in September. Above: The incoming Fleet Reserve Association officers take the oath of office before all the Shipmates in attendance at the convention. Both photos by DigimanStudio.

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- 20** **The Incoming National President: John S. Handzuk**
After decades of involvement at the branch, regional and national level, Handzuk was elected president of the Fleet Reserve Association at the 95th FRA National Convention in September. In the face of declining membership numbers, Handzuk is ready to make changes.
- 26** **The Ladies Auxiliary of the Fleet Reserve Association**
The Ladies Auxiliary of the Fleet Reserve Association, known more contemporarily as the Auxiliary of the Fleet Reserve Association, has been around since 1930. Today, the LA FRA exists to take care of Shipmates and their families.



Departments

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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A Season of Change

As we wrap up 2023, I want to let you know about some changes coming to the magazine in 2024. As most of you know by now, next year we will publish a total of six issues of *FRAtoday*, with all six being printed and mailed. This means that you will receive each bimonthly issue later than you have come to expect; for example, the January/February issue will arrive in the last week of January, rather than in the first week.

Additionally, next year's magazines will celebrate the FRA's centennial by theming each issue's features around a specific period in the association's history, bringing you chronologically through all 100 years by December. You can look forward to the January/February issue focusing on the period from 1924-1945. Our incredible writing team will be bringing an exciting set of stories to the magazine, and we hope you enjoy making this journey through time with us!

Lastly, we are saying goodbye to our wonderful editor-in-chief, Bill Stevenson, this issue. Next year, he will be settling into a much-deserved retirement after seven years of tireless efforts for *FRAtoday* and decades of work in the magazine industry. The job of editor-in-chief can be a thankless one because the better you are at it, the easier it looks, as if well-written and engaging magazines full of beautiful high-resolution photos just magically appear in your mailbox every month. But the truth is that each issue of *FRAtoday* represents hundreds of hours of advanced planning, content development, page design, and coordination between writers, FRA staff members, the printer, our ad team and yours truly, and the majority of those hours are Bill's. Beyond being dedicated to the magazine, Bill has been an extraordinarily flexible and compassionate person to work for, generous with praise and committed to doing right by our readers and our team. He is someone I hope to emulate as I move forward in my own career.

Please be patient with us as we work out the kinks of a leadership transition and a new print schedule in 2024. Polite inquiries and straightforward complaints are always welcome, but vicious language and personal attacks will not receive a response. **FRA**

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

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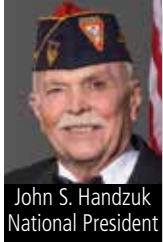


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A Busy Year Ahead



John S. Handzuk
National President

Shipmates, it is an honor and a privilege to serve as your national president. I am humbled by your confidence in electing me to this high office. My pledge to you and your families is to always do what's in the best interest of the Fleet Reserve Association.

As we complete our first 100 years of loyalty, protection and service, we can look back with great pride on our many accomplishments that have benefited our sea service family. Going forward into the next century, our mission at FRA HQ continues to be protecting our benefits and serving you as needed. Another important mission for everyone is growing our membership and mentoring our reliefs. We have to find and implement new and innovative ways to engage our younger members so they can lead us through the next century.

In addition to continuing to protect our entitlements and mentoring, we have a few projects to complete in the coming year. Among them are finalizing the sale of the headquarters building, selecting office space to lease and moving into it. As plans solidify, you will be kept informed.

Speaking of being kept informed, it has always been my strong belief that membership has a right to know what's going on. After all, it is your organization. Working with the national executive director, I am committed to keeping all hands updated in a timely, factual manner. There may be times when it may take a while to get all the facts on an issue, but rest assured that when all the facts are known, we will pass it down to the deck plates. Simply put, "clear comms equal positive results." Hopefully, timely and accurate information will minimize the spread of rumors.

Over the past year, headquarters staff has been reduced by half. I firmly believe we have the best staff working on our behalf, and they are all fully dedicated to the FRA. To me, they are family! Sometimes we get a bit flustered when our calls go to voicemail. Please leave a message. They will return your call! They may be assisting another Shipmate. And please remember to thank

them. Here's a fact to ponder: The September membership report showed 28,870 members, and we have 10 full-time staff members. That equates to 2,887 members per staffer. Pretty overwhelming odds, yet they all continue to provide excellent service!

Another thing I want to address is that many of our committee manuals have not been updated in many years. I've reviewed most all of them, and even though much of what they contain can be effective if used today, they still need updating. I've asked the relevant committees to review their respective manuals and recommend changes to update them.

Also on my to-do list is to hopefully meet with the sea service E-10s and attempt to foster a better working relationship to improve the FRA's access to active-duty and Reserve personnel to explain the who, what and why of the FRA.

Another task that will continue to go forward is operating the FRA as a business. Over the years, many have said we are not a business, yet we are. We provide numerous services to our membership and their families. One service that has grown in the past couple of years is the TRIP certification of FRA members and a few LA FRA members through the VA to be veterans service officers.

Perhaps the most significant event of 2024 will be our centennial celebration. The Special Centennial Committee has been hard at work this past year on what's expected to be a memorable celebration. As plans and activities are scheduled, they will be announced. Mark your calendars and plan on attending the national convention from Nov. 10-16, 2024.

As we approach the holiday season, I wish everyone happy holidays and a healthy, happy new year!

God bless our troops and their families!

FRA

I remain in Loyalty, Protection and Service,
John S. Handzuk

John is the national president of the Fleet Reserve Association and may be reached at: NP@FRA.org.

WHERE HEROES SHOP

All honorably discharged Veterans and Department of Defense civilians with CAC can shop tax free at *shopmyexchange.com*. In addition, the Department of Defense expanded in-store military exchange and commissary shopping privileges as well as MWR resale facility use to all Veterans with service-connected disabilities.



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FRAtoday Article

FRAtoday,

I enjoyed Jessica Webb's article on the USS England. I had the pleasure of riding CG-22 for two months (March/April 1978). As a contractor I was aboard numerous ships, but the England sticks in my mind because I came aboard via a helicopter lowering me to the deck while a Russian ship sailed alongside. I thought that was pretty cool!

Thanks.

Vince Faustina, USN (Ret.)

FRA 2024 Calendar

As an FRA member, I wanted to say I am EXTREMELY DISAPPOINTED in the images that the FRA chose to use for the 2024 calendar. Over half of the pictures above the monthly pages are of Coast Guard personnel and there are no pictures of Marine Corps personnel although there may be some in the group of Purple Heart recipients for November. Why is that since Marine Corps members are part of the FRA? Enquiring minds want to know. Thanks.

SKC(SS) Scott M. Clippert, USN (Ret.)

FRAtoday: *The calendar was designed by a new firm that did not have the benefit of years of experience publishing the FRA calendar. Since 2016, that project has been designed and proofed by FRA staff. Each year, staff would take the feedback from Shipmates and apply it to the process. The project took many months and went through many changes before printing. That was not the case this year.*

My Dismay

Imagine my surprise to be reading the October 2023 issue and come across a book ad for someone whom I consider to be one of the most vile and offensive individuals alive today, Tucker Carlson. His biography should be among those books BANNED because of their content. He has for years been a most vocal supporter of the anti-military faction that is alive in

our country. As a 31-year veteran I am ashamed that any right-wing theory pusher's name be mentioned in this magazine (even in an ad). The words expressed in the ad are OFFENSIVE to all honorable American citizens.

CTICM(NAC) John F. Karnitz, USN (Ret.)

Branch 197 Honor Flights



Photo provided by Leonard Churilla.

Leonard Churilla (R) with his guardian in Washington, D.C.

Before Covid-19, three of our Branch 197 Shipmates took the Honor Flight at different times: Francis Barclay in April 2017, Dale Wild in April 2018 and Mike Stavrakakis in April 2019. In October 2022 our Branch president Bob Huffman made the trip. I submitted my application in 2019 then forgot about it. In late January 2023, I received a call from organizers in Fresno, California, that I was on the manifest for Flight #24 in April, and they wanted me to confirm. I decided to experience it firsthand.

Top priority is given to the most senior veterans, World War II survivors and those who may be terminally ill. Throughout the country more than 600,000 veterans have thus far been honored. My flight left Fresno on April 17 and returned late April 19. There were 68 veterans on that flight including two 98-year-olds from World War II, and

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one Korean War veteran who celebrated his 92nd birthday during the flight. The rest of us were from the Vietnam War era.

During one of the tours in Washington a guide told us that the Honor Flight Program originated in Cincinnati, Ohio about ten years ago. A VA physician who was treating a Vietnam veteran felt that veterans got a raw deal and wanted to do something about it. He gathered local people to arrange for a special flight for veterans to visit various memorials in Washington D.C. to see how much the country appreciated their sacrifices. Fund-raising dinners collected enough money to cover all expenses.

The program caught on favorably in many areas. Fresno is the hub for Central Valley in California. Veterans or sponsors (dubbed guardians) may apply online at www.cvhonorflight.org or call (559) 299-9887. All services are free for veterans but guardians pay their own way. Family members or friends may become guardians or one will be selected for the veteran.

Since many veterans are disabled, wheelchairs are provided. Doctors, nurses and aides accompany veterans on the flights. I was impressed with how kind everyone was. Upon arrival in Washington, D.C. we were greeted by people in Colonial Era costumes. After a barbecued dinner at the American Legion Hall, we were taken by bus to see the night lights around the Washington Monument, Lincoln Memorial and Capitol Building then returned to the hotel for a big day ahead.

We visited the World War II Memorial, Marine Corps and Navy Memorials, Korean and Vietnam War Memorials and the Army Museum. At Arlington National Cemetery, we saw the grave of Audie Murphy, the most decorated veteran, and watched the changing of the guard at the Tomb of the Unknown Soldier. We also visited the Capitol building and had the opportunity to shake hands with local congressmen. The last site was Fort McHenry where Francis Scott Key wrote "The Star-Spangled Banner."

When we returned to Fresno, we were greeted by hundreds of well-wishers including four bagpipers. I was singled out for a ten-minute interview with Chris Gabriel of KMJ Fresno Radio.

Originally from Detroit, Michigan, I joined the

Navy on December 29, 1961. After basic training at Great Lakes, Illinois, I served at Naval Weapons Station, Yorktown, Virginia; the repair ship *USS AJAX* (AR-6), and Commander Service Group Three in Sasebo, Japan; Armed Forces Radio & Television Service, Tokyo, Japan; *USS ISLE ROYALE* (AD-29) in Long Beach, California; Camp Tien Sha, Danang, Vietnam; Commander 14th Naval District, Pearl Harbor, Hawaii; *USS ENTERPRISE* (CVN-65) homeported in Alameda, California; Naval Air Station, Brunswick, Maine; and Naval Air Facility, Atsugi, Japan. I retired there in April 1985 after a long and interesting career seeing many places, meeting many people, and attaining a Bachelor of Arts degree while in the Navy.

Leonard E. Churilla

Advertisement on Page 17, October Issue

It was with great dismay that I noticed the October 2023 edition has an ad for a book from a known fraud. With just a little research, you can find that the biography in question is about a person considered by many to be a joke. With headlines like: "Watch Tucker Carlson Admit That His Fox Show Was a Total Scam" and "You Literally Can't Believe The Facts Tucker Carlson Tells You. So Say Fox's Lawyers" why would you publish this trash? I've been a member since 1996, but if this is the direction you're now taking I'll be cancelling my membership.

Harry Stout

FRA*today:* Please reconsider your membership with the Fleet Reserve Association. There has been and will continue to be changes in how the magazine is published and how often. New leadership is now in place and they will be determining what is and is not offensive. The overall objective of the magazine will no longer be to make money from advertising.

FRA

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



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ON & OFF *capitol hill*

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



John Davis
Director, Legislative Programs

FRA National Convention Approves 2024 Legislative Agenda

The annual FRA National Convention was held in Sparks, Nevada, from Sept. 23-30. Elections were held at the convention for the members of the National Board of Directors, followed by the installation of the officers and board. Included in this issue of "On & Off Capitol Hill" is the FRA Legislative Agenda for next year. The association's legislative agenda was unanimously approved by the delegates at the convention. The 96th FRA and 91st LA FRA National Convention will be held Nov. 10-16, 2024, in Annapolis, Maryland, in November 2024 and will celebrate the FRA's 100th birthday.

Lawmakers Demand Accountability for Lost VA Disability Claims

At a recent House Veterans' Affairs subcommittee hearing, legislators recommended disciplining or firing employees at the Department of Veterans Affairs who were responsible for the technical issues that resulted in tens of thousands of disability claims being lost in the claims processing system. The VA first announced in August that it had discovered approximately 32,000 disability claims that had been delayed by months or years due to software glitches. The department disclosed two weeks later that it had recovered an additional 57,000 lost claims from veterans attempting to add dependents to their accounts.

"VA.gov has gaps, and veterans are falling into them," Rep. Matt Rosendale (Mont.), chairman of the House Veterans' Affairs Subcommittee on Technology Modernization, said during the hearing. "This is a situation where the VA is badly in need of independent oversight."

For the veterans impacted by these

technical problems, the VA has vowed to backdate their pay as quickly as possible, which in some cases could amount to thousands of dollars in delayed monthly benefits. While agreeing with the subcommittee members that delaying monthly payments for even one veteran suffering from a service-connected illness or injury is unacceptable, VA Chief Information Officer Kurt DelBene pointed out that the approximately 89,000 misplaced claims still account for only a fraction of the more than 7 million claims filed with the VA in the last five years.

VA officials at the hearing pledged to develop better oversight systems to ensure that any future technical errors will be quickly discovered and addressed. Officials at the hearing also promised to keep the committee updated on their progress toward the proposed fixes. Rosendale said he intends to continue congressional oversight of the issue with additional hearings in the coming months.

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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Like millions of older Americans, I struggle with mobility. For years, I watched my quality of life slip away, as I was forced to stay home while friends and family took part in activities I'd once enjoyed. I thought I'd made some progress when I got a mobility scooter, but then I realized how hard it was to transport. Taking it apart and putting it back together was like doing a jigsaw puzzle. Once I had it disassembled, I had to try to put all of the pieces in the trunk of a car, go to wherever I was going, and repeat the process in reverse. Travel scooters were easier to transport, but they were uncomfortable and scary to drive, I always felt like I was ready to tip over. Then I found the So Lite® Scooter. Now there's nothing that can hold me back.

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Joint Hearing on Improving the Military to Civilian Transition

The Senate Veterans' Affairs Committee and the Senate Armed Services Committee held a rare joint hearing to examine issues service members encounter when transitioning from military to civilian life. This included a discussion of programs and services offered to transitioning service members through the Department of Defense, Department of Veterans Affairs and Department of Labor. Legislators heard testimony from government officials as well as representatives of veterans service organizations. More than 200,000 service members transition out of the military each year, according to the DOD, and it is a critical period for service members, veterans, their families, and their caregivers in determining their future success in civilian life.

DOD Completes Phase One of Brandon Act Implementation

A recent TRICARE press release announced that all of the DOD service branches have officially completed the first of two phases of implementation of the Brandon Act, which allows service members to refer themselves for a mental health evaluation through their chain of command. Although the FRA-supported act was signed into law in December 2021, its implementation has been a yearslong process. It was not until May 2023 that Undersecretary of Defense for Personnel and Readiness Gilbert Cisneros Jr. directed the military services to develop the policies and procedures necessary to implement the act. The first phase of implementation rolled out these new policies only for service members on active duty, and was completed by the Navy and Marine Corps, Air Force and Space Force, and the Army in July, August and September, respectively. The second phase will implement the act for service members who are not on active duty; the Defense Health Agency has noted that this phase of implementation presents unique challenges because these service members typically do not receive care through the DOD.

The Brandon Act is named after Navy Petty Officer 3rd Class Brandon Caserta, who died by suicide in 2018. The act aims to reduce the stigma around seeking mental health care, increase confidentiality in the referral and evaluation process, and provide an additional, expedited avenue for seeking care. Service members will continue to have the option of contacting a mental health provider directly. For more information, visit health.mil/News/In-the-Spotlight/Brandon-Act. "The path for the Brandon Act has been long," Teri Caserta, mother of Brandon Caserta, told Secretary of the Air Force Public Affairs. "But as each military service implements the act, it has renewed our hope, a hope that these new rules will save the lives of those who are serving on our behalf."

Service members and veterans having thoughts of suicide can reach out to the Veterans Crisis Line by dialing 988 and pressing 1, texting 838255, or visiting VeteransCrisisLine.net.

COLA Increase for 2024

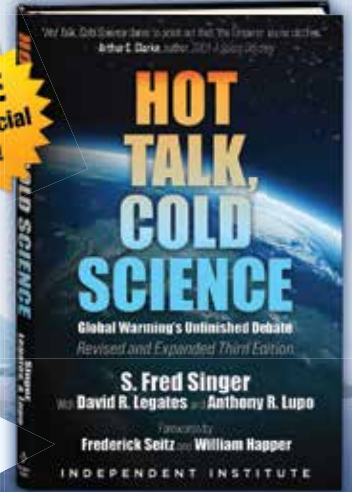
The Social Security Administration recently announced that the cost-of-living adjustment for 2024 will be 3.2%. This means that military retirees and disabled veterans can look forward to an increase in their monthly checks to help them keep up with inflation. After two years of unusually high increases — 5.9% for 2022 and 8.7% for 2023 — the 3.2% increase may not sound like much, but it still tops the average annual increase of 2.04% over the 20 years prior to 2022.

The new COLA rate went into effect Dec. 1, and the adjustment will appear in the Dec. 30, 2023, payment. This increase pertains to military retirees, veterans receiving disability payments from the Department of Veterans Affairs, Social Security recipients and others. By law, COLA is based on the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), which is a broad measure of consumer prices generated monthly by the Bureau of Labor Statistics. The COLA increase is determined by the increase in the CPI-W from the third quarter of the previous year to the third quarter of the current year. The CPI-W measures price changes for food, housing, clothing, transportation, energy, medical care, recreation and education.

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- **The carbon dioxide disconnect** and why there is ZERO evidence linking carbon dioxide to climate change (p. 66)
- **How the BIGGER problem of “global cooling” has been overlooked** and why it could cause far greater hazards to humans than global warming (p. 174)
- **How a FAKE consensus of scientists and CORRUPTION of the peer-review process** have been purposely misused by politicians to further their agendas since 1990 (p. 56)
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SCAN TO ORDER



Ask Legislators to Pay Our Troops During Government Shutdowns

In the event of a government shutdown, military retirees will continue to be paid and get their TRICARE benefits because funding for these benefits is considered “mandatory funding,” which is not required to be appropriated by Congress. Social Security and Medicare will also continue to operate. Those receiving veterans benefits will continue to receive them because the Department of Veterans Affairs has two-year funding and already has funding for FY2024.

However, active-duty service members would not be paid during a shutdown until Congress passed a budget or a continuing resolution. Those who put their lives on

the line to protect our country should never go without a paycheck. That is why the FRA is supporting the Pay Our Troops Act (H.R.5641, S.2835), sponsored by Rep. Jen Kiggans (Va.) and Sen. Dan Sullivan (Alaska), respectively. This legislation would mandate that members of the armed forces, both reserve and active-duty, be paid during a government shutdown. Also, Coast Guardsmen, DOD civilian employees and defense contractors would continue to be paid. Members can weigh in on this issue by going to the FRA Action Center located on the website, www.fra.org.

THE 2024 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 2024 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 COLA increases.

Repeal Scheduled Pharmacy and Therapy Co-pay Increases – The FY2017 NDAA mandates pharmacy and therapy co-pay 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 and 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 private sector pay.

BAH – Oppose cuts to Basic Allowance for Housing (BAH) payments and restore BAH to 100 percent 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 ensure that housing privatization programs are beneficial



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to service members and their families.

Reinstate those Discharged for Refusing to take the Vaccine – Support reinstatement for those active duty personnel discharged from the military for refusing to take the vaccine.

Support Safe Active Duty-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.

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

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's (CFPB) Office of Servicemember Affairs, and work to ensure that active-duty personnel are protected from predatory lenders. Make mandatory arbitration agreements in financial contracts unenforceable.

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

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.

VETERANS' ISSUES

Create a Second National Cemetery – Support creating a second national cemetery that would afford full military honors, perhaps on the west coast, in lieu of additional burial restrictions.

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

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should pass legislation that requires VA to be held accountable for achieving the VA Secretary's stated goals of no claim pending over 125 days and all claims having an accuracy rate of 98 percent or higher.

Care for Veterans with Toxic Exposure – Ensure that the PACT Act is implemented effectively.

VA Dental Care – Support and expand the Department of Veterans Affairs pilot program to increase 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 to VA health care to ensure access and care for all beneficiaries.

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

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

CHAMPVA – Extend coverage for eligible children in veterans' families until age 26 under CHAMPVA.

Strengthen Veterans' Hiring Preference – Oppose legislation restricting veterans' preference hiring laws.

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.

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

POW/MIA Accountability – Work to ensure that the DoD makes every effort 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.

Require Inspection of Armed Forces Retirement Home – Require periodic inspections of Armed Forces Retirement Home (AFRH) facilities by a 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 by the Armed Services Committees to ensure the services and the Defense Finance and Accounting Service (DFAS) do whatever is necessary to review and improve the process for a timelier disbursement 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 a 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 sizable retiree and Reserve populations. **FRA**

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Groton Branch 20





Shipmates and auxiliary members gathered at the 2023 National Convention in September. Photo by DigimanStudio.

John S. Handzuk

Retired Master Chief, Vietnam Veteran, FRA National President

By Elise M. Howard

In 1960, a seventh grader named John S. Handzuk walked into a Navy recruiting office near his hometown of North Tonawanda, New York, to get information for a school report on careers.

“I knocked on the door and they looked at me, and he says, ‘Aren’t you a little young?’” the now 75-year-old Handzuk recalled with amusement. After explaining his assignment, Handzuk went on to have several conversations with the pair of petty officers, and “based on what they were telling me, they sold me on the Navy,” he said.

Six years later, Handzuk was about to graduate from North Tonawanda Senior High School’s machine shop program. After three years of study, his performance was so impressive that he was selected for a much-coveted post-graduation apprenticeship as a tool and die maker, which included an associate’s degree and a draft deferment. When his teacher shared the good news with him, Handzuk admitted that he had already enlisted in

the Navy’s Delayed Entry Program earlier that spring.

“My machine shop instructor blew a gasket something fierce,” Handzuk recounted. “And he says, ‘You do not know the opportunity you have just blown.’”

A Seagoing Career

Contrary to his teacher’s grim prediction, the Navy turned out to simply be a different kind of opportunity and a different style of apprenticeship. After boot camp, “A” school and a year of special duty aboard the *USS CONSTITUTION*, Handzuk’s request to cross-rate from boatswain’s mate to machinery repairman was approved. Handzuk then went on to serve for 18 months at Marine Corps Air Station Iwakuni, Japan, where he first learned about the Fleet Reserve Association and joined a local branch. However, he lost touch with the organization after his third request to serve in Vietnam was approved, pulling him out of Japan.

“I understood what they called the ‘Domino Theory,’



(L to R) Northwest Regional President Rex L. Faubion, Past West Coast Regional President Joe Nash, Southwest Regional President Chris Chapman and South Central Regional President Emmett H. Smith sit together during the FRA National Convention. Photo by DigimanStudio.

... so I just felt that it was right to go and go fight over there, [rather] than fight here in the United States,” Handzuk explained. “When I got off that plane, I stood there and looked around and then I said, ‘What in God’s name did I get myself into?’”

Handzuk completed a one-year tour at Naval Support Activity Danang, where he repaired and maintained components of the swift boats and mechanized landing craft plying the waters of Vietnam. After his year was up, he returned to the United States, where he spent the remainder of his naval career on the East Coast.

As he worked his way up through the ranks, he also worked his way through America’s Navy, serving aboard the *USS GRAND CANYON* (AR-28), *USS YOSEMITE* (AD-19), *USS SARATOGA* (CV-60), *USS CHARLES R. WARE* (DD-865) and *USS CONCORD* (AFS-5). In 1983, while training recruits at the former Naval Training Center Orlando, Florida, Handzuk crossed paths with a neighbor who happened to be a Navy veteran and a Fleet Reserve Association member. Before Handzuk knew it, he had been shepherded down to an FRA meeting and signed back up with the association.

Recognizing his leadership skills and passion for the FRA, the branch elected Handzuk as their vice president the following month. With his usual determination and volunteer spirit, Handzuk excelled and was elected branch president the following two years. Although he could not expressly encourage his recruits to join the FRA during his working hours, he made sure that they were aware of the work that many veterans service organizations — including the FRA — were doing on their behalf.

1990 found Handzuk wrapping up his 24th year in the Navy as command master chief aboard the *USS CHARLES F. ADAMS* (DDG-2). As Handzuk led the crew through one last deployment before the outdated ship’s decommissioning, he received heartbreaking news from home.

“It was a letter from my then-wife Barbara, basically saying, ‘It’s time to come home,’” Handzuk said. “She had been diagnosed with cancer in ‘86. ... I read between the lines. Chemo wasn’t working, radiation wasn’t working, and she had put up with me being aboard ship and making deployments all this time.”



Incoming National President John S. Handzuk (L) before he was sworn into office, National Parliamentarian George Hyland (center) and Junior Past National President Robbie Robbins (R), preparing for the board meeting during this year's national convention. Photo by DigimanStudio.

To his skipper's shock, Handzuk handed in his retirement papers and took one last walk off the *ADAMS* to go care for Barbara during her final five months of life.

Finding a Civilian Career

Although Handzuk tried to reenlist after the Gulf War broke out, he was turned away because his rating was not in demand. As he searched for civilian machining work, he found himself facing significant anti-veteran bias. He applied his skills instead to repairing rental properties, and later ran his own woodworking business before ultimately settling on a career in commercial truck driving. The VA paid for his Class A commercial driver's license training, and his first employer quickly recognized his leadership and teaching skills, promoting him to driver trainer. Handzuk eventually retired from the industry as the personnel director of a nationwide trucking company.

During this time, Handzuk remarried his current wife, Ava, with whom he recently celebrated 30 years of marriage. He also dug into his FRA involvement, becoming Southeast regional secretary/treasurer from

1992-95, vice president from 1995-96, and president from 1996-97 and 1998-99.

"I literally carried a briefcase for my DOT stuff and a briefcase for my FRA stuff," he said, "and I would literally conduct business with branches and people from truck stops across the country."

Ready for Change

After decades of involvement at the branch, regional and national level, including a 2022-23 term as national vice president and chair of the National Committee on Membership and Retention, Handzuk was elected president of the Fleet Reserve Association at the 95th FRA National Convention in September. In the face of declining membership numbers and an associated decline in funding, Handzuk is ready to make changes at the FRA.

"We have to make change, and I'm willing to do it. But I need people to get on board. You can't keep doing it the same way it was done years ago," Handzuk said. "I need positive thinkers, forward thinkers, to take us into the next century. And it's not just the board of directors



West Coast Regional President Patrick LeClaire (L) and National Chaplain Robert Bhem congratulate each other. Photo by DigimanStudio.

that will do it. We all have to do it. We're a team."

Some of these changes are already in motion. The sale of the FRA's headquarters building in Alexandria, Virginia — due to the association only using a third of the office space — is expected to close this month, and beginning Jan. 1, 2024, commissioned sea service officers with no prior enlisted experience will be allowed to join the FRA. Additionally, at the 2022 National Convention in Birmingham, Alabama, delegates approved a constitutional convention that will meet in 2025 to vote on possible changes to the FRA's Constitution and Bylaws. Handzuk plans to use 2024 to examine which clauses in the C&BL may need updating and to educate Shipmates on these issues so that informed decisions can be made in 2025.

Handzuk also wants to establish designated funds that would allow interested donors to give directly to specific FRA activities, such as the annual Americanism Essay Contest and other youth activities. This would help shift funding for these activities, which draw in prospective members through parent involvement, away from their current reliance on membership dues.

Bringing In New Members

In looking toward the future, Handzuk noted that "we have to do whatever we can to turn this membership thing around." To help bring awareness of the association to younger prospective members, Handzuk wants to see branches get involved in their local communities, particularly with youth activities like local sports teams, Sea Cadets and NJROTC. He also suggests Shipmates review the FRA's Membership Manual, which contains many tried-and-true recruitment methods still effective today. Once new or prospective Shipmates come to a meeting, Handzuk encourages a "sponsorship" mentality in which current branch members are intentional about orienting new Shipmates to the meeting routines, the branch and the FRA as a whole.

Another option for bolstering membership that Handzuk plans to explore is merging with similar veterans service organizations.

"The Navy Enlisted Reserve Association, its membership is down to 11,000-some members," he said. "I'm going to ... meet with them and say, 'OK,



Incoming National President John Handzuk gets sworn into office during the 2023 FRA National Convention. Photo by DigimanStudio.

we basically do the same thing. Why not join together, merge with us? I've heard the same thing about the CPO Association. I need to reach out to them."

Although changes at the national level like broadening membership eligibility and merging with other organizations are excellent first steps, Handzuk says the task of bringing in new members ultimately falls to the branches.

"Headquarters, it's not their job to recruit," he said. "It's their job to support the branches and regions in recruiting and retaining, and they do that. The rest of it's up to us out here in the field."

Moving Forward With Mutual Respect

As he leads the FRA through the final year of its first century, Handzuk is adamant in his belief that the FRA is an organization that can and should be kept alive for future generations of sailors, Marines and Coast Guardsmen. Although Handzuk is himself a member of multiple VSOs, he noted that "100% of my efforts in veterans' service has been with the FRA. And I can say from what my experiences have been, ... the

camaraderie, the friendship, in the FRA is second to none." He added that the FRA's commitment to its cardinal principles of loyalty, protection and service also stand out among other VSOs by keeping the association's focus on doing good rather than making money.

Moving into 2024, one of Handzuk's primary goals is to foster an environment of mutual respect, where Shipmates' common identities as fellow FRA members trump any feelings of superiority based on former rank, FRA leadership status or membership duration. He wants to see new members not just brought into the meeting room, but brought into the brother- and sisterhood of FRA membership, where they are respected, listened to and mentored by older members. He wants every member to express their concerns and needs to FRA staff members in a calm and respectful manner. And he wants to see FRA branches participate in their local communities, making a meaningful impact on the military families around them. Who wouldn't want to join an organization like that?

FRA



RPSC Gini Larson.



PNP Jackie Scarbro.



National Executive Secretary Laurie Starkey.



National President Veralyn Thomas.



National Treasurer Carolyn Whitaker.

A Tradition of Volunteerism

At 93, the LA FRA Maintains Its Heart for Service

By Jessica Brodtkin Webb

The Ladies Auxiliary of the Fleet Reserve Association, known more contemporarily as the Auxiliary of the Fleet Reserve Association, has been around since 1930 and is officially chartered to aid, assist and promote all matters pertaining to welfare, social and patriotic works of the FRA, its members and their families. However, when asked about the primary goals of the organization and why individuals continuously return to give more of their time, several LA FRA members who serve in high-ranking positions described a personal love of country and service that surfaces through volunteerism, as well as irreplaceable friendships.

Getting Involved

LA FRA National Executive Secretary Laurie Starkey said she is proud to have been elected to her new position in September. Although Starkey was raised by volunteers — her father was a retired master chief who served as Fleet Reserve Association national president, and her mother served as a regional president with the LA FRA — Starkey believes a significant reason most auxiliary members continue to give of themselves is that they value the friendships they develop through volunteerism.

“The auxiliary members are all my friends and family, even if I only see them once a year,” Starkey said. “I don’t

do what I do for any accolades; I really enjoy the work we do, and we have fun while doing it.”

LA FRA National President Vera Thomas said the relationship between the Fleet Reserve Association and the auxiliary units is unique because each LA FRA unit must be sponsored by a local FRA branch, with both groups working toward the same overarching goal of bettering the lives of military sea service members and their families.

“It’s about wanting to help each other,” Thomas said. “On some of the projects, the branch either contributes hands or makes a monetary contribution. It’s also about family. We never got into that sea bag, but we’re in it anyway.”

She noted that until 1930, women were not even allowed to set foot into an FRA convention.

“We really started way back in 1929, when two separate, relatable units decided they were going to start helping their husbands. Several wives got together and said, ‘Hey, the guys have a meeting and we’re here anyway, so why don’t we see if we can support them by doing more besides feeding them?’” Thomas said. That co-work eventually transformed into a few women getting together to develop an auxiliary unit.

Today, the LA FRA exists to take care of Shipmates and their families, LA FRA National Treasurer and Past National President Carolyn Whitaker said. Although



The new board members of the LA FRA get sworn into their respective offices during the FRA and LA FRA National Convention that was held in Reno, Nevada, earlier this year. Photo by DigimanStudio.

the friendships and joys fostered by volunteering have not changed, the dynamics in military families have, making LA FRA recruitment a challenge.

“When the FRA was started, spouses were stay-at-home moms and it was fun to get out once a month to go to a meeting,” said Whitaker. “Now, many spouses work all day, come home and take care of their family and house and all the billion things we do, so it is sometimes very difficult to add attending a meeting of any group into a busy schedule.”

There’s so much going on in the world today, Thomas said, that most military families have to be a two-income household.

“The world demands so much of everyone nowadays. You need to support your family, you need to finish your college education because it helps the family,” Thomas said. Fulfilling these obligations can come at the detriment of joining veterans organizations in an already busy world.

She also recalled the unique challenges of being married to an active-duty service member.

“My husband did 24 years in the Navy. There were

no emails then. If there were problems back at home, wives solved them,” she said. “The sea services are like yo-yos: People are here, then they’re not.”

Keeping Up With a Changing World

Whitaker pointed out one of the biggest factors affecting the organization: a pressing need to adapt to new technology.

“We’re not always technically savvy,” she said. “Older members have time available that younger volunteers with jobs and families might not, but then they have to learn how to handle things like online banking. I’ve been a member of the auxiliary for 30 years and have seen a lot of change. For example, we used to send things by certified mail, and now it’s quicker and easier to send it by computer. Our not keeping up with technology could be a big problem.”

Technological challenges affect volunteerism, which trickles down to affect membership. Baby boomers, those adults born between 1946 and 1964, grew up before computers were introduced in schools. This means that the adults most likely to join the LA FRA



The new LA FRA Board Of Directors who were present for Installation during the national convention in Reno, Nevada, this year. (L to R) Loretta Jordan, RPNC Doris Fri, National Financial Secretary Pat Suckow, RPNE/NEng. Cindy Rodham Tuck, NVP Kelly Pena, National Parliamentarian Sandy Robbins, JrPNP Nadine Fulton, National Executive Secretary Laurie Starkey, RPSE Ronalee Klase and RPWC Mary Ann Frank. Photo by DigimanStudio.

are also unlikely to have been exposed to practices like online banking, or emailing as a primary form of communication.

“Most of our members are in the over-60 age range, which means they can answer a mobile phone but if you ask them to send a text message, you’ll get a blank stare, which means we need to modernize so our older members can talk with the younger members. We have to keep trying to bridge that gap between generations,” Thomas said.

Additionally, studies show that the way in which Americans volunteer has shifted in recent years. According to the U.S. Census Bureau, “formal volunteering rates dropped from 2019 to 2021 in every demographic group,” while rates of informal helping outside of volunteer organizations generally remained steady. Although the Census Bureau notes that baby boomers exhibited the highest rate of informal volunteerism (at 59%) and higher than average rates of formal volunteerism (at 24%) from September 2020 to September 2021, those same adults are passing away at dramatically increasing rates, which could equate to a

drastic loss of LA FRA volunteers in years to come.

However, Starkey said today’s LA FRA fills a niche by supporting Americanism, which she is worried might slip away with time, and she believes the organization remains vital to families in modern society.

Uplifting Their Communities

Starkey said this year’s National President’s Project, a yearlong fundraiser that members focus on, is bringing in dollars for the Gary Sinise Foundation, a nonprofit dedicated to veteran support and outreach ... and it happens to come with a push for membership at the same time.

“All year long, branches and units make donations, and at the end of the year, we issue a check that our president goes and gives to the Gary Sinise Foundation. Yes, we need to build up membership — we’re always having that conversation — but we’re also extremely patriotic,” Starkey said.

“Supporting the idea of freedom needn’t be grandiose,” Thomas said. “There aren’t many ways we show support for the idea of freedom, but we can sure try.”



Some of the past national presidents of the LA FRA gathered for a group picture during the 2022 National Convention, which was held in Birmingham, Alabama. (L to R) Doris Fri, Jackie Scarbro, Cindy Rodham Tuck, Bea Parco, D. Loretta Roberts, Pat Boudreau, Carolyn Whitaker, Christina Murray and Sandy Robbins. Staff photo.

Thomas said most LA FRA projects have a basis in Americanism and supporting veterans, but also are designed to “help the world in general,” like the annual scholarships the organization awards to students across all fields.

“To earn our LA FRA scholarships, you have to be a member or have a sponsor, and with our essay contest on Americanism, it gets families thinking about those topics,” Starkey said. “A lot of our members go with their husbands or fathers to schools directly and talk about Americanism. We also have a program where we go into hospitals and help people apply for benefits to support our veterans.”

In addition to the volunteers who help with benefits, the LA FRA also has volunteers who go to hospitals to simply chat with people or assist with administrative tasks.

Some LA FRA units also support their local ROTC programs, Thomas said, by giving out achievement awards to encourage young people to join the military. Units also gather items year-round for Christmas baskets, a project with the power to lift up community

residents who are struggling or overwhelmed.

The Drive to Serve

“Really, it’s a little seed of volunteering that started the LA FRA. Most members have a little bit of gene enhancement that says, ‘We want to do this.’ We know we won’t get paid for it,” Thomas said, chuckling, but nevertheless, auxiliary members want to help make the world a better place.

These LA FRA officers walk the walk when it comes to giving selflessly of their time and energy. Whitaker willingly stepped back into serving as national treasurer when a newly elected member had to suddenly leave the position, and Starkey will personally send the LA FRA newsletter, *The Triangle*, to any branch or unit member who contacts her through the national website. Their concerns for longevity and membership are ever-present, but so is their love for the organization.

“We’re just a bunch of members who love our Shipmates, love our country and want to be as supportive as we can of those two things,” Starkey said.

FRA

Popular CoQ10 Pills Leave Millions Suffering

Could this newly-discovered brain fuel solve America's worsening memory crisis?

PALM BEACH, FLORIDA — Millions of Americans take the supplement known as CoQ10. It's the coenzyme that supercharges the "energy factories" in your cells known as *mitochondria*. But there's a serious flaw that's leaving millions unsatisfied.

As you age, your mitochondria break down and fail to produce energy. In a revealing study, a team of researchers showed that 95 percent of the mitochondria in a 90-year-old man were damaged, compared to almost no damage in the mitochondria of a 5-year-old.

Taking CoQ10 alone is not enough to solve this problem. Because as powerful as CoQ10 is, there's one critical thing it fails to do: it can't create new mitochondria to replace the ones you lost.

And that's bad news for Americans all over the country. The loss of cellular energy is a problem for the memory concerns people face as they get older.

"We had no way of replacing lost mitochondria until a recent discovery changed everything," says Dr. Al Sears, founder and medical director of the Sears Institute for Anti-Aging Medicine in Palm Beach, Florida. "Researchers discovered the only nutrient known to modern science that has the power to trigger the growth of new mitochondria."

Why Taking CoQ10 is Not Enough

Dr. Sears explains, "This new discovery is so powerful, it can multiply your mitochondria by 55 percent in just a few weeks. That's the equivalent of restoring decades of lost brain power."

This exciting nutrient — called PQQ (*pyrroloquinoline quinone*) — is the driving force behind a revolution in aging. When paired with CoQ10, this dynamic duo has the power to reverse the age-related memory losses you may have thought were beyond your control.

Dr. Sears pioneered a new formula — called **Ultra Accel II** — that combines both CoQ10 and PQQ to support maximum cellular energy and the normal growth of new mitochondria. **Ultra Accel II** is the first of its kind to address both problems and is already creating huge demand.

Over 47 million doses have been shipped to men and women across the country and sales continue to climb for this much sought-after brain fuel. In fact, demand has been so overwhelming that inventories repeatedly sell out. But a closer look at **Ultra Accel II** reveals there are good reasons why sales are booming.

Science Confirms the Many Benefits of PQQ

The medical journal *Biochemical Pharmacology* reports that PQQ is up to 5,000 times more efficient in sustaining energy production than common antioxidants. With the ability to keep every cell in your body operating at full strength, **Ultra Accel II** delivers more than just added brain power and a faster memory.

People feel more energetic, more alert, and don't need naps in the afternoon. The boost in cellular energy generates more power to your heart, lungs, muscles, and more.

"With the PQQ in Ultra Accel, I have energy I never thought possible at my age," says Colleen R., one of Dr. Sears's patients. "I'm in my 70s but feel 40 again. I think clearly, move with real energy and sleep like a baby."

The response has been overwhelmingly positive, and Dr. Sears receives countless emails from his patients and readers. "My patients tell me they feel better than they have in years. This is ideal for people who are feeling old and run down, or for those who feel more forgetful. It surprises many that you can add healthy and productive years to your life simply by taking **Ultra Accel II** every day."

You may have seen Dr. Sears on television or read one of his 12 best-selling books. Or you may have seen him speak at the 2016 WPBF 25 Health and Wellness Festival in South Florida, featuring Dr. Oz and special guest Suzanne Somers. Thousands of people attended Dr. Sears's lecture on anti-aging breakthroughs and waited in line for hours during his book signing at the event.

Will Ultra Accel II Multiply Your Energy?

Ultra Accel II is turning everything we thought we knew about youthful energy on its head. Especially for people over age 50. In less than 30 seconds every morning, you can harness the power of this breakthrough discovery to restore peak energy and your "spark for life."

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The secret is the "energy multiplying" molecule that activates a dormant gene in your body that declines with age, which then instructs your cells to pump out fresh energy from the inside-out. This growth of new "energy factories" in your cells is



MEMORY-BUILDING SENSATION: Top doctors are now recommending new **Ultra Accel II** because it restores decades of lost brain power without a doctor's visit.

called mitochondrial biogenesis.

Instead of falling victim to that afternoon slump, you enjoy sharp-as-a-tack focus, memory, and concentration from sunup to sundown. And you get more done in a day than most do in a week. Regardless of how exhausting the world is now.

Dr. Sears reports, "The most rewarding aspect of practicing medicine is watching my patients get the joy back in their lives. **Ultra Accel II** sends a wake-up call to every cell in their bodies... And they actually feel young again."

And his patients agree. "I noticed a difference within a few days," says Jerry from Ft. Pierce, Florida. "My endurance has almost doubled, and I feel it mentally, too. There's a clarity and sense of well-being in my life that I've never experienced before."

How To Get Ultra Accel II

This is the official nationwide release of **Ultra Accel II** in the United States. And so, the company is offering a special discount supply to anyone who calls during the official launch.

An Order Hotline has been set up for local readers to call. This gives everyone an equal chance to try **Ultra Accel II**. And your order is backed up by a no-hassle, 90-day money back guarantee. No questions asked.

Starting at 7:00 AM today, the discount offer will be available for a limited time only. All you have to do is call TOLL FREE **1-800-809-4910** right now and use promo code **FRAUA1223** to secure your own supply.

Important: Due to **Ultra Accel II** recent media exposure, phone lines are often busy. If you call and do not immediately get through, please be patient and call back.



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Membership and Retention National Awards

Frank J. McPherson Memorial Award

This award is competitively awarded by the 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 efforts toward 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 recruitment and retention of members of the association. Names of qualified nominees for this award, accompanied by affidavits supporting the nominations were submitted by branch chairmen of their respective regional membership and retention committees by June 30. Regional presidents then forwarded the name of their region's nominee, along with supporting documents, to the chairman of the National Committee on Membership and Retention on or before Sept. The committee reviewed the applicants at the Sept. 14th Membership and Retention Committee conducted via Zoom. Nominations were received from the Northeast/New England, North Central and Northwest regions.

The committee is pleased to announce that Shipmate Lawrence Beirola of Branch 72 in Fall River, Massachusetts, was selected.

Larry Beirola has had an enormous yet quiet impact on the branch by leading a reinvigoration of the Shipmates. Shipmate Larry is a tireless advocate for the FRA. He attends the events and wherever possible, he actively participates in the event or staffs a table. Whether working with the FRA or with external veterans groups, he looks to find the best outcome for all involved and truly exemplifies the core values of the FRA: loyalty, protection and service.

Shipmate Larry lives the FRA's cardinal principles through the "buddy system." He has taken it upon himself to ensure two of the Shipmates attend all their medical appointments. He has set up a daily breakfast meeting at a local diner for Shipmates to drop in. Shipmate Larry brings not only a considered and thoughtful approach to leadership, but also an equal willingness to learn. His honesty, friendliness and considerate nature are qualities that make him a natural leader. Larry has time for everyone who comes to him.

In the years since Larry assumed the position of branch vice president, his affable nature, clear insight and guiding vision have garnered the respect and admiration of the Shipmates as well as the other veterans organizations in the Veterans Association of Bristol County. He tirelessly promotes the FRA at every opportunity. During last year's Veterans Day events, he took it upon himself to attend not just one, but all the events in the Fall River area to promote the FRA and its program offerings.

Larry leads by example. He does not shy away from the tough challenges. He has worked tirelessly to raise both his and his fellow Shipmates' level of knowledge about the FRA.

The committee is honored to recognize Larry Beirola as the recipient of the Frank J. McPherson Memorial Award.

Silver Anchor Squadron Award

Any member of the Fleet Reserve Association or auxiliary who recruits 50 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 Donald Muccheck of Branch 269 in Goose Creek, SC, Southeast Region.

Gold Lapel Button Award

Any member of the Fleet Reserve Association or auxiliary who recruits 10 new or reinstated members is eligible to receive the Gold Lapel Button and a Letter of Commendation signed by the National President on a one-time basis. FRA members also receive a gold membership card. The Gold Lapel Button Award was presented to seven members during the 2022-2023 membership year:

Name	Branch/Unit	Location
Janet Sullinger	60	Norfolk, Va.
Brittany Santana	24	Annapolis, Md.
Donna Merkel	24	Annapolis, Md.
John Casper	29	Bremerton, Wash.
Wayne Bortner	94	Corpus Christi, Texas
Joseph Berizzie, III	24	Annapolis, Md.
Selina Sandoval	61	Chula Vista, Calif.

Recruiting 32 Members Award

An awards program was established in 2005 to provide a reward for FRA members who worked hard to recruit 32 new or reinstated members. The awards offered to members who participated in this recruiting effort were a paid life membership or a \$100 cash award. During the 2022–23 membership year, the following members received these awards:

Name	Branch	City, State, Region
Ralph I. Bass	24	Annapolis, Md., EC
Joseph A. Berizzie III	24	Annapolis, Md., EC
Selina Sandoval	61	Chula Vista, Calif., SW
Brian Merkel	24	Annapolis, Md., EC
Donna Merkel	24	Annapolis, Md., EC

Charles E. Lofgren Awards

The Charles E. Lofgren Award for excellence in FRA membership recruiting is to perpetuate and honor the memory of our late national secretary, Charles E. Lofgren.

Each year at the FRA National Convention, the National the Convention Membership and Retention Committee recommends one branch within each membership group to be the recipient of a Charles E. Lofgren Award in recognition of their excellence in membership promotion, in competition with branches within the same membership group. This year, five awards were issued, one to the top branch in each membership group:

Group I: Branch 61 in Chula Vista, Calif., which gained 26 members, a 6.45% increase.

Group II: Branch 261 in Lemoore, Calif., which gained 28 members, a 6.41% increase.

Group III: Branch 346 in Panama City Beach, Fla., which gained 26 members, a 23.21% increase.

Group IV: Branch 137 in Minden, Nev., which gained 9 members, a 15.52% increase.

Group V: Branch 299 in Wilmington, N.C., which gained 19 members, a 76% increase.

The committee's sincerest congratulations were

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Abraham M. Rosenberg Membership Award

From among 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 during the 1934-35 association year. He was a member of Cleveland Branch 17 and is credited with establishing the association's financial stability in the late 1930s. Del Herrmann Branch 299 in Wilmington, North Carolina, was selected as the Abraham M. Rosenberg Award recipient, with an overall recruiting gain of 76%. Congratulations to the leadership and members of Branch 299 for the exemplary manner in which they have promoted membership.

FRA Gold Ribbon Awards

For the 2022-2023 membership year, 54 branches qualified for this award. They are listed here, followed

by the percentage increase of their membership and the number of members gained:

GROUP I

(413 members or more)

Branch 61, SW, Chula Vista, Calif., 6.45%, 26.

Branch 24, EC, Annapolis, Md., 3.67%, 87.

GROUP II

(213 to 412 members)

Branch 261, WC, Lemoore, Calif., 6.41%, 28.

Branch 302, SW, Carson, Calif., 4.92%, 12.

Branch 94, SC, Corpus Christi, Texas, 2.60%, 8.

Branch 29, NW, Bremerton, Wash., 0.88%, 3.

GROUP III

(113 to 212 members)

Branch 115, NE/NEng, Lehigh Valley, Penn., 64.55%, 71.

Branch 346, SE, Panama City Beach, Fla., 23.21%, 26.

Branch 293, EC, Elizabeth City, N.C., 16%, 16.

Branch 162, SC, New Orleans, La., 7.65%, 13.



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MEMBERSHIP AWARDS

Branch 101, WC, Santa Clara, Calif., 5.56%, 6.
Branch 172, EC, Yorktown, Va., 2.8%, 3.

GROUP IV

(63 to 112 members)

Branch 137, WC, Minden, Nev., 15.52%, 9.
Branch 307, SC, Gulfport, Miss., 8.57%, 6.
Branch 13, NE/NEng., Atlantic City, N.J., 8.47%, 5.
Branch 59, WC, Cheyenne, Wyo., 3.96%, 4.
Branch 183, SE, Interlachen, Fla., 3.08%, 2.
Branch 124, NE/NEng., Lakehurst, N.J., 1.83%, 2.
Branch 156, NE/NEng., Brunswick, Maine, 0%, 0.
Branch 197, WC, Modesto, Calif., 0%, 0.

GROUP V

(10 to 62 members)

Branch 299, EC, Wilmington, N.C., 76%, 19.
Branch 364, NC, Houston, Mo., 30%, 6.
Branch 50, NW, Honolulu, Hawaii, 23.53%, 8.

Branch 377, NC, Terre Haute, Ind., 20%, 2.
Branch 74, NW, Olongapo City, Philippines,
15.38%, 2.

Branch 154, NW, Baguio City, Philippines, 10.53%, 4.
Branch 294, SE, Crossville, Tenn., 9.09%, 5.
Branch 15, SE, Walhalla, S.C., 8.11%, 3.
Branch 184, SE, Warner Robins, Ga., 5.88%, 1.
Branch 98, SC, Shreveport, La., 5.26%, 1.
Branch 247, NW, Dagupan City, Philippines, 3.33%, 1.
Branch 251, SC, Mountain Home, Ark., 3.33%, 1.
Branch 41, EC, Roanoke, Va., 0%, 0.
Branch 188, SE, Tampa, Fla., 0%, 0.
Branch 194, SE, Knoxville, Tenn., 0%, 0.
Branch 214, NE/NENG, Schenectady, N.Y., 0%, 0.
Branch 219, EC, Richmond, Va., 0%, 0.
Branch 242, NC, Davenport, Iowa, 0%, 0.
Branch 244, WC, Grand Junction, Colo., 0%, 0.
Branch 274, WC, Reno, Nev., 0%, 0.
Branch 295, SC, San Angelo, Texas, 0%, 0. **FRA**

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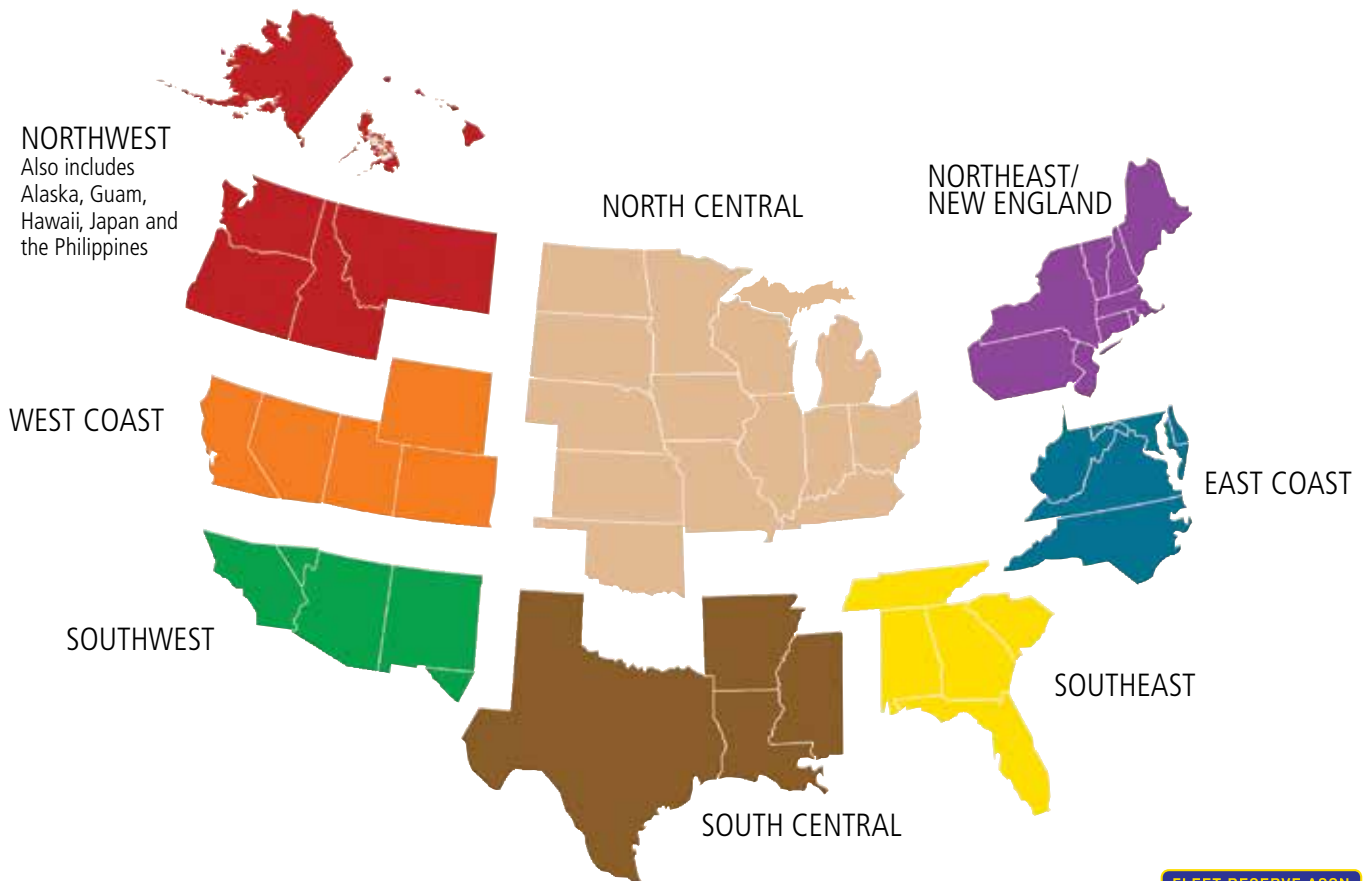
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2024 BRANCH LISTING



Branch Listing for 2024

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!

Do you 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 former members.
- Serving as a branch officer.
- Engaging in public speaking and outreach.
- Organizing community service opportunities.
- Working on a branch newsletter.

Please visit [FRA.org/BranchLocator](https://www.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.

You can log into your membership profile by visiting [FRA.org](https://www.fra.org) and clicking the red "Login" button in the top right corner of the page. Visit: <https://www.fra.org/fra/web/>.



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All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company detail exclusions, limitations, and terms under which the policies may be continued in force or discontinued.

THIS IS A HOSPITAL CONFINEMENT INDEMNITY POLICY. THE POLICY PROVIDES LIMITED BENEFITS. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Coverage may not be issued in some states. Home Recovery Benefits reduce at age 80.

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CA Insurance License #0196562
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Hospital Indemnity Form Series includes GBD-2800, GBD-2900, or state equivalent.

99949 (2/23), 100471 (7/23), 99953 (12/23)

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EAST COAST REGION

Regional President: Robert Oliveira, PO Box 1753, Elizabeth Cty, NC 27906-1753, H: (252) 338-3431, RPEC@FRA.org
 Regional Vice President: Valerie Toulotte, 1722 Gunwood Pl, Crofton, MD 21114-2415, H: (234) 421-1142, Valerie2lotte@gmail.com

No. Location	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time/Date
309 DE, NEWARK	Barry L. Connolly	Lyman R. Brenner	(302) 545-0088	lymanbrenner@cloud.com	PO Box 7005, Wilmington, DE 19803-0005	VFW Post #3420, 649 Churchmans Rd., Newark, DE	1400, 2nd Thurs.
024 MD, ANNAPOLIS	Patrick J. Guibao	George M. Shannon	(240) 687-3535	gmshannon40@gmail.com	207 Severn River Rd, Severna Park, MD 21146-4637	Fleet Res. Club, 100 Compromise St., Annapolis, MD	1900, 2nd Tues.
182 MD, BETHESDA	Randy L. Philipp	Thomas M. Rauch	(301) 388-0794	raucht13@gmail.com	3829 Cullingworth Rd, Burtonsville, MD 20886-3115	ArlLeg Post #86, 2013 Veirs Mill Rd., Rockville, MD	1900, 3rd Weds.
212 MD, MEADE	Danny R. Fischio	Paul E. Taylor	(410) 768-6288	mdmgysgt@aol.com	7944 Oakwood Rd, Glen Burnie, MD 21061-6274	VFW Post #160, 2597 Dorsey Rd., Glen Burnie, MD	1000, 2nd Sat.
093 MD, PATUXENT RIVER	Eugene J. Gonzales	Daniel Varela	(301) 904-8600	fra93secretary@gmail.com	2502 Aspen Way Apt A, Lexington Pk, MD 20653-2265	Branch Home 93, 21707 Three Notch Rd., Lexington Park, MD	700, 2nd Monday.
067 MD, SUITLAND	Troy E. Williams	Beverly A. Lewis	(301) 905-8324	lewisb5100@gmail.com	2309 Houston St, Suitland, MD 20746	Branch Home, 5006 Suitland Rd., Suitland, MD	1900, 1st Weds.
293 NC, ELIZABETH CITY	Logan Wilson	Robert Oliveira	(252) 338-3431	FRAbbranch293@gmail.com	PO Box 1753, Elizabeth City, NC 27906-1753	VFW Post #6060, 1433 North Road St., Elizabeth City, NC	1900, 1st Wed.
301 NC, GREENVILLE	Donald P. Wolfe	Jerry R. Leatherwood	(252) 935-2790	jerrywood1038@gmail.com	5977 Creek Rd, Grifton, NC 28530-8302	Dees Rest, Goldsboro, NC Contact Jerry Leatherwood (252) 933-2790	0800 2nd Sat
208 NC, JACKSONVILLE	Raymond L. Applegate	Paul H. Mithker	(910) 554-1974	pmithker@ec.rr.com	PO Box 1079, Jacksonville, NC 28541-1079	DAV Chapter #16, 300 Sherwood Rd., Jacksonville, NC	1830, 2nd Thurs.
123 NC, MORGANTON	Jonathan E. Miller	John Wildener	(828) 840-5605	jdwildener@outlook.com	6365 St. John Church Ave, Connelly Spg, NC 28612-8343	Timberwoods Family Restaurant, 1501 Bethel Rd, Morganton, NC	1900, 3rd Tues.
299 NC, WILMINGTON	Milton C. Shaw	Olen Frank Roberts, Jr.	(910) 279-9823	robrenfs58@gmail.com	1639 Flounder Ln, Wilmington, NC 28409-4577	Katy's Restaurant, 1054 College Rd., Wilmington, NC	0945, 3rd Sat.
181 VA, ARLINGTON	Reid Diehl	Richard A. Lane	(703) 855-8227	39522202a@gmail.com	PO Box 23573, Alexandria, VA 22304-9357	FOE #871, 1015 Cameron St., Alexandria, VA	1800, 1st Thurs.
040 VA, CHESAPEAKE	Richard Dehaven, Jr.	PNP James W. Campbell	(757) 848-3780	ss15r03@gmail.com	1010 Whippingham Pkwy, Carrollton, VA 23314-3309	1400 George Washington Highway N, Chesapeake, VA	1900, 3rd Tues.
060 VA, NORFOLK	Brian K. Shaney	Robert F. Sullinger	(757) 286-8531	fra60treasurer@gmail.com	9328 Sturgis St, Norfolk, VA 23503-3048	Contact Sullinger, Janet 228-326-5391	1830, 2nd Wed.
037 VA, PORTSMOUTH	William D. Hansen	Joseph E. Cobb	(757) 397-2354	cobbj86@yahoo.com	PO Box 7215, Portsmouth, VA 23707-0215	Contact Joseph E. Cobb (757) 397-2354	1400, 3rd Sun.
219 VA, RICHMOND	William D. Montgomery	David A. Herber	(804) 561-4122	davidpoints@outlook.com	11221 Pridesville Rd, Amelia Ct Hse, VA 23002-5002	Steel Horse Harley-Davidson, 11501 Hull Street Rd., Midlothian, VA	1400, 3rd Thurs.
041 VA, ROANOKE	Joe Black	David S. Points	(313) 948-9480	fra93sec@yehy@gmail.com	3346 Collingwood St NE, Roanoke, VA 24012-3611	Sr. Citizens' Chr., 804 E. Washington, Vinton, VA	1830, 3rd Weds.
099 VA, VIRGINIA BEACH	Gabriel Falu	Yukie T. Hillard	(757) 610-2557	victorsanchezjr@gmail.com	357 Edwin Dr, Virginia Bch, VA 23462-4622	Branch Home, 357 Edwin Dr., Virginia Beach, VA	1900, 2nd Wed.
166 VA, VIRGINIA BEACH	Thomas A. Cecil	Victor Sanchez, Jr.	(757) 955-4811	frabranh172sec@gmail.com	5203 Condor St, Virginia Bch, VA 23462-1852	VFW #392, 2408 Bowland Pkwy, Virginia Beach, VA	1900, 3rd Mon.
172 VA, YORKTOWN	Robert F. Ryan	Juan Falcon	(910) 650-1111	frabranh172sec@gmail.com	400 Old York Hampton Hwy, Yorktown, VA 23692-4819	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 ShortTerm 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, or anything else you choose. 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 6-month 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 full 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: Edward Michael Blind, 5582 S Ridge Rd Apt 1, Madison, OH 44057-9801, H: (440) 346-1171, RPNC@FRA.org
 Regional Vice President: Mark R. Melton, E6474 Symco Rd, Manawa, WI 54949-9651, H: (920) 538-4031, 75navyvet@gmail.com

No.	Location	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time/Date
216	IA, CEDAR RAPIDS	Marvin J. Schlichte	Shirley M. Niedermann	(319) 899-9131	shirleyniedermann@gmail.com	6 Chapelidge Cir Apt H, Marion, IA 52302-7250	Vets Memorial Col., 50 - 2nd Ave., Cedar Rapids, IA	1800, 4th Thurs.
242	IA, DAVENPORT	Donald C. Devore	Amy Schnauber	(563) 940-0666	anpeyton@yahoo.com	2332 W Dover CT, Davenport, IA 52804-2448	Hickory Grove Family Rest., 3311 Hickory Grove Rd., Davenport, IA	1000, 1st Sat.
012	IL, CHICAGO	John T. Nickelson	Guenther Kleinmaier	(708) 250-3189	guenther.kleinmaier@gmail.com	1251 Gillevan Dr, Valparaiso, IN 46385-9088	Applebee's 9380 Joliet Road, Hodgkins, ILL - No mtg. in August	1300, 3rd Wed.
053	IL, GREAT LAKES	Robert E. Campbell	Wayne Carle, Sr.	(224) 788-8054	wcarles@yahoo.com	26112 W Park View Dr, Antioch, IL 60002-8224	Emily's Pancake House, 1910 E. Grand Ave., Lindenhurst, IL	1130, 1st Wed.
221	IL, PEORIA	Lawrence H. Zillon	Jerry L. Peterson	(309) 360-9143	marepete606@gmail.com	606 Golden Ct, Mackinaw, IL 61755-7645	Navy/Marine Corps Club, 1310 E. Seiberling Ave., Peoria Hts., IL	1800, 2nd Wed.
130	IN, INDIANAPOLIS	Danny L. Marlett	James F. Hayes	(317) 258-0000	qmchayes@gmail.com	113 Wallace Ave, Indianapolis, IN 46201-3721	VFW Post #5864, 1842 Veterans Way, Greenwood, IN	1800, 1st Mon.
377	IN, TERRE HAUTE	Alan L. Schraeder	Donald C. Smock	(812) 232-4971		3959 Trey Dr, Terre Haute, IN 47803-3599	Contact Branch Secretary Dan Smock 812-232-4971	0800, 1st Thurs.
161	KS, KANSAS CITY	Lawrence J. Borgmeyer	Jerome P. Lickteig	(816) 699-2786	jerry@msginc.org	9170 Alpha Reg, Trimble, MO 64492-7884	DAV Chapter 2, 14605 E. US 40 Hwy, Kansas City, MO	1900, 1st Wed.
177	KY, LOUISVILLE	James Chambers	Richard W. Oller	(502) 396-9702	ro380452@yahoo.com	3804 Sedalia Trl, Louisville, KY 40272-2938	Naval Operation Support Ctr., 5401 Southside Dr., Louisville, KY	1000, 2nd Sat.
105	KY, OWENSBORO	Steven D. Taylor	Louis F. Drawdy	(270) 884-7501	lrdawdy@oadrunner.com	4100 Kipling Dr, Owensboro, KY 42303-7220	Contact Branch Secretary Lou Drawdy	1800, 2nd Wed.
298	MI, GRAND RAPIDS	Donald J. Crater	Marty J. Posekany	(616) 225-9284	mjposek@gmail.com	10930 Wildlife Dr, Greenville, MI 48838-8182	Grand Valley Armory NCO Club, 1200 - 44th St., S.W., Wyoming, MI	1900, 4th Fri.
136	MN, MINNEAPOLIS	R Gene Jamagin	Ronald G. Campbell	(612) 759-5555	fra136@yahoo.com	5820 Oliver Ave S, Minneapolis, MN 55419-2021	VFW Post 494, 5222 Bass Lake Rd., Crystal, MN	1000, 2nd Thurs.
032	MO, GRAVOIS MILLS	James E Paczkowski	Robert T. Behm	(573) 207-4670	bmm_77@comcast.net	PO Box 444, Gravois Mills, MO 65037-0444	15133 N. Hwy 5, Sunrise Beach, MO 65079	1800 2nd Thursday
364	MO, HOUSTON	David E. Herndon	Jeanne M. Boyll	(417) 967-0661	Br2heimdon@gmail.com	6579 Lily Rd, Houston, MO 65483-2908	AmLeg Post #41, 1515 S. Sam Houston Blvd., Houston, MO	1430, 4th Sun.
316	MO, SPRINGFIELD	Robert D. Turner	Charles B. Ewy	(417) 887-3115	cmewy@sbcglobal.net	4028 S Kentwood Ave, Springfield, MO 65804-6517	AmLeg Post #639, 2660 S. Scenic Ave., Springfield, MO	1800, 4th Thurs.
273	ND, FARGO	Shane Maxwell	Daryl Bubbers	(218) 329-6900	darylbutbbers@gmail.com	1516 4th St S, Moorhead, MN 56560-4032	Country Inn and Suites, 3316 S. 13th Ave., Conf. Room, Fargo, ND	1700, 2nd Sat.
276	NE, OMAHA	Even Longenecker	Peter D. Vuchetch	(402) 502-9056	pmvuchetch@gmail.com	6330 N 142nd Ave, Omaha, NE 68164-1201	AmLeg Post #331, 4830 S. 21st St., Omaha, NE	1800, 1st Thurs.
017	OH, CLEVELAND	Edward Michael Blind	Dorothy M. Burnison	(440) 845-4194	DottieUSN22@outlook.com	7407 Arden Ave, Parma, OH 44129-2501	VFW Post 2533, 3791 W. 150th St., Cleveland, OH	1930, 4th Mon.
268	OK, OKLAHOMA CITY	Susan Frederici	Nadine Lewis	(405) 420-4433	nlewis@mail.com	2536 Kathy Ct, Oklahoma City, OK 73120-1779	Elks Lodge #1890, 8635 SE 15th St., Midwest City, OK	1900, 3rd Tues.
014	WI, MILWAUKEE	Marcia L. Cunningham	Kurt W. Baker	(414) 481-1174	kaaker21@wi.rr.com	PO Box. 370575, Milwaukee, WI 53237-1675	Brass Key Restaurant, 4952 W. Forest Home Ave., Milwaukee, WI	0930, last Sat.
238	WI, PLOVER	Allen M. Langteau	Mark R. Melton	(920) 538-4031	75navyvet@gmail.com	E6474 Symco Rd, Manawa, WI 54949-9651	Plover Municipal Bldg., 2400 Post Rd., Plover, WI	1300, 2nd Sat.

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NORTHEAST / NEW ENGLAND REGION

Regional President: Raymond S. Rizzo, 1941 Perth Amboy Ave, Whiting, NJ 08759-2831, H: (707) 290-8862, RPNENENG@FRA.org
 Regional Vice President: Joyce M. Harris, 16 Crestview Dr, Gales Ferry, CT 06335-1505, H: (860) 303-1718, joymh1@aol.com

No.	Location	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time/Date
020	CT, GROTON	John A. Sullivan	Joyce M. Harris	(860) 303-1718	joymh1@aol.com	16 Crestview Dr, Gales Ferry, CT 06335-1505	Branch Home, 242 Thames St., Groton, CT	1800, 3rd Thurs.
072	MA, FALL RIVER	Edward T.W. Bailey, Sr.	Allen R. Given	(508) 646-7130	allengivenfrab72@comcast.net	128 McGowan St, Fall River, MA 02723-2928	VET Outreach Ctr., 755 Pine St., Fall River, MA	1400, 1st Wed.
031	MA, PEABODY	Robert M. Dunne, Jr.	Donna M. Jansky	(978) 979-9629	janskyd@comcast.net	9 Basford Ct, Peabody, MA 01960-5301	VFW Post #011 and via Zoom, 20 Stevens St., Peabody, MA	1900, 3rd Wed.
156	ME, BRUNSWICK	Paul F. Loveless, Jr.	Larry R. Berberich	(207) 725-8436	larryberberich@comcast.net	25 Palmer St, Brunswick, ME 04011-2943	Read Rich Conference Room, 62 Pegasus St., Brunswick, ME	1300, 2nd Wed.
013	NJ, ATLANTIC CITY	Kimberly Yoder-Notaro	Albert Davenport	(609) 625-2169	adavenport2@comcast.net	30 Pennington Ave, Mays Landing, NJ 08330-1738	The Shore Diner, 6719 Tilton Rd., Egg Harbor Twp, NJ	0900, 3rd Sat
124	NJ, LAKEHURST	Raymond S. Rizzo	June J. Winebrenner	(757) 634-4388	fra124secretary@gmail.com	721 Pine St, Lakehurst, NJ 08733-2719	Branch Home, 204 Union Ave., Lakehurst, NJ	1830, 1st Tues.
057	NJ, SOUTH JERSEY	Mary M. Rauch	Michael Filinuk	(856) 845-5886	sternshot@verizon.net	1389 Lehman Ave, Deptford, NJ 08006-6003	Marine Corps League, 344 Harvey Ave., Wenonah, NJ	1300, 3rd Wed.
023	NY, BUFFALO	Wayne P. Sorrentino	David R. LaGraves	(716) 684-8950	diagraves@uno.com	40 Goering Ave, Cheektowaga, NY 14225-4702	AmLeg Post 735, 35 Legion Dr, West Seneca, NY 14224	1300, 4th Mon.
214	NY, SCHENECTADY	Daniel P. Miller	Floyd G. Hunt	(518) 956-0816	fnhunt876@gmail.com	29 Sherwood Ave, Rensselaer, NY 12144-3318	Pine Grove Church, 1580 Central Ave., Colonie, NY	1900, 2nd Tues.
226	NY, STATEN ISLAND	James E. Brown	Albert W. Klingele	(718) 948-0571	akingele@si.rr.com	288 Thomycroft Ave, Staten Island, NY 10312-5626	Marine Corps League, 46 Ontario Ave., Staten Island, NY	1930, 2nd Weds.
087	PA, BEDFORD	Harry A. Smith	Gary W. Simmons	(814) 224-2022	gjsimmons1@atlanticcbb.net	2009 Frosty Hollow Rd, Roaring Spg, PA 16873-9318	Contact Secretary Gary W. Simmons (814) 224-2022	1930, 3rd Thurs.
288	PA, ERIE	Lawrence D. Sabla	John E. Harriger	(814) 825-9336	jusme@roadrunner.com	1225 Bellevue Dr, Erie, PA 16504-2713	VA Medical Center, 135 E. 38th St., Erie, PA- 2nd Floor, Conf. Room	1900, 2nd Tues.
146	PA, JOHNSVILLE	Carroll J. Hamilton	Joseph M. Milliman	(215) 855-3020	joemilliman@aol.com	1541 Moyer Rd, Hatfield, PA 19440-3325	VFW Post #6493, 645 Louis Dr., Warminster, PA	1930, 2nd Tues.
115	PA, LEHIGH VALLEY	Nathaniel Smith	Roger W. Rehm	(484) 374-9844	frabran115@gmail.com	3647 Cottage Dr, Bethlehem, PA 18020-8617	AmLeg Post #367, 609 Fullerton Ave., Whitehall, PA	0900, 2nd Tue..
001	PA, PHILADELPHIA	Frank T. Dillon	James W. Cantz	(215) 609-2416	jldilg@aol.com	3020 Derry Ter, Philadelphia, PA 19154-2519	U.S.C.G. Station, Delaware Bay, Columbus Ave., Philadelphia, PA	1300, 1st Mon.
042	RI, QUONSET POINT	Kenneth A. Senker				92 Edmond Dr, N Kingstown, RI 02852-2412	Seabee Museum, 21 Iafraite Way, N. Kingstown, RI	1000, 3rd 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. FRA members ages 50-64 can get up to \$25,000 and ages 65-74 can get up to \$10,000 in benefits (in \$5,000 increments) 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 full or discontinued. Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155. Life Form Series includes GBD-1000, GBD-1100 or state equivalent.

NORTHWEST REGION

Regional President: Rex L. Faubion, 818 23rd St NW, Puyallup, WA 98371-3988, H: (253) 208-6991, RPNW@FRA.org
 Regional Vice President: Robert S. Bean, Sr., 2008 W Grace Ave, Spokane, WA 99205-3710, H: (509) 290-0730, friydly@msn.com

No. Location	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time/Date
073 GUAM, AGANA	Scott D. Duenas	Jose C. Flores	(670) 472-1559	jose.flores32@cloud.com	PO Box 22092, Barrigada, GU 96921-2092	(Temp.) - 176 W. Santa Barbara Ave., Dededo, GU	1400, 4th Sun.
050 HI, HONOLULU	Dennis N. Egge	Noel W. Briagg	(808) 521-8664	hometax@pixi.com	1298 Kukila St, Honolulu, HI 96818-1957	Oahu Veterans Ctr., 1298 Kukila St., Honolulu, HI	1700, 2nd Tues.
063 ID, LEWISTON	Charles E. Whitman	Mark Janowski	(509) 243-2088	kuuldaddy@yahoo.com	924 Linden Ave, Lewiston, ID 83501-5015	Clarkston VFW, 829 15th St, Clarkston WA	1900, 1st Mon.
382 ID, NAMPA	William H. Hall	Roger L. Christopher	(208) 794-8637	rwchristopher@gmail.com	840 E Riverpark Ln, Boise, ID 83706	Branch Home, 1012 - 11th Ave., N., Nampa, ID	1000, 2nd Sat.
103 JAPAN, YOKOSUKA	John D. Linke	John D. Tredway	(757) 966-2872	fra103secretary@gmail.com	PSC 473 Box 1030, FPO, AF 96349-0011	Rising Sun - Honcho, Yokosuka, Kanagawa, JAPAN	1700, 2nd Sat.
068 OR, GRANTS PASS	Kenneth A. Ishmael, Jr.	Nicholas E. Peters	(541) 660-6842	nickbel@charter.net	2210 SW Webster Rd, Grants Pass, OR 97526-5946	Redwood Grange Contact Secretary Nick Peters (541) 660-6842.	1730, 3rd Wed.
055 OR, PORTLAND	Roger R. Harr	L. Patrick Kelley	(503) 667-7835	lckdkeley@comcast.net	1761 SW 20th Ct, Gresham, OR 97080-9655	AmLeg Post #150, 8329 SE 89th Ave., Portland, OR	1900, 2nd Fri.
154 PI, BAGUIO CITY	John B. Regacho	Glenn D. Lacaman	(907) 704-7414	lbnative@yahoo.com	117 Sitio Dapiling Alapang La, Trinidad Bengurt, 2601	Comer Legarda Rd and Yandoc St., Baguio City, PI	1000, First Fri.
127 PI, BICOL NABUA	Genaro T. Beltran, Jr.	Ely P. Barachina	63-094-733-6994	branch127bicidregion@yahoo.com	PO Box 9276 Naga City Post Office Camarines Sur, Naga City, 4400	Branch Home, San Francisco Nabua, Camarines Sur, PI	0930, Last Sat.
247 PI, DAGUPAN CITY	Mario C. Cervantes	Oliver L. Fernandez	63-955-809-7099	o_l_fernandez@yahoo.com	#16 Fernandez Street Extension Dasmarinas Village, Bonuan	Gueset, Degupan City, 2400	
074 PI, OLONGAPO CITY	Christopher L. Bell	Francisco L. Escudero	63-047-223-2429	franciscolescudero@gmail.com	16 20th Pl West Bajac-Bajac, Olongapo City, 2200	#16 Tanguui St., Blue Beach Subdivision, Dagupan City, PI	1000, 2nd Sun.
367 PI, SAN MIGUEL	Daniel Angeles	Patrick E. Winston	63-0917-325-9513	patmagnumpi@gmail.com	PSC 517 Box 5551R, FPO, AP 96517-0056	TBR Hall, 21 Arthur St, West Bajac-Bajac, Olongapo City, Philippines	1500, 2nd Sat.
171 PI, SOUTHERN LUZON	Romeo Q. Oruga	Daniel M. Banayo	63-0917-132-4893	danbogabanya@gmail.com	28 Brgy San Gabriel, San Pablo City, Laguna 4000	Contact Daniel M. Banayo (63) 0917-132-4893	1000, 3rd Wed.
029 WA, BREMERTON	Richard F. St Denis	John J. Casper	(360) 871-9617	frbranch29@comcast.net	521 S National Ave, Bremerton, WA 98312-3682	FRA Branch 29, 521 S National Ave. Bremerton, WA	1700, 2nd Tues.
170 WA, EVERETT	Pat L. Guyot	Dan'l Adams	(360) 322-7327	danladams@scouting.org	7500 50th PINE, Marysville, WA 98270	FRA CLUB 170, 6802 Beverly Blvd., Everett, WA	1630, 2nd Wed.
104 WA, PUYALLUP	Timothy I. Moss	Rex L. Faubion	(253) 208-6991	refaubion@yahoo.com	818 23rd St NW, Puyallup, WA 98371-3988	AmLeg Post #67, 309 - 14th St., S.E., Puyallup, WA	1900, 2nd Mon.
018 WA, SEATTLE	Jamie L. McKenzie	Pete Lazaretti	(253) 444-7516	pr@frbranch18.org	PO Box 483, Hansville, WA 98340-0483	Branch Home, 23003 - 56th Ave. West, Mountlake Terrace, WA	1300, 2nd Sat.
174 WA, SEQUIM	Michael R. Sieg	Paul Rogers	(360) 683-2495	paui.rogers@comcast.net	67 Camelot Rd, Sequim, WA 98382-9485	609 W. Washington St, Sequim, WA 98382	1100, 1st Sat.
038 WA, SPOKANE	David L. Lord	Margret A. Burke	(509) 385-7275	FRABranch38@gmail.com	14707 N Farragut Ln, Mead, WA 99021-9286	Contact Margret "Peg" Burke, (509) 385-7275	1000, 2nd Sat.
097 WA, WHIDBEY ISLAND	Timothy E. Miller	Brent W. Hundley	(734) 355-8965	howsermdf@yahoo.com	PO Box 1945, Oak Harbor, WA 98277-1945	Branch Home, 311 SE 8th Ave, Oak Harbor, WA	1800, 3rd Thurs.

FRA members can get help to fill health insurance coverage gaps. FRA-endorsed TRICARE Supplement Insurance Plans (MilicarePLUS) pays 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 full 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.

SOUTH CENTRAL REGION

Regional President: Emmett H. Smith, 191 Downs Dr, Benton, LA 71006-9392, H: (318) 617-1018, RPSC@FRA.org
 Regional Vice President: Bruce R. Talbot, Jr., 3901 Spring Forest Dr, Pearland, TX 77584-9396, H: (808) 781-6542, brucetalbotfra@outlook.com

No.	Location	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time/Date
251	AR, MT HOME	David E. Butts	Nancy J. Smith	(870) 713-0630	njs53@live.com	2068 Superior Way, Mountain Home, AR 72653-2004	AmLeg Post #52, 717 Market St., Mountain Home, AR	1300, 3rd Sat.
334	AR, OSAGE	Richard M. Baehr	Gene H. Woody	(870) 577-1886	gene.woody1983@gmail.com	321 Sunrize Ln, Harrison, AR 72601-9316	Western Sizzlin, 905 62-65 North, Harrison, AR	1200, 2nd Sat.
227	AR, SPRINGDALE	Victor L. Walker	William R. Epperson	(479) 466-2296	randbill04@gmail.com	2212 Cottonwood Ave, Fayetteville, AR 72701-0508	Wagon Wheel Country Cafe, 4080 N. Thompson St., Springdale, AR	1300, 3rd Sat.
371	LA, BATON ROUGE	Truman McDaniel	Kenneth M. Galik	(225) 620-9523	KMikeGalik@iCloud.com	5851 Larchwood Dr., Baton Rouge, LA 70812	AmLeg Post #38, 151 S. Wooddale Blvd., Baton Rouge, LA	1300, 4th Thurs.
162	LA, NEW ORLEANS	Kevin M. Doucette	Frank Payne, Jr.	(504) 224-0069	sectrabr162@gmail.com	703 Kepler St, Gretna, LA 70053-3322	Branch Home, 703 Kepler St., Gretna, LA	1900, 3rd Fri.
098	LA, SHREVEPORT	Charles R. Smith	Lee A. Jeter, Sr.	(318) 230-5678	branch098fra@gmail.com	PO Box 806, Barksdale Ab, LA 71110-0806	VFW Post #5951, 1315 Northgate Rd., Bossier City, LA	1900, 1st Thurs.
222	LA, SLIDELL	Henry James	Mark Demowsek	(985) 788-0928	mark.fra222@gmail.com	2336 Sunset Blvd, Slidell, LA 70461-5606	AmLeg Post 374, 2233 Carey St, Slidell, LA 70458	1933, 3rd Wed.
311	MS, GULFPORT	Jerold W. Miscavage	Judith A. Zugg	(228) 234-9250	jijbz@aol.com	220 Clower Ave, Long Beach, MS 39560-3304	Due to our circumstances, mtgs are cancelled, via phone conv. btwn Secy./Pres.	
307	MS, GULFPORT	James J. Johnson	Edward P. Farrell	(936) 650-2254	lyzbones85@gmail.com	2175 Collins Blvd, Gulfport, MS 39507-2130	AFRH-G THEATER, 1800 Beach Dr., #386, Gulfport, MS	1400, 2nd Tues.
264	MS, MERIDIAN	Jimmy E. Harvey	Daniel G. Kalvaitis	(601) 934-6973	daniel.g.kalvaitis@gov2x.com	8585 Lakewood Cir, Lauderdale, MS 39335-9637	FRA Branch 264 Home, 8874 Highway 39, Meridian, MS	1400, Last Sun.
201	TX, AUSTIN	Edward Jim Hudson	C. Ursula Gruetzner	(512) 694-3840	frasc.gruetzner@gmail.com	701 N US Highway 281 Sec H-120, Marble Falls, TX 78654	2500 E. Palm Valley Blvd (TXHWY79), Round Rock, TX 78665-2500	1400, 2nd Sat.
094	TX, CORPUS CHRISTI	Marie May	Wayne A. Borther	(810) 348-3818	aecs@sbcglobal.net	PO Box 8901, Corp Christi, TX 78468-8901	FRA Branch Home, 1651 Flour Bluff Dr., Corpus Christi, TX	1300, 2nd Sun.
159	TX, HOUSTON	Bruce R. Talbot, Jr.	Nicole L. Talbot	(713) 819-5305	Branch159Sec@outlook.com	2800 Broadway St Ste C137, Pearland, TX 77581-9502	Contact PRPSC Bruce Talbot (808) 781-6542	1600, 3rd Sun.
295	TX, SAN ANGELO	Delavan Pfranger	Terry D. Cook	(325) 942-8036	TNMC99@Suddenlink.net	3002 Canyon Creek Dr, San Angelo, TX 76904-6912	San Angelo Elks Lodge #1880, 2121 South Chadbourne St., San Angelo, TX	1100, 3rd Sat.

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 full or discontinued. Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155. Life Form Series includes GBD-1000, GBD-1100 or state equivalent.

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SOUTHEAST REGION

Regional President: Carl G. Kirtley, 9807 Loquat Dr, Pensacola, FL 32506-6117, H: (850) 748-8254, RPSE@FRA.org
 Please review www.fra.org for updated RVP contact information. -

No.	Location	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time/Date
112	AL, BIRMINGHAM	Jerry Anger	Juan A. Bowden	(256) 626-0880	secbowdenbranch112@gmail.com	PO Box 280, Sycamore, AL 35149-0280	AmLeg Post #255, 1834 Carson Rd, Fultondale, AL	1000, 4th Sat.,
118	FL, CAPE CORAL	James MacDonald	Hans F. Seebo	(239) 541-1154	hans.seebo@gmail.com	2209 Cape Coral Pkwy W, Cape Coral, FL 33914-6766	AmLeg Post #1041, 32 - 47th St., Cape Coral, FL	1230, 2nd Thurs.
263	FL, COCOA	William R. Pollock	David Dodge Clayton	(401) 255-5461	ddcltr@aol.com	4617 Ernann Ln, Melbourne, FL 32935-7160	Brevard Vets Memorial Ctr., 400 S. Sikes Creek Pkwy., Merritt Island, FL	1800, 2nd Wed.
186	FL, HERNANDO	Jack L. Townsend	Jeanetta Y. Mundis	(352) 503-2490	jeanettamundis@yahoo.com	11128 W Townsend Ln, Homosassa, FL 34448-5052	1053 N. Paul Dr., Inverness, FL	1500, 3rd Thurs.
183	FL, INTERLACHEN	Howard Sheeks	Selma E. Carrow	(386) 972-1321	s.carrow@yahoo.com	PO Box 183, Hollister, FL 32147-0183	Branch Home, 207 Commonweath, Interlachen, FL	1700, 3rd Wed.
091	FL, JACKSONVILLE	Frank Royal	Joseph D. Baitle	(599) 804-9662	fra91jax@gmail.com	6277 Ironside Dr N., Jacksonville, FL 32244-4476	FRA Branch 91 Meeting Hall, 5391 Collins Rd., Jacksonville, FL	1100, 1st Sat.
126	FL, JACKSONVILLE	James J. Thomas	Martha A. Klimkowski	(904) 342-5032	mtklimkowsk164@gmail.com	1396 Nochaway Dr, St Augustine, FL 32092-1868	Branch Home, 7673 Blanding Blvd., Jacksonville, FL	1900, 3rd Thurs.
292	FL, LEEHIGH ACRES	Fred G. Monson	Lewis F. Fish	(239) 369-5287	snowflake3838@earthlink.net	1544 Lindale Cir, Lehigh Acres, FL 33936-5868	Perkins Restaurant, 2700 Lee Blvd., Lehigh Acres, FL	0930, 1st Weds.
290	FL, MAYPORT	Tommy G. Stephens	Edward M. Allen	(904) 372-7054	FRA290secretary@gmail.com	390 Mayport Rd, Atlantic Bch, FL 32233-3334	Branch Home, 390 Mayport Rd., Atlantic Beach, FL	1900, 2nd Thurs.
210	FL, MILTON	Ryan S. Adkins, Sr.	Jay M. Smith	(850) 2925412	busrintheifield@yahoo.com	6053 Breckenridge Dr, Milton, FL 32570-7858	Branch Home, 6409 Fleet Avenue, Milton, FL	1830, 1st Wed.
117	FL, ORLANDO	Vernon H. Ela	Stephen J. Miglionico, Sr.	(407) 301-6256	fra117br@aol.com	335 Plumwood Cir, Kissimmee, FL 34743-8815	AmLeg Post #112, 4490 N. Goldenrod Rd., Winter Park, FL	0930, 3rd Sat.
346	FL, PANAMA CITY BEACH	Bruce Boyle	Lamy Quinn	(732) 619-6365	lquinn376@yahoo.com	6505 Thomas Dr Unit 714C, Panama City, FL 32408-6102	FRA Br. 346, 2117 Wilkinson Ave., Panama City Beach, FL	1800, 1st Thurs.
022	FL, PENSACOLA	James P. Richmond	Carl G. Kirtley	(850) 748-8254	frabranch22@gmail.com	PO Box 3144, Pensacola, FL 32516-3144	Branch Home, 885 N. 70th Ave., Pensacola, FL	1430, 3rd Sat.
335	FL, PORT ORANGE	Carl R. Stepp	PNP Robert G. Beese	(386) 763-9963	gdgyfrsw@aol.com	105 Underbrush Trl, Port Orange, FL 32128-6891	Hannah's Family Diner, 968 Reed Canal Rd., South Daytona, FL	1300, 4th Thurs.
102	FL, ST PETERSBURG	Robert J. Powers	Charles Curitice	(727) 344-1217	charlescuritice7@gmail.com	9945 47th Ave N Apt 110, St Petersburg, FL 33708-3201	Trinity Lutheran Church, 401 - 5th Street N., St. Petersburg, FL	1400, 3rd Sun.
034	FL, TALLAHASSEE	Earnest Reed, Sr.	Alexander C. Topicz	(727) 741-1860	butch.topicz@gmail.com	PO Box 420, Crawfordville, FL 32326-0430	NOSC Tallahassee, 2910 Roberts Ave., Tallahassee, FL	1400, 2nd Thurs.
188	FL, TAMPA	John Stroncheck	Kathleen D. VanMiddlesworth	(863) 739-4487	FRA188Treasurer@gmail.com	1113 Billimore Pl, Lakeland, FL 33801-5405	Golden Corral Rest., 815 Providence Rd., Brandon, FL	1830, 3rd Thurs.
089	GA, ATLANTA	Ernest R. Rose	Loren Emery	(404) 509-6601	emery@engineer.com	PO Box 1011, Douglasville, GA 30133-1011	AmLeg Post #160, 160 Legion Dr., S.E., Smyrna, GA	1000, 2nd Sat.
248	GA, CAMDEN COUNTY	Charles I. Starratt	William S. Huebner	(904) 583-0240	wishhuebner@netscape.net	76205 Dove Rd, Yulee, FL 32097-3765	VFW Post #8385, 150 N. Camden Woods Pkwy, Kingsland, GA	1800, 2nd Tues.
184	GA, WARNER ROBINS	James R. White	Billy J. Laseler	(478) 396-2804	blaseler@cox.net	702 Meadowridge Dr, Warner Robins, GA 31093-1317	Charles Lanford Library, 6405 Houston Rd., Macon, GA	1330, 2nd Tues.
269	SC, GOOSE CREEK	Kenneth M. Hutchison	John E. Tharp	(843) 821-8134	tharpj141@gmail.com	202 Towhee Dr, Summerville, SC 29485-7431	Branch Home, 99 Wisteria Rd., Goose Creek, SC	1900, 3rd Thurs.
015	SC, WALHALLA	Larry Jones	James M. Jones	(240) 671-7182	lmjones4@nctv.com	400 Delphi Dr, Seneca, SC 29672	Chicopee UMC, 403 S. Catherine St., Walhalla, SC	0900, 3rd Sat.
187	TN, CHATTANOOGA	Earnest Beatty	Kent Walker	(423) 886-4516	htwalker@yahoo.com	901 Kentucky Ave, Signal Mtn, TN 37377-2413	Contact Branch Secretary (423)886-4516	1400, 3rd Thurs.
044	TN, COLUMBIA	Allen Hayes	John W. Davis	(931) 371-0015	easypay@bhn@outlook.com	116 Richland Dr, Pulaski, TN 38478-2616	Maury Co. Senior Citizen Ctr., 1020 Maury Cnty Pk Dr., Columbia, TN	Noon, 2nd Thurs.
294	TN, CROSSVILLE	William T. Grimes	John F. Harris	(423) 285-5749	jharrisowo@msn.com	201 Norman Creek Rd, Evensville, TN 37332-3311	AmLeg Post #163, 1446 South Main St., Crossville, TN	0900, 2nd Sat
194	TN, KNOXVILLE	Eric P. Nash	Greg E. McKinney	(865) 889-6442	seagunner@aol.com	7204 Larkspar Ln Lot 153, Powell, TN 37849-4726	Cokesbury UMC Center, 9915 Kingston Pike, Knoxville, TN	1400, 1st Sun.
086	TN, MILLINGTON	Kapell Eugene	Leonard Wayne Simpson	(901) 488-3485	waynecath7077@gmail.com	4224 Water Bitar Rd, Millington, TN 38053-2236	VFW Post #7175, 4681 Cuba Millington Rd., Millington, TN	1730, 3rd Mon.

Life insurance can be an important part of your family's financial security. FRA members have access to coverage up to \$250,000 in life benefits through the FRA Group 10-Year Level Term Life Insurance Plan. "Level" Term Life means your group rate will not increase and your benefit amount will not decrease for the entire 10-year term! Visit www.frainsure.com for rates and details. The policy details exclusions, limitations, reduction of benefits and terms under which the policy may be continued in full or discontinued. Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155. Life Form Series includes GBD-1000, GBD-1100 or state equivalent.

SOUTHWEST REGION

Regional President: Chris Chapman, 831 Holly Ave, Imperial Bch, CA 91932-3422, H: (619) 995-2727, RPSW@FRA.org
 Regional Vice President: Edgardo M. Labao, 2923 Easy Ave, Long Beach, CA 90810-2848, H: (619) 829-8175, labaoe@yahoo.com

No. Location	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time/Date
163 AZ, PHOENIX	Roger A. Ege	Bryan D. Ginter	(602) 896-9699	sechnav@uno.com	1629 W Acoma Dr, Phoenix, AZ 85023-2378	VFW Post #9400, 804 E. Purdue Ave., Phoenix, AZ	1100, 2nd Sat. & Virtual 1300, 1st Sun.
302 CA, CARSON	Edgardo M. Labao	Romeo Galeon	(310) 935-2607	romeogaleon@yahoo.com	23028 Archibald Ave, Carson, CA 90745-4717	Veterans Park, 22400 Moneta Ave., Carson, CA	1700, 2nd Wed.
061 CA, CHULA VISTA	Elizabeth Johnko Schuette	Vincent Paul Montez	(619) 727-3060	montez42@yahoo.com	1941 Bluerhaven Ct, San Diego, CA 92154-4406	Branch Home 61, 288 Third Ave., Chula Vista, CA	1200, 1st Wed.
047 CA, EL CAJON	Michael K. Frontz	Charles F. Tompkins	(619) 264-0829	cf8513@gmail.com	4432 Jocelyn St, San Diego, CA 92105-8227	Veterans Memorial Hall, 136 Chambers St., El Cajon, CA	1900, 2nd Wed.
289 CA, IMPERIAL BEACH	Michael F. Fulton	William W. Weatherford, III	(619) 227-3179	w4268@aol.com	1271 Zurich Dr, San Diego, CA 92164-2954	Branch Home, 659 Silver Strand Blvd., Imperial Beach, CA	1900, 3rd Sat.
070 CA, POWAY	David E. Tobias	Gerald N. Miranda	(658) 395-3654	gmn9135@yahoo.com	9135 Ellingham St, San Diego, CA 92129-2130	FRA Branch 70 Club, 14231 Garden Rd., Suite 10 Poway, CA	1500, 3rd Sat.
062 CA, SAN DIEGO	Leroy Jackson, Jr.	Robert Earnest	(619) 398-7308	e-kadey@gmail.com	3638 Ocean View Blvd, San Diego, CA 92113-1631	Branch Home 62, 3638 Ocean View Blvd., San Diego, CA	1300, 2nd Sat.
084 CA, SAN DIEGO	Edwardo M. Cabradilla	Emmanuel Q. Cabildo	(619) 791-6502	ecabildo@gmail.com	11985 Calle Naranja, El Cajon, CA 92019-4070	FAVA Bldg., 2926 Market St., San Diego, CA	1400, 3rd Sun.
090 NV, CLARK COUNTY	Stephen F. Haupt	Jon K. Way	(702) 600-7289	wayjnk@msn.com	7052 Solana Ridge Dr, N Las Vegas, NV 89084-2536	Leatherneck Club, 4360 W. Spring Mountain Rd., Las Vegas, NV	

WEST COAST REGION

Regional President: Patrick H. LeClaire, 620 W B St, Fallon, NV 89406-2717, H: (775) 426-8362, RPWC@FRA.org
 Regional Vice President: Joseph R. Huffman, II, 3637 Dry Creek Dr, Modesto, CA 95357-1529, H: (510) 507-6796, tazmanbob3@sbcglobal.net

No. Location	President	Secretary	Telephone #	E-mail Address	Mailing Address	Meeting Place	Time/Date
261 CA, LEMOORE	Doug McCann	Donald L. Johnson	(559) 737-8009	70524.1023@compuserve.com	311 N Carl Dr, Visalia, CA 93291-5433	FRA Club 261, 788 E. D St., Lemoore, CA	No December Meeting 1800, 2nd Weds 1830, 1st Fri.
287 CA, LIVERMORE	George C. Mancuso	Roy D. Warner	(925) 449-6048	rwarnr323@yahoo.com	10620 Flynn Rd S, Livermore, CA 94550-9741	Livermore Vets Hall, 522 South L St., Livermore, CA	178
197 CA, MODESTO	Joseph R. Huffman, II	William S. Matthews	(209) 239-5174	w_matthews@hotmail.com	2332 Shadow Berry Dr, Manteca, CA 95336-5131	Stanislaus Veterans Center, 3500 Coffee Rd., Ste. 15, Modesto, CA	1800, 3rd Tues.
178 CA, MONTEREY	Larry A Scheierman, Jr.	Michael N. LeVine	(831) 375-4356	mlvine@redshift.com	679 Dennett St, Pacific Grove, CA 93950-3802	AmLeg Post 41, 1110 Veterans Dr., Monterey, CA	275
275 CA, PLACERVILLE	Charles T. Sweet	PNP Larry J. Boudreaux	(530) 677-3925	larryboo@qcabell.net	PO BOX 224, RESCUE, CA 95672-0224	Veterans Memorial Bldg., 130 Placerville Dr., Placerville, CA	1100, 4th Sat.
281 CA, REDDING	Robert Burroughs	Larkin D. Cokhill	(530) 605-8114	ldavidcookill980@gmail.com	PO Box 87, Anderson, CA 96007-0087	2110 North Street, Anderson, CA	1400, 4th Sun.
230 CA, ROSEVILLE	William L. Hanzel	Robert G. McColley	(916) 206-1193	jrjmc1@sureswest.net	7808 Rosestone Ln, Roseville, CA 95747-8362	Roseville Vets Memorial Hall, 110 Park Drive, Roseville, CA	1900, 1st Mon.
CA, SANTA CLARA	Richard A. Ruiz, Sr.	Richard J. Fetto	(510) 673-6343	secretaryrj101@live.com	2829 Langhorn Dr, Fremont, CA 94555-1418	AmLeg Post #564, 2120 Walsh Ave., Santa Clara, CA	1100 am, 2nd Sat.
008 CA, VALLEJO	Robert S. Mattson	ROLAND L. Shorter, Jr.	(707) 552-5410	yasrol1958@aol.net	101 Diamond Springs Ct, Vallejo, CA 94589-1422	VWMB, 420 Admiral Callaghan Ln, Vallejo, CA	1830, 2nd Wed.
244 CO, GRAND JUNCTION	Darold J. Stafford	Charles M. Watkins	(970) 434-0868	cwatkins@acsol.net	3010 Vin Rose Way, Grand Jct, CO 81504-5532	VFW Post 3981, 503 1/2 Florence Rd., Grand Junction, CO	1300, 2nd Wed.
192 NV, FALLON	Larry S Briggs, Jr.	Joe Nash	(775) 427-5498	jnash.fra@gmail.com	4130 Raven Dr, Fallon, NV 89406-5484	AmLeg Post #16, 90 N. Ada St., Fallon, NV	1830, 3rd Wed.
137 NV, MINDEN	James Jackson	Robert H. Wilson	(775) 847-0147	rwilsonush@aol.com	1951 Empire Rd, Reno, NV 89521-7430	Veterans Hall, 198 W. 2nd St., Carson City, NV	1830, 2nd Tues.
274 NV, RENO	Peter J. McKamara	PNP Virgil P. Courneya	(775) 443-2548	Phyress_virgi@att.net	PO Box 20512, Carson City, NV 89721-0512	605 Washington St., Reno, NV	1300, Last Friday of the Month
185 UT, OGDEN	Donald L. McCooch	James D. Towery	(801) 791-4783	jowery551@msn.com	2653 N 950 E, North Ogden, UT 84414-2464	VFW Post 1481, 907 W. 12th Street, Ogden, UT	1900, 1st Wed.
059 WY, CHEYENNE	Michael H. Archer	Terry L. Allison	(619) 895-6258	wyofatr59@gmail.com	2108 Park Ave, Cheyenne, WY 82007-3397	VFW Post 1881, 2816 E. 7th St., Cheyenne, WY	1830, 1st Thurs.

1. FRA HEADQUARTERS, ALEXANDRIA, VA.

While serving as national president over the past year, Robbie Robbins and LA FRA PNP Sandy Robbins frequently visited FRA Headquarters. Each visit, they brought an abundance of food for the staff. The variety and amount were something the entire staff appreciated. Thanks, Robbie and Sandy!



2. BRANCH 115, LEHIGH VALLEY, PA.

On Sept. 2, Branch 115 was honored to participate in the opening ceremony of the Lehigh Valley minor league baseball team, the IronPigs. Branch members presented the colors while a local young lady sang the national anthem.



3. BRANCH 261, LEMOORE, CALIF.

Branch 261 was recognized as the West Coast Region's first place Group II awardee by the committees on Americanism-Patriotism; Public Relations; Youth Activities; and Hospitals, Welfare and Rehabilitation. (L to R) Branch President Doug McCann, Second Vice President Ike Payne, Director Dennis Desjarlais and Treasurer Chet Oliver.



4. BRANCH 261, LEMOORE, CALIF.

Unit and Branch 261 supported and participated in the Retired Military Appreciation Day at Naval Air Station Lemoore master jet base. (L to R) Auxiliary member Pat Petriskie, Unit President Rose Desjarlais, Shipmate Dennis Desjarlais and Branch President Doug McCann.



5. BRANCH 185, OGDEN, UTAH

Branch and Unit 185 set up an information and recruitment booth at a festival in the city of Layton, Utah. Members spoke with many people while handing out FRA brochures and free popcorn. (L to R) Branch President Don McCoach, Vyron Dowdle, Diane Dowdle, Mark Hutchins, Linda Hutchins, Robert Porter (seated), Unit President Ann Schlutter, Howard Schlutter and Secretary Jim Towery.



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.



6. BRANCH 269, GOOSE CREEK, S.C.
Local Coast Guardsmen from Sector Charleston celebrated the Coast Guard's 233rd birthday at the branch home. (R to L) Two Shipmates who are retired Coast Guardsmen, Robert Hudspeth and Ronald Henderson, posed for a photo with Lt. Cmdr. Catherine Lawson, Marine Science Technician 2nd Class Aaron Ray, Storekeeper 2nd Class K'Ron Clark, Storekeeper 3rd Class Kevin Gonzales Flores and Lt. Cmdr. Luke Strittnatter.



7. BRANCH 208, JACKSONVILLE, N.C.
Members from Fleet Reserve Association Camp Lejeune Branch 208 celebrated the 248th birthday of the United States Navy with a traditional cake-cutting ceremony during the monthly meeting that was held on Oct. 10.

8. BRANCH 244, GRAND JUNCTION, COLO.

Branch 244 Secretary Chuck Watkins (L) was presented the 2022-2023 Gold Ribbon Award for 100% membership retention that was awarded during the national convention to Branch 244 President Jim Stafford (R).



9. BRANCH 15, WALHALLA, S.C.
An information table was set up during the Second Annual Oconee County Veterans Appreciation Festival, which was held in Seneca, South Carolina. Retired U.S. Navy Capt., NC, Lena Jones (L) represented Veteran's Last Patrol, an organization that visits and holds honor ceremonies for veterans in hospice care, and Shipmate Harvey Spencer (R) represented Branch 15.



10. BRANCH 70, POWAY, CALIF.
Shipmate Lou Irvin (L) presented an engraved K-Bar knife to Staff Sgt. Gaddis, an honor graduate of the U.S. Marine Corps Drill Instructor School in San Diego. Irvin is junior past president of Branch 70 and is a member of the branch board of directors. He is also the branch's coordinator with the Westview High School NJROTC. During his own time in the service, Irvin was both a drill instructor and an instructor at drill instructor school.

FRA

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 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 **1-800-276-5100** 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 **1-800-276-5100** to secure your supply of **Primal Max Red** and free bottles of **Primal Max Black**. Use Promo Code **FRAPMAX1223** when you call. Lines are frequently busy, but all calls will be answered!

In Memoriam

Name	Rating	Branch	Name	Rating	Branch	Name	Rating	Branch
Allison, Burgess B.	DTC, USN	MAL	Holland, Joe E.	HT1, USN	MAL	Ream, Harry F.	EMS1, USN	MAL
Ammendola, Anthony	PN1, USNR	226	Huerta, Robert G.	PO1, USN	MAL	Rebollido, Juan F.	DK1, USN	70
Anhalt, Wilfrid K.	EM1, USN	MAL	Hughes, Robert	RMC, USN	MAL	Repphun, Brian D.	HMCS(SS), USN	269
Bacon, Roger W.	HT1, USN	298	Hull, Tom	FTG2, USN	22	Reynolds, Michael J.	HMC, USN	MAL
Balderrama, Jose A.	CW04, USN	MAL	Hutchinson, Donald H.	YNC, USN	MAL	Ricker, Norman E.	AFCM, USN	MAL
Barker, Delbert M.	BMC, USN	MAL	Karr, William T.	GMGC, USN	MAL	Rule, Harvey V.	AVCM, USN	86
Berger, Charles A.	AEC, USN	136	Kramer, Rick	SH1, USN	63	Sass, Claus W.	GMMC, USN	MAL
Bodine, Daniel L.	LT, USN	MAL	Kuehl, Clifford W.	SMCS, USN	14	Schroeder, Douglas	DPCM, USN	276
Brosig, Paul R.	CPO, USN	20	Kutas, Benjamin J.	HA, USN	23	Schwarz, Ira N.	CAPT, USN	MAL
Brown, Harold L.	EN1, USN	MAL	Lee, Wayne W.	DTCM, USN	273	Seabold, Charles E.	LCDR, USNR	298
Cancino, Romeo V.	SD2, USN	302	Lopeman, Thomas A.	SGT, USMC	163	Shumway, Terry	MN, USN	MAL
Chiasson, Arthur J.	CSCM, USN	70	Merced, Eustaquio	MSC, USN	MAL	Sison, Juanito	PO1, USN	293
Dalsin, Edwin B.	HM2, USN	94	Merritt, William C.	SWC, USN	187	Smith, Frank E.	BM1, USN	MAL
Dekeyser, James L.	CUCM, USN	MAL	Neas, Myron D.	HMC, USN	194	Snader, Larry D.	RMC, USN	MAL
De la Pena, Herminio E.	CPO, USN	302	Neff, Gary W.	CPO, USN	MAL	Speta, Ronnie J.	ABCS, USN	126
DeLoach, Jesse H.	CDR/YNC, USN	201	PRPNC Neureuther, Charles A.	FTG, USN	298	Starkweather, Robert	LCDR, USN	MAL
Dunn, John B.	ETCS, USN	91	Niemi, Peter A.	HMC, USN	MAL	Swanson, Robert G.	GMGC, USN	136
Farrell, Harry J.	EN, USN	124	Noe, Raymond L.	AWCS, USN	101	Thomas, Thomas B.	RMCM(SW), USN	MAL
Faulkner, Norman E.	ACC, USN	90	Norman, Einar C.	BMC, USN	MAL	Truitt, Benjamin	LCDR, USN	177
PRPSC Field, David A. GYSGT, USMC 162			Norman, G. Max	USMCR	316	PRPEC Vatter, Thomas F. AMEC, USN94		
Fife, John K.	HMC, USN	MAL	Nottger, Duane	MMC, USN	216	Ventura, Americo S.	AMCS, USN	72
Fondren, Elmer B.	AGCS, USN	18	Nyman, Donald	ADRC, USN	22	Villaluna, Tomas	EM1, USN	08
Galloway, Stanley J.	JOCM, USN	334	Osland, Richard J.	AECS, USN	MAL	Ward, George	RMC, USN	226
Grattan, Patrick L.	ADJ1, USN	61	Pantalis, John E.	CPO, USN	MAL	Weedon, William J.	ENC, USN	289
Graun, Kenneth C.	BT1, USN	14	Parent, Isaac F.	PNC, USN	89	White, Leroy W.	ADCS, USN	MAL
Grover, Paul W.	AMSC, USN	MAL	Pemberton, John	LCDR, USN	MAL	Wilson, Roy M.	ENC, USN	61
Hare, John F.	MSGT, USMC	208	Piaggio, William	PFC, USMC	124	Wilson, Darrell	PO1, USN	MAL
Harris, Ernest R.	MSGT, USMC	MAL	Pogue, Francis C.	LT, USN	99	Wilson, Kenneth E.	CTCR, USN	24
Hersey, Harold G.	MMC, USN	31	Powers, Thomas	CAPT(SA), USN	MAL	Yochelson, Carl	ADCS, USN	91
Hill, Allen E.	RADM, USN	302	Raw, Donald W.	HMC(DV), USN	23	FRA		
Hjort, Dale L.	ENC, USN	268	Ray, Steven W.	QM3, USN	MAL			
Holcombe, James E.	LCDR, USN	89						

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.



Americans can finally grow thick, lustrous hair

“This will help your thinning hair and receding hairline in just 30 days” says top US Doctor

Clinical trials show a new hair loss breakthrough can help both men and women naturally regrow a thick, full head of hair – without drugs, surgery, or side effects

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

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

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

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

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

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

Surprising Truth About Hair Loss

It is commonly believed that hair loss is hereditary.

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

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

The latest scientific research

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

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

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

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

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

the results it delivers.

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

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

Regrows Hair In Just 30 Days

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

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

active during certain phases of the hair growth cycle.

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

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

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

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

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

Reawakens Dead Hair Follicles

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

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

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

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

Re-Nourish uses a unique blend of all-natural ingredients. By spraying it on your hair once per

day, scientific studies show you can revive dead stem cells and improve the appearance of thicker, fuller hair.

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

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

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

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

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

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

Try Re-Nourish 100% Risk-Free

To secure the hot, new **Re-Nourish** formula, buyers should contact the Sears Health Hotline at **1-800-850-5133** 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 **Re-Nourish**, 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 **1-800-850-5133** to secure your supply of **Re-Nourish**. Use Promo Code **FRARN1223** when you call. Lines are frequently busy, but all calls will be answered!

New Officers and a New National President's Project



Veralyn Johnson
LA FRA National
President

Auxiliary members, I want to thank you for giving me the privilege and distinct honor of being president of the auxiliary this year. I would like to thank one very special person for her help during my years in the Ladies Auxiliary, Past Southeast Regional President Fran Hoadley.

I extend a thank you and congratulations to the members who have volunteered to serve the LA FRA as national officers and national appointees.

The national officers for the LA FRA Association Year 2023-2024 are:

- National Vice President: Kelly Peña.
- National Executive Secretary: Laurie Starkey.
- National Financial Secretary: PNP Pat Suckow.
- National Treasurer: PNP Carolyn Whitaker.
- Jr. Past National President: Nadine Fulton.
- National Chaplain: Julia Fogel.
- National Parliamentarian: PNP Sandra Robbins.

The 2023-2024 regional presidents are:

- Northeast/New England: PNP Cindy Rodham Tuck.
- East Coast: Loretta Jordan.
- Southeast: Ronalee S. Klase.
- North Central: PNP Doris Fri.
- South Central: PNP Gini Larson.
- Northwest: Region presently under suspension.
- West Coast: Mary Ann Frank.
- Southwest: Marilyn Quesnel.

Thank you and congratulations also to members who have for the first time or once again volunteered to serve their region as the vice president, secretary and/or treasurer, or to serve their unit as an officer.

My National President's Project for 2023-2024 is the Gary Sinise Foundation's HOPE Program, which provides financial assistance, emotional support and group events for service members, veterans, first responders and their families who are recovering from a trauma, injury, illness or loss HOPE stands for heal, overcome, persevere and excel, and is one of the foundation's relief and resiliency programs. The HOPE program aims to provide multifaceted support to families during pivotal moments in their grief or recovery process. Through group events, they help create a network

of support beyond the foundation by connecting people who have gone through similar experiences.

"At the Gary Sinise Foundation, we serve our nation's defenders, to include our most severely wounded heroes, veterans of every conflict, first responders who run into danger within our communities, active duty service members, their families, and the families of our fallen heroes," the organization writes on GuideStar. "We do this by supporting them in often their darkest times of need. Our unique programs are designed to help, entertain, educate, inspire, strengthen, and build communities across the nation."

Charity Navigator has awarded the Gary Sinise Foundation four out of a possible four stars, indicating that the foundation adheres to good governance and other best practices to minimize the chance of unethical activities and consistently execute its mission in a fiscally responsible way.

There are several ways to make a donation:

(1) Mail a check made out to "LA FRA" to the LA FRA National Financial Secretary at P.O. Box 706, Goose Creek, SC 29445. On the memo line, write "2023 NP Project."

(2) Enter the following website link: <https://donate.garysinisefoundation.org/campaign/la-fra/c516768>. From there, you can make a donation by credit card, or by downloading, filling out and printing a donation form you can mail directly to the foundation along with your enclosed check.

(3) Scan the LA FRA QR code with your mobile device, scroll down to "How To Give," and click on "Donation Form" to download the form to complete and mail along with your check. Be sure to note that the donation is for the LA FRA NP Project.



The foundation's motto is derived from a quote from founder Gary Sinise: "While we can never do enough for our defenders and their loved ones, we can always do a little more." **FRA**

Yours in Loyalty, Protection and Service,

Veralyn Thomas, LA FRA National President.

Vera is the national president of the LA FRA.

Invest More Confidently in Volatile Markets



Carl M. Trevisan, CFP®



Stephen M. Bearce

When the stock market is on the rise, investors can fall into the trap of believing the good times will never end. But in all probability, market volatility will return, and chances are it'll be when it's least expected.

Rather than waiting for it to happen and risking the possibility of panicking and making costly investment decisions, you may want to think about volatility during those good times. That way, you can be strategic rather than emotional about dealing with it, which may lead to better outcomes.

What Type of Investor Are You?

What you should be considering now depends on which of these describes your current situation:

1. You have an investment plan.
2. You don't have an investment plan.

Let's begin by addressing investors in that second category. Quite simply, if you don't have an investment plan, you should think about creating one, and here's why: A well-thought-out plan is built around what you're investing for (your goals), how long you have until you need to tap into your investments (your time horizon), and, most importantly for this topic, the amount of market volatility you're comfortable with (your risk tolerance).

Taking these factors into consideration, your plan should include a strategic asset allocation, which is how your portfolio is divided up between different types of investments — primarily stocks, bonds, and cash alternatives.

You may be the type of investor who takes market volatility in stride. In that case, you likely have a relatively high risk tolerance. On the other hand, volatility may make it hard for you to sleep and cause you to panic, which would mean your risk tolerance is probably rather low.

If you're the latter type of investor, a larger portion of your asset allocation would likely be in bonds, which historically have been more stable than stocks. However, along with that relative stability generally comes significantly lower returns.

The potential benefit of having an investment plan is you may be able to do a better job of dealing with

volatility because you've baked it into your plan, so that you should be better prepared for its possible impact and your reaction to it.

What If You Already Have a Plan?

If you have an investment plan, you should be thinking about whether your portfolio is currently aligned with your strategic asset allocation.

While it might be nice if you could set and forget your asset allocation, the fact is, over time market activity can cause your investments to drift away — sometimes far away — from where you want them to be if you don't keep an eye on them.

For example, a hypothetical 50% stocks, 45% bonds, and 5% cash alternatives portfolio could become a 60% stocks, 35% bonds, and 5% cash alternatives portfolio without you realizing it. While that "new" portfolio may provide better returns, it's also likely to fluctuate more in value if the market becomes volatile. In other words, you could be exceeding your risk tolerance without being aware of it.

To help avoid this situation, consider periodically checking your portfolio and rebalancing it as necessary, which may require selling some investments and purchasing others to bring it back to your intended asset allocation.

Because creating a plan and keeping it in balance can be complicated, for help you may want to turn to a financial adviser with the necessary tools and experience." **FRA**

Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns. This article was written by/for Wells Fargo Advisors and provided courtesy of Carl M. Trevisan, Managing Director-Investments and Stephen M. Bearce, First Vice President-Investments in Alexandria, Virginia and may be reached at 800-247-8602.

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Aaron Munz, former U.S. Army Captain and Director of Veteran Affairs at the Mesothelioma Center

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