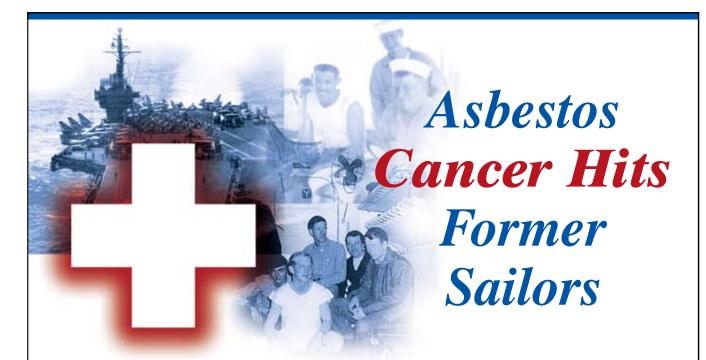
YOUR MISSION . YOUR VOICE

# NAVALAFFAIRS



Charting a course for a healthy life

- 4 FRA Hosts Coast Guard Caucus and Sailors of the Year
- **PNP Nahill Remembered**



Many sailors who served their country proudly aboard ships in the World War II, Korean, and Vietnam War eras, are now being **diagnosed with asbestos-related cancers**.

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# **Featured**

### 14 GET SHIPSHAPE!

We speak to a leading dietician, Kathleen Kinney, on how good nutrition and exercise can improve the quality of your life. Also, what does health and fitness mean to the services? A look at three unique angles.

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### ON THE COVER

Sailors stationed aboard the Arleigh Burke class guided missile destroyer USS O'Kane (DDG 77) participate in "STO BO" at sunset underway off the Horn of Africa. (U.S. Navy photo by: Photographer's Mate 1st Class Aaron Ansarov)

THANK YOU FOR YOUR valuable feedback on the "new look" Naval Affairs, which was launched last month. The response has been encouraging. Your input is much appreciated, and your ideas and suggestions will be used to continuously improve the quality of this publication. One clarification asked for by readers was regarding an omission in the Membership Matters column in the August issue. While paraphrasing, we left out verbiage from the FRA C&BL. The



**SAN REDDY** Editor

correct reference is "No elected or appointed officer in a branch of the FRA shall, by virtue of such election or appointment, hold office as an officer, member of the Board of Directors, or member of the Board of Governors of an enterprise sponsored by the branch or members of the branch, when holding such an office shall signify or imply sponsorship or supervision or supervisory control of the enterprise by the FRA."

In this issue, we look at how you can chart a course for a healthy life. Most of us have, at one time or another, considered making lifestyle changes to improve the quality of our lives. I hope that this month's focus on health and fitness will answer some of the questions that you've been asking. Contributing Editor Lauren Armstrong speaks to a leading registered dietitian on how we can make incremental changes to our diet so that we can keep our bodies strong and minds sharp — not an easy task in a world in which a fast-food culture has taken root. Continuing the theme of health matters, we highlight a unique initiative launched by the Armed Services YMCA to improve the fitness of recruits for Special Operations programs, look at what the Marine Corps means by "Semper Fit," and highlight to Coast Guardsmen as they were selected for a feature film because of their fitness.

We also have great pride in presenting the 2006 Sailors of the Year, and highlights from the twelfth annual Coast Guard Caucus Breakfast. We hope you enjoy reading the issue, and look forward to your input.

San Reddy is Editor of Naval Affairs, and can be contacted at san@fra.org.

### **UPCOMING FEATURES**

**OCTOBER** Interview with the new MCPON

**USN Birthday** 

National Museum of the U.S. Marine Corps **NOVEMBER** 

**USMC** Birthday

Veterans Day & FRA's Birthday

**DECEMBER** Technology



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### **Armed Forces Retirement Home (AFRH)**

With reference to Shipmate Dennis Reyerson's letter, I believe that the Armed Forces home in Gulfport will not be reopened. The main reason being that there is excess room at the home in D.C. The larger problem to all of this is the number of residents that have passed away since they were taken to the home in D.C. and the way that the residents have been treated with regards to their personal property that they had to leave in Gulfport when they had to leave. Also I have not read about any of the shipmates of the FRA going to the home in Washington, D.C. and seeing any of the displaced residents from Gulfport.

ABHC Ben Turner (Ret.), Flower Mound, Texas

Editor's Note: Leslye Arsht, Deputy Under Secretary of Defense (Military Community and Family Policy) recently responded to a 24 April 2006 letter from NES Joe Barnes to the Department of Defense regarding the rebuilding of AFRH Gulfport. Arsht wrote that General Services Administration (GSA) is responsible "for planning, design, construction, and contract administration so efforts are underway now to meet with national and regional GSA leadership to move forward and explore land use options." She also advised that AFRH has "about \$240 million for major construction." It's still unclear which of five options presented in a 28 February Report to Congress on rebuilding AFRH Gulfport has been selected.

### USS Frederick C. Davis (DE 136)

I wish to thank *Naval Affairs* for helping me locate survivors of the USS Frederick C. Davis (DE 136) that was sunk on 24 April 1945. Because of the article you published, I have received complete and comprehensive stories on the events of that day. I have also received actual pictures of the rescue of some of the crew members. I wish to thank all the people who so generously submitted the information and pictures of the rescue.

I now have the information I need to put the story of Leland Alexander Seaman First Class USNR in our Branch history. I will also have a memorial service for his local relatives as well as any and all interested parties, to honor Leland and his shipmates.

I would like especially to thank historian Ms. Bobbe Stuvengen of American Legion Post 209 for picking up on the article in *Naval Affairs* and sending my address to the Frederick C. Davis Reunion coordinators, who provide the story of the Davis ordeal.

This is history that deserves to be preserved and passed on to future generations.

Harvey E. Spencer, Branch 15 President

### Medicare Part B Increases

Your article "Medicare Part B Increases" in *On & Off Capitol Hill (Naval Affairs*, July 2006), stated that if H.R. 5147 does not pass, then the amount Medicare beneficiaries will be required to pay will increase in accordance with how much income they have. The more income, the higher percentage of Medicare they will be required to pay. I, for one, support that bill. That is how it should be. **If you make more, you pay more. The rich get most of the breaks. This bill makes sense to me.** 

Paul Graham, DP1 USN (Ret.)

**Submissions** Send *Shipmate Forum* letters to: Editor, FRA, 125 N. West St. Alexandria, VA 22314. E-mail submissions may be sent to nafra@fra.org. Please include "Shipmate Forum" in the subject line. FRA reserves the right to select and edit letters for publication. Letters published in *Shipmate Forum* reflect the opinions and views of FRA members. They do not necessarily reflect the official position of FRA as a whole. FRA is not responsible for the accuracy of letter content.





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### FRA Hosts Coast Guard Caucus

FRA HOSTED THE EIGHTH-ANNUAL United States Coast Guard Caucus Breakfast on 28 July 2006. This is an event the Association sponsors each year in conjunction with the Coast Guard's House Liaison Office and its Governmental Affairs staff. The breakfast is an opportunity to spotlight the Coast Guard's tremendous service to our Nation and promote dialog between members of Congress, staff personnel, key Coast Guard leaders and FRA.

Although this event is usually in the spring, this year's breakfast was made even more special as it helped kick-off the Coast Guard's 216th birthday celebration on 4 August.

Naval Affairs (August 2006), a commemorative Coast Guard issue, was distributed to all who attended the breakfast.

Representative Frank LoBiondo (N.J.) who chairs the Coast Guard and Maritime Transportation Subcommittee thanked all for attending the important event. "The Coast Guard is under recognized and under appreciated, and yet you go over

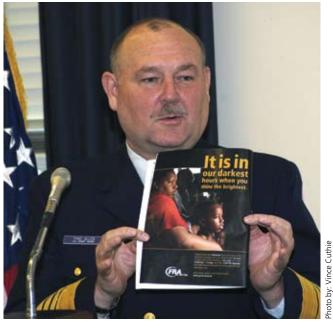
FRA is...committed to educating members of Congress, their staff and the public about the Coast **Guard's critical missions** and the role the service plays as part of the Department of Homeland Security.

the top consistently," LoBiondo said to the Coast Guard personnel during his comments.

The Caucus is co-chaired by three members of Congress who served in the Coast Guard — Representatives Howard Coble (N.C.), Gene Taylor (Miss.), and William Delahunt (Mass.) - all who were in attendance.

Other members of the Caucus, including Congressmen Rob Simmons (Conn.), who has the Coast Guard Academy in his district and serves on House Armed Services Committee, the House Transportation and Infrastructure Committee and the Subcommittee for Coast Guard and Maritime Transportation; Joe Wilson (S.C.), a member of the House Armed Services Committee; and John Tierney (Mass.), a member of the Permanent Select Committee on Intelligence, were also present. Each member of Congress spoke and pointed to the heroic rescues of the Coast Guard personnel, in the wake of Hurricane Katrina, as an example of their exemplary efforts.

FRA works closely with this bi-partisan group in support of compensation, health care and various benefit programs that affect USCG personnel and are essential to maintaining military readiness and ensuring our national security. FRA is also committed to educating members



During his speech, Coast Guard Commandant Admiral Thad Allen personally thanked NES Joe Barnes and FRA for paying tribute to the Coast Guard in the August issue. Asking everyone to turn to page four, he remarked that FRA had "perfectly captured the essence of what the Coast Guard is." The tribute was designed by FIREBRAND in Alexandria.

of Congress, their staff and the public about the Coast Guard's critical missions and the role the service plays as part of the Department of Homeland Security.

Admiral Allen thanked FRA and others for their unwavering support of the Coast Guard. "FRA does an extraordinary job on Capitol Hill, and we are grateful for the continued work," he said. "The good news is the Coast Guard has never been more visible and relevant, the bad news is the Coast Guard has never been so visible and relevant," he added, referring to the disasters of the past year.

During the event, Admiral Allen presented the Commander Ray Evans Outstanding Coxswain Trophy Award to BM1 Richard Lawson and the Fireman First Class Paul Clark Outstanding Engineer Award to MK1 Tom Wunder. He thanked both for their superb leadership and devotion to duty.

The Coast Guard was also represented by Master Chief Petty Officer of the Coast Guard Reserve Force, Jeffrey Smith and other senior enlisted leaders.

As part of the Association's ongoing tradition to recognize outstanding personnel, FRA will also salute the Coast Guard's Honors Program recipients (formerly the Enlisted Persons of the Year or EPOY) during the twelfth annual ceremony in Washington, D.C., on 14 September. That event honors the service's Active Duty, Reserve, Civilian and Non-Appropriated Funds Civilian Member of the Year. Details will be in the October issue of Naval Affairs.



The 2006 Navy Sailors of the Year were meritoriously advanced to chief petty officers at a ceremony at the Pentagon and are (from left to right): Shore Sailor of the Year, HMC Jerome M. Cronin; Atlantic Fleet Sailor of the Year, MMC Jordan Rosadorosario; Reserve Force Sailor of the Year, HMC David L. Worrell; and Pacific Fleet Sailor of the Year, AEC Dennis A. Simpson.



HM1 Jerome M. Cronin and his wife Diana meet with Senator Jon Kyl (Ariz.) in the Senator's Capitol Hill office after the SOY reception.



# FRA Honors Navy Sailors of the Year

**THE 2006 SAILORS OF THE YEAR** (SOY) were honored for their outstanding achievements by FRA at a special Capitol Hill reception on 17 July 2006. Deputy Assistant Secretary of the Navy (Reserve Affairs), H.C. "Barney" Barnum, Jr. congratulated the sailors on their outstanding achievements and said they represent "the best of the best" in today's Navy.

Senator Richard Burr (N.C.) attended the reception to support Pacific Sailor of the Year AE1 Dennis A. Simpson, who hails from his home state. FRA coordinated several

This unique program...creates
excellent role models for men and
women following in their footsteps...

meetings with other leaders on Capitol Hill following the event, so the SOYs could meet their elected officials.

In his remarks, newly-appointed 11th Master Chief Petty Officer of the Navy (MCPON), Joe R. Campa, said he was "honored to recognize the Navy's finest" and thanked FRA for its commitment to the SOY event which FRA helped establish in 1972. "By honoring the SOYs, you are honoring all sailors," Campa said.

"This unique program not only provides sailors with well-deserved recognition for serving the United States Navy with distinction, but creates excellent role models for men and women following in their footsteps," said NES Joe Barnes. On behalf of FRA National President Edgar Zerr, NES Joe Barnes presented FRA "Outstanding Achievement Certificates."

Barnes thanked the honorees for their service to the Navy. "You represent the very best in what the U.S. Navy has to offer. Your dedication and selfless service is much appreciated and an inspiration to all of us. FRA shows its dedication to serve Sea Service Personnel through its legislative work and is committed to preserving and enhancing pay, benefits and quality-of-life programs for all its members," he added.

The honorees were meritoriously promoted to Chief Petty Officer at a ceremony at the Pentagon on 20 July. In keeping with a long-standing tradition of funding R&R travel for the spouses and families of the SOYs, FRA presented each SOY with a MasterCard gift card at that event.

MCPON Campa, The Honorable "Barney" Barnum and NES Joe Barnes are briefed at the SOY reception by Senator Richard Burr (NC). Burr attended to honor AE1 Dennis A. Simpson, a constituent.

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### Sustaining The Health Care Benefit NES PERSPECTIVE

JOE BARNES

FRA's National Executive Secretary

**HEALTH CARE IS EXTREMELY** important to all FRA Shipmates regardless of their status and protecting and/or enhancing benefits is FRA's top legislative priority. This includes sustaining access, ensuring quality care, communicating our

members' concerns with leadership and working hard to ensure adequate funding for the Department of Defense (DoD) and Veterans Affairs (VA) health care systems.

Monitoring and weighing in on legislative proposals are also important particularly on initiatives that will impact active, Reserve, retired, veteran and survivor beneficiaries.

Bob Washington and I joined other military coalition organization leaders at a meeting in early August with Dr. William Winkenwerder, Assistant Secretary of Defense (Health Affairs) and other DoD health care officials. The agenda included an update on the Defense Health System

strategic plan, transformation and BRAC initiatives and finally a report on the budget outlook for 2007 and beyond.

As previously reported, DoD proposed a drastic program of TRICARE and pharmacy fee hikes to be imple-

For the first time, Winkenwerder characterized the situation as an "unprecedented crisis with a 2008 shortfall of approximately \$2 billion."

mented beginning next year. This included a new TRICARE Standard enrollment fee which FRA strongly opposes, plus other enrollment and pharmacy fee hikes — also opposed by the Association pending research and implementation of other cost-saving options. (DoD is already authorized to raise TRICARE Prime enrollment fees.)

National President Ed Zerr presented FRA's positions at a Senate Personnel Subcommittee hearing in March, and our concerns have since been referenced in National Board of Directors Hill visits and Legislative Team meetings with members of Congress, staff personnel and DoD officials.

The result of these efforts includes a one year delay of most fee and pharmacy hikes until other cost-saving options including greater use of the mail-order pharmacy option, expansion of federal pricing (now in litigation), implementing new technologies including electronic medical records and more real partnering initiatives with VA. The delay also resulted in a 2007 shortfall of \$735 million in assumed revenue which is being offset by additional appropriations.

The long term outlook for all TRICARE beneficiaries is sobering. For the first time, Winkenwerder characterized the situation as an "unprecedented crisis with a 2008 shortfall of approximately \$2 billion." He asked for help in

> identifying solutions and referenced flatter future defense budgets — which along with less emergency supplemental funding adds other challenging dimensions to the situation.

department on pharmacy issues.

FRA is fully engaged on health care issues and is well represented in this arena by Bob Washington, our health care advisor who also serves as director of membership development. He meets regularly with key stakeholders including contractors, consultants, and Hill staffers, cochairs the TMC Health Care Committee and serves on DoD's Beneficiary Advisory Panel that makes recommendations to the

While there is reason for concern it's important to note that the rising cost of military health care is national in scope and not military specific. It's also important, to remember the government's unique responsibility, and commitment to provide health care and other benefits for a military force that serves and has served under extraordinarily arduous conditions to ensure our freedom and security.

I strongly urge you to closely track what's happening on Capitol Hill. Our legislative advocacy work is our principal program and your grassroots efforts contribute to FRA's effectiveness on Capitol Hill. Note that FRA strongly supports two bills (H.R. 4949 sponsored by Reps. Chet Edwards and Walter Jones; and S. 617 sponsored by Sens. Frank Lautenberg and Chuck Hagel) which if enacted, will minimize the impact of future fee increases on DoD beneficiaries.

Please communicate regularly with your elected officials by utilizing the Action Center on www.fra.org — something that complements our work on behalf of the entire Association. Prewritten letters on key issues are available in the Action Center, or you can compose your own — and there are additional opportunities during this election campaign season to express your concerns to candidates and incumbents.

Remember, what Congress gives, Congress can take away, and that maintaining and adequately funding your pay, health care and other hard earned benefits is ongoing and the focus of FRA extensive legislative agenda.

Your strong and continuing support is appreciated.

Joe Barnes is FRA's National Executive Secretary and Chairman of the National Committee on Legislative Service. A member of Navy Department Branch 181, he is also an advisor to the National Committees on Budget and Finance and Membership and Retention.

### **VA Scandal Gone but not Forgotten (We Hope)**

**THE DEPARTMENT OF VETERANS** Affairs (VA) data theft scandal is like a falling star in the legislative arena. It was very bright

and caught everyone's attention but quickly burned out when the stolen laptop was recovered and it was determined that the data had not been accessed.

National President Ed Zerr and National Executive Secretary Joe Barnes met with House Majority Leader John Boehner (Ohio) and House Veterans Affairs Committee (HVAC) Chairman Steve Buyer (Ind.) on 8 June to discuss FRA concerns including the data security lapse at the VA that resulted in the theft of data pertaining to more than 26 million individuals including personal information on as many as 1.1 million active duty personnel and 645,000 Reservists. The VA set up a call center for information on consumer identity protec-

tion. One good thing that came from the scandal was that both the House and Senate VA oversight committees held a series of hearings to explore ways to enhance data security, and a number of FRA-supported legislative proposals were introduced. Prior to the FBI finding the laptop, the Office of the

Inspector General (OIG) issued a report that was highly critical of the way in which VA personnel handled the theft. The OIG report found that "information security officers acted with indifference and little sense of urgency" to the theft, with the department's deputy secretary learning about the data theft more than a week after the information technology staff found out about it.

The VA's information technology operation has drawn sharp criticism for years from the department's inspector general and the Government Accountability Office. The House passed a bill (H.R. 4061) last November that would reorganize the IT department; that measure is

awaiting consideration in the Senate.

On 3 August, a different computer containing informa-

continued on page 12



JOHN DAVIS FRA's Director of Legislative Programs

VETERANS' AFFAIRS VETERANS' AF

### **Legislative Cure for VA**

After numerous hearings and testimony in committee and subcommittees the House Veterans Affairs Committee approved an FRA-supported bill, H.R. 5835, sponsored by the Chairman, Steve Buyer (Ind). The bill aims to create more accountability at the VA for cyber security. It would create an Office of the Under Secretary for Information Security and require the VA to report to Congress after any data theft and provide credit monitoring and fraud remediation for affected individuals. Additionally, the legislation would require a study on using personal identification numbers rather than Social Security numbers for veterans' benefits. Several other legislative proposals were introduced prior to the committee bill.

Since the data has been recovered, FRA is concerned that the urgency of reform will flicker out as Congress prepares to wrap up the Second Session of the 109th Congress — a political year in which incumbents are eager to get back

to their homes and begin campaigning for re-election.

### **VA Beneficiaries COLA**

The House and Senate Veterans Affairs Committee endorsed bills separately (H.R. 4843 and S. 2562) to provide a 2007 cost-of-living adjustment (COLA) for disabled veterans and their survivors. Unlike other federal annuitants, VA beneficiaries' COLAs require separate legislative approval by Congress every year, even though the COLA percentage for nearly all federal check recipients ends up being the same. The anticipated 2007 COLA is 4.7 percent.

# **Veterans Health Savings Accounts**

Senator Larry E. Craig (Idaho), Chairman of the Senate Veterans Committee, introduced legislation (S. 3655) that allows military veterans to establish Health Savings Accounts (HSAs) for themselves and their dependents. HSAs are a new trend in health care, created in 2003, and more than three million Americans use these

accounts. With an HSA, individuals or companies can contribute to an account on a pre-tax basis, and the funds can then be withdrawn by individuals to pay for health care expenses. Current interpretation of the bill prohibits veterans who use the VA health care system from obtaining an HSA, and Senator Craig's bill will reverse that policy.

### **VA Court Backlog**

The Senate Veterans Affairs Committee (SVAC) has requested that the Court of Appeals for Veterans Claims start using retired judges to handle a growing backlog of cases. The number of cases pending before the court has doubled in the last two years. Created in 1989, the court is not part of VA, but rather a part of the judicial branch created to specifically handle veterans-related federal court cases. The SVAC is concerned that the protracted appeals process will increase stress on disabled veterans who are older and often suffering from physical or mental problems.

### **Coast Guard Funding**

H.R. 5681, sponsored by Rep. Don Young (Alaska) authorizes the level of active duty personnel for fiscal year 2007 at 45,500, the level authorized in last year's bill, and will make permanent a temporary increase for 2004-2006 of its allowable number of officers from 6,200 to 6,700. This increase was previously granted as a result of the service's increased homeland security role following 9/11. In addition,



the bill would make permanent existing Coast Guard housing authorities, allowing private sector participation in the acquisition or construction of Coast Guard housing. The private sector participation in housing is scheduled to expire on 1 October 2007. In 2004 Congress made permanent a similar measure for Department of Defense (DoD) housing, and this section would do the same for the Coast Guard. The bill would also allow Coast Guard veterans the same access to the Armed Forces Retirement Home system, as is the case for retirees from the other military services. The system is funded by a trust fund that receives revenue from monthly contributions (of fifty cents per month) from all active duty enlisted and warrant officers and a portion of certain fines and forfeitures, and provides that any Coast Guard personnel who works in support of a declaration of a major disaster or emergency by the President to retain up to a total of 90 days of leave. Currently, personnel can only retain 60 days leave if not used by the end of the fiscal year. The bill (H.R. 5681) is awaiting floor action as Naval Affairs goes to print.

### **USFSPA GOOD NEWS & BAD NEWS**

Uniform Services Former Spouses Protection Act (USFSPA) provisions are included in the Senate version of the FY 2007 National Defense Authorization Act (NDAA). That's the good news. The bad is that the Senate Armed Services Committee included only three initiatives which mainly benefit the Defense Financing and Accounting Service (DFAS) administrative requirements while ignoring other proposals endorsed by FRA, The Military Coalition and Department of Defense (DoD), including the need to prohibit courts from awarding a division of retired pay before the service member retires. There are no similar provisions in the House bill and unfortunately, there continues to be little awareness of the impact of this poorly written law on service members until they're affected by divorce decrees.

FRA has campaigned for reform of USFSPA for many years, citing nu-

merous cases where military retirees are forced by state courts to pay their former spouses an unfair portion of their military retiree pay.

Interpretation of the USFSPA impacts the rights of the service member, and none are enforceable by the Department of Justice or DoD. If a State court violates the right of the service member under the provisions of USFSPA, the Solicitor General will make no move to reverse the error. Why? Because the Act fails to have the enforceable language required for Justice or the DoD to react. The only recourse is for the service member to appeal to the court, which in many cases gives that court jurisdiction over the member. Another infraction is committed by some State courts awarding a percentage of veterans' compensation to ex-spouses, a clear violation of U.S. law; yet, the Federal government does nothing to stop this transgression.

# Unintended Consequences of TRICARE Reform

FRA is reviewing language in both the House and Senate versions of the FY2007 National Defense Authorization Act (NDAA) that would prevent employers who hire military retirees from providing incentives to force them to enroll in the TRICARE health care program, as an alternative to more expensive employer provided health care plans. While the intent of this language is to help reduce the soaring costs for retiree health care, an inadvertent result may be to penalize military retirees because they would be forbidden from helping pay their TRICARE expenses or supplemental coverage.

In addition, the employee's options to participate in employer provided cafeteria plans would be impacted by the provision as currently written, according to Representatives Chris Van Hollen (Md.) and Chip Pickering (Miss.), who are circulating a "Dear Colleague" letter to the House and Senate Armed Services Committees' leaders asking that this provision be removed from the NDAA. FRA is preparing a letter referencing this and other personnel issues addressed in the pending legislation.

### STOP FLAG DESECRATION

Congress fell only one Senate vote short of passing legislation authorizing a Constitutional Amendment (SJR 12) to prohibit flag desecration. The vote represents the strongest showing yet for such a constitutional amendment in the Senate, which last voted on the proposal in 2000, when it fell short of passage by four votes. While the Senate has never passed the amendment, the House passed an identical resolution last year (286-130). In similar, but separate action, Congress passed and the President signed into law H.R. 42, a bill that prohibits condominium associations and similar groups from making rules that prohibit residents from displaying the American Flag.



# HELP FRA SALUTE AND SUPPORT THE NAVY, MARINE CORPS AND COAST GUARD!

Show your pride in your service — and for all those who have served!

FRA is proud to serve current and former Navy, Marine Corps and Coast Guard personnel.

Through a very special arrangement, we have made it possible for you to show your pride with a high-quality hat — made in USA — showing the service of your choice. This hat is yours FREE when you donate \$35 or more to FRA.

Your donation goes immediately to supporting FRA's efforts on Capitol Hill, fighting for legislation that affects you, your family and all those who serve and have served as enlisted personnel of the Navy, Marine Corps and Coast Guard!

You will receive a free hat with each donation of \$35 or more.\* Wear the hat with pride or consider giving as thoughtful gifts for friends and family.

Your donation goes a long way for FRA!

**76 cents out of every dollar** of the FRA budget **supports services for our members** such as:

- Naval Affairs & OnWatch
- phone support for concerns or legislative updates
- e-mail news alerts
- use of the Action Center on www.fra.org
- scholarships for members and their families
- disaster relief grants for Shipmates
- and so much more!

Give today and help FRA on its mission to salute and support current and former members of the Navy, Marine Corps and Coast Guard!

Use the enclosed envelope or logon to www.fra.org/support to make your donation and let us know which made in the USA hat to send you!



To donate by phone, call 800-FRA-1924 and ask for Member Services.

\*Donations of \$70 or more are eligible for two hats, etc.

Your made in the USA hat is **FREE** with a donation of \$35 or more. Donations of any size are accepted with gratitude.

### Financial Protections Approved

The Senate passed legislation (S. 418) that would help protect service members and their families from unscrupulous financial services companies which have charged exorbitant fees for certain financial products. This legislation is different from prohibition on predatory lending, included in the Senate version of the FY2007 National Defense Authorization Act (NDAA). FRA and several consumer groups have teamed up to lobby on both issues, and to keep the anti-predatory loan provision in the final conference committee report. The provisions would limit short-term loans to a 36% interest rate for service members and their dependents. As Naval Affairs goes to print, the DoD is scheduled to release a study on predatory lending and the Senate Banking Committee has announced that it will hold hearings after the report is released. ABC News has interviewed former MCPON Terry Scott on the impact of predatory lending on military families and approached FRA for background information on this issue. The news coverage increases public awareness and will add pressure on Congress to keep the anti-predatory loan protections in the final version of the NDAA.

# **Stop Profiting from Fallen Service Members**

FRA is supporting legislation (H.R. 5755) to stop the unauthorized commercial use of names and images of American service members. Sponsored by Rep. Dan Boren (OK), the bill comes as vendors of anti-war products continue to use the names and images of service members in merchandise, despite objections from their families. Profiteering from deceased service member's names and images without the consent of their family is an affront to service members' ultimate sacrifice for our country. Shipmates can contact their Representatives through the FRA Action Center at www.fra.org to urge support for the legislation.

### **Future of the Reserves**

Given the challenges in Iraq and Afghanistan, the DoD will not be able to sustain operational requirements without the continued assistance of the Guard and Reserves. That's the conclusion of a report on the "Future of the National Guard and Reserves" recently released by the Center for Strategic & International Studies (CSIS) in Washington, D.C.

The report recommended no improvement in health benefits or reduction in retirement age, and called for Guard and Reserve personnel to perform at least six months, but no more than one year of active duty service near the end of their six-year commitment.

FRA's Director, Legislative Programs John R. Davis was among a select group given a preview of the report before its release. At the meeting, Davis cautioned that eroding benefits for the Guard and Reserves can only undermine long-term retention and readiness.

FRA supports making the TRICARE program available on an optional basis for all selected Reservists and families on a cost-sharing basis, and also favors the reduction of the retirement age, especially for those who experience extensive mobilization.

### Respect for Fallen Heroes!

The President signed a bill (H.R. 5037) that will prohibit demonstrations within specified distances and times at National Cemetery Administration Cemeteries and Arlington National Cemetery unless approved by the superintendent or director. Nearly 2,300 service members have been buried across the country in the last three years, as a result of their service in Operations Enduring Freedom and Iraqi Freedom. Unfortunately, during the past nine months, more than 100 of those funerals have been interrupted by anti-war protestors. Everyone respects the rights of individuals to protest public policy, but the rights of the grieving family should surpass the rights of the protestors at the cemetery during the burial ceremony in recognition of these service members' ultimate sacrifice to ensure our security and protect our freedoms. The new law faces a legal challenge from the ACLU.

FRA thanks the hundreds of its members who contacted the White House in support of this legislation. They were alerted to the legislation through an FRA Action Center e-mail.

### **More \$ for Readiness**

As Naval Affairs goes to print, the Senate has delayed passage of the DoD appropriation (H.R. 5631) and the Military Construction/VA appropriation (H.R. 5385). The Senate added \$13.1 billion more to the DoD appropriations after Army and Marine Corps officials warned of a funding shortfall that could jeopardize readiness. The Marine Corps receives \$5.3 billion for FY 2007 for repair, upgrade or replacing equipment. There is increasing certainty that Congress will not pass the

appropriation bills before the start of the new fiscal year on 1 October. Talks are underway about adding a stop gap measure that would likely extend funding for DoD until mid-November.

As a result of excessive use of, and media attention focusing on the use of "earmarks" (funding for special projects amended onto appropriation bills) a group of 45 House Republicans has asked the House leadership not to schedule any spending bills unless the measures include the sponsor of earmarks.

### **VDBC REVIEWS GAO STUDY OF IU BENEFITS**

The Veterans Disability Benefits Commission (VDBC) reviewed a recently released GAO study on Individual Unemployable (IU) benefits. IU refers to a total disability evaluation assigned to an individual because of any service-connected impairment (or combination of impairments) of mind or body that fails to meet the criteria for a total disability rating under the Schedule for Rating Disabilities but that nonetheless renders it impossible for that person to follow substantial gainful employment. The report, which continues the GAO's long-standing reviews of VA and other federal disability programs, says the VA needs to improve criteria, guidance, and procedures concerning award and verification of IU determinations.

Specifically, the report takes issue with what it says are the VA's:

- Inconsistent awarding of IU benefits on the basis of information the GAO considers not well supported;
- Inefficient and ineffective process to ensure the continuing eligibility for IU status;
- Outdated compensation programs that don't reflect the current state of science, technology, medicine, and the labor market;
- Management practices that lag behind those of other disability programs such as those for Social Security Disability Insurance (SSDI); and
- Awards to older veterans the GAO reported that 79 percent of new IU beneficiaries were awarded IU benefits at the age of 60 or older, and 19 percent were 75 or older

GAO also recommended putting an "age cap" on IU similar to SSDI where it converts to Social Security at age 65.

FRA is concerned about the potential for overreacting to such reports and using them as an excuse to taint the entire IU system and block benefit fixes that are fully justifiable and appropriate — such as the need to provide consistent treatment of IU ratings for purposes of concurrent receipt and combat-related special compensation. In that particular case, the GAO acknowledges that the numbers are relatively small — about eight percent of the IU-eligible population.

FRA believes the process should be validated rather than simply assume that all IU ratings are suspect and that all who are rated as too disabled to work are somehow "beating the system." It's just plain wrong to cite a flawed process as a reason to deny the existence of a clear inequity — and then refuse to fix either one.

VDBC was established to study the benefits that are provided to compensate and assist veterans and their survivors for disabilities and deaths attributable to military service, and to produce a report to Congress in October 2007. Commission members are appointed by the President and leaders of Congress. The Commission is independent of the VA and the DoD, and VDBC held its first public meeting on 9 May 2005. FRA submitted a statement for the record to the commission.

continued from page 8

tion on up to 38,000 veterans was reported missing from the Virginia office of Unisys Corp., a subcontractor hired to assist in insurance collections for VA medical centers in Philadelphia and Pittsburgh. The veterans affected were treated over the last four years at two veterans medical centers in Pennsylvania. Upon learning the computer was missing, VA personnel took immediate steps to notify the appropriate senior VA leadership, congressional offices and committees, VA's Office of the Inspector General and other law enforcement authorities, including the FBI and the Department of Homeland Security's Computer Emergency Response Team. Further updates will be included in the next issue of *Naval Affairs*.

# **Enlisted Advanced Education Opportunities**

A provision (Section 566) of the Senate's FY2007 National Defense Authorization Act (NDAA) would replace and apparently expand provisions of the FY 2006 NDAA which authorized senior enlisted personnel with certain undergraduate degrees and fulfilling other requirements to participate in technical, analytical or engineering programs leading to the awarding of master's degrees at the Naval Post Graduate School in Monterrey, Calif. If included in the FY 2007 NDAA Conference Report, this program would operate on a space-available basis.

# FRA ACTION CENTER MAKING A DIFFERENCE

All FRA members are urged to get involved in the legislative process! And use of the letter/message service on www.fra.org continues to grow. Prewritten letters to members of Congress are posted, and may be utilized by shipmates as personal messages to legislators via the site's "Action Center." In addition, FRA has begun e-mailing to FRA members through the FRA Action Center. The shipmate receiving the e-mail can click on the "take action" tab to receive specific Alerts posted on the FRA Action Center. This new weapon in our grassroots arsenal has provided FRA members with timely and unprecedented access to the legislative process. The FRA Action Center makes it easy for you. Democracy is NOT a spectator sport! FRA thanks the thousands of members who have used the Action Center to contact their elected officials.

On & Off Capitol Hill is written by the legislative team of: Joe Barnes, National Executive Secretary; John Davis, Director of Legislative Programs; Ed Dockery, Assistant Director of Legislative Programs; Bob Washington, Health Care Advisor and Chris Slawinski, National Veterans Service Officer.

**ALTHOUGH MOST BRANCHES HAVE** an excellent record in adhering to the guidelines of FRA's Constitution & Bylaws (C&BL), it is always useful to be mindful of the potential consequences of not doing so. Adherence to the C&BL will also ensure responsible and consistent governance at branch level.

# Suspension or Revocation of Charter

The National Board of Directors has the authority to suspend or revoke the charter of any branch of the Fleet Reserve Association for any one of the following reasons:

- When the membership of a branch decreases to fewer than ten members in good standing;
- If a branch willfully violates or refuses to comply with the C&BL or the directives of the National Board of Directors (NBOD);
- If a branch engages in unlawful acts or practices which tend to bring discredit to the good name of the FRA.

# Appeal of Charter Suspension or Revocation

When a branch charter has been suspended or revoked, the Branch Board of Directors may appeal the decision to the first annual national convention following such suspension or revocation. Such appeal will be in writing and will be delivered to the National President at least ten days prior to the National Convention.

# **Branch Activity during Charter Suspension**

When a branch is under suspension, no meeting will be held in the name of the branch, except for the sole purpose of the discussion of the cause, effect or removal of the penalty. Except for existing legal obligations, no funds of the branch will be expended, and no additional obligations incurred, during and while the order of suspension is in force and effect, nor will the branch be entitled to any representation in the affairs of the FRA.

### **Deactivated Charter**

If a branch is declared defunct, its charter revoked or voluntarily surrendered, the NBOD will assume



BOB WASHINGTON FRA's Director of Membership Development

control of all books, records, properties and monies, keeping them in trust until a vote of the members in good standing, at the time the charter was relinquished, decides as to the final disposition, provided at no time will the assets of the branch be distributed among the individual members, but they may donated to charity, another branch of the FRA, or to some other worthy non-profit organization.

### **Funds Held in Escrow**

If a branch is reactivated within three years of its deactivation, all funds held in escrow will be forwarded to that branch within thirty days following the institution and installation of the branch.

### **Funds Returned to Treasury**

If a branch is not reactivated within three years of its deactivation, the Finance Officer will transfer to the FRA any funds of that branch which are held in escrow.

### **Surrender of Branch Charter**

A branch desiring to voluntarily surrender its charter will give notice to all branch members in good standing, not less than ten days prior to the regular stated meeting that a vote on voluntarily surrendering the branch charter will be taken at that meeting. If such action receives a two-thirds vote, the branch will then petition the NBOD, through the Regional President, for authority to voluntarily surrender the branch charter. When such authority has been received, the suspension will be carried out.

**Bob Washington** is FRA's Director of Membership Development and serves as the Chairman of the National Membership and Retention Committee.

### **DEDICATION & COMMITMENT**

A very special thank you from FRA's membership and marketing departments to Branch 276 Secretary, Shipmate Charles Goodman.

Affectionately referred to as "Charlie from Omaha," Shipmate Goodman has worked tirelessly to help find ways to improve the user-friendliness of www.fra.org and expand the online tools available for branch secretaries.

One shining example — secretaries are now able to request a dues notice for a member or a new card be sent with only a few clicks. Secretaries can also search for members who terminated due to non-payment of dues, create a call list, and invite the shipmate to reinstate. If those are tools you use, please thank "Charlie from Omaha."

Shipmate Goodman's dedication to FRA and Branch 276 is truly inspirational, and we appreciate the great communication and fantastic suggestions. Bravo Zulu!



Our bodies are among the most complex and amazing machines ever created, and just like a sea-going vessel, we have to take care of it in order to keep it running smoothly. Our bodies' performance is closely linked to the "fuel" on which it operates, so it's important to eat healthy foods. Healthy eating is the key to keeping your body strong, your mind sharp, and can play a vital role in preventing some diseases.

According to Kathleen Kinney, a registered dietician, most Americans don't pay enough attention to their nutritional needs. Younger adults believe they have nothing to worry about simply because they are young. Men of all ages are particularly vulnerable because they are statistically less likely than women to be concerned about their general health or

visit the doctor. As we mature, our bodies and metabolisms change, often requiring a change in our eating habits. "The primary question to ask yourself is 'How healthy do you want to be?' and not just for today," said Kinney. "How you treat your body today will have a significant impact on how well it functions in the future."

### Good nutrition is a way of life

"If I could sell good eating habits the way many of today's fad diets are marketed, I'd be a wealthy woman," quips Kinney, "and more importantly, people would be a lot healthier." While many of today's popular diet plans result in weight loss, many also have adverse side effects. For example, dieters who dramatically limit their intake of carbohydrates (breads, pastas, cereals) run the risk of damaging their kidneys and other internal organs.

According to Kinney, most people don't want to hear about healthy eating; they are looking for the quick fix or instant gratification. Putting it bluntly, Kinney says, "The simple fact is there are no magic diets. Eating balanced meals, getting enough exercise and sleep — those are the foundations for a healthy life. It doesn't have to be a hardship, but it really does involve a commitment and a change in lifestyle for many people."

### Where do I start?

Kinney suggests that healthy eating begins at the start of the day, with breakfast. "Eating breakfast provides the fuel your body needs to get started." Besides providing essential energy, breakfast helps keep your body function in balance. "When you try to push your body on an empty stomach, your liver produces cholesterol and sugar. The sugar keeps you going, but the cholesterol can clog your arteries," says Kinney. A balanced meal should include protein, starch and fruit - a bowl of cereal with milk and a glass of juice, for example, creates a balanced breakfast.

While breakfast is the most important meal of the day, it shouldn't be a monster meal. Research shows that it's better to eat smaller, more frequent meals throughout the day. Doing so ensures the brain and body are fed and allows the body to use the nutrients more evenly. It also helps maintain blood sugar levels, and eliminates the low we often feel when we are hungry or the rush we feel when we ingest a large dose of sugar. Maintaining a consistent "fuel flow" allows the body to remain in balance, creating an ongoing tune up from the inside out.

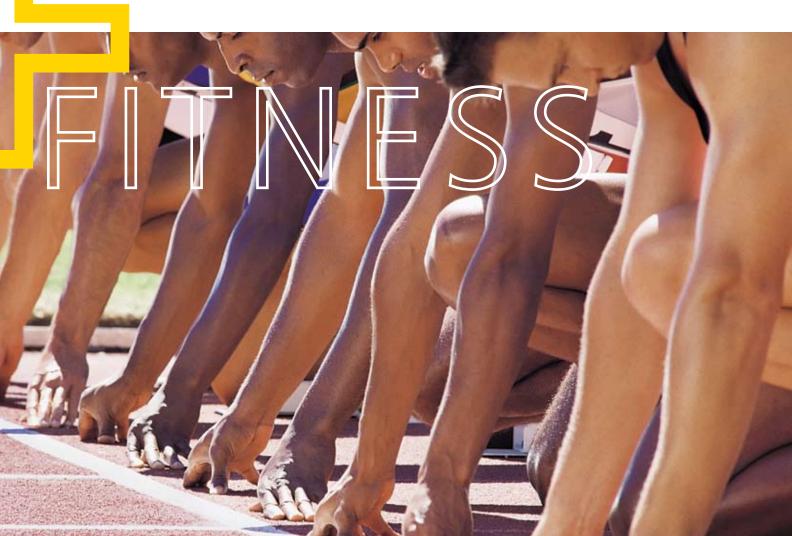
### What exactly does "eating healthy" mean for me?

Our bodies don't come with operating manuals, but the U.S. Department of Agriculture's (USDA) current food pyramid is a great place to start when assessing our nutritional needs. All the major health associations are endorsing the new food pyramid, an updated version of the 1992 pyramid that provides nutritional guidance for American consumers. The pyramid was revised in January 2005 to reflect the most recent findings in nutritional science, and now takes into account an individual's age, gender and activity level. Exercise is now a key component of the pyramid, in addition to the grains, fruits, vegetables, milk, meat and beans, and oils categories. The new pyramid also includes a segment for discretionary calories. Visit www.mypyramid.gov to learn more about your individual nutritional requirements. The site allows visitors to enter their age, gender and level of daily activity to create a personalized nutritional plan.

### **Get Physical**

Exercise is a key element in living a longer, healthier and happier life. "The general recommendation is for people to exercise three times a week for 40 minutes each time," says

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### **GRAINS**

Eat at least three ounces of whole grain bread, cereal, crackers, rice or pasta each day. Look for "whole" before the grain name on the list of ingredients. Eating foods rich in fiber, such as whole grains, as part of a healthy diet, reduces the risk of coronary heart disease, can help with weight management and can help prevent neural tube defects in unborn children.

### **VEGETABLES**

The USDA divides vegetables into five subgroups: Dark green, orange, dried beans and peas, starchy vegetables and other. The amount recommended depends on your age, gender and activity level, but a general rule of thumb for most Americans is to eat more of them. Because most vegetables are low in calories, they can be useful in helping to reduce calorie intake.

### **FRUITS**

Like vegetables, recommended daily requirements vary based on the individual, but a fruit serving can include fresh, frozen, canned, or dried fruit, or fruit juices. Fruits are important sources of many nutrients, including potassium, dietary fiber and vitamin C.

Eating a diet rich in fruits and vegetables may reduce the risk of type II diabetes, stroke, coronary heart disease, and other cardiovascular diseases. Fruits and vegetables may also protect against certain cancers such as mouth, stomach, and colon-rectal. Consuming fruits and vegetables rich in potassium, like bananas, tomatoes and sweet potatoes, may reduce the risk of kidney stones, maintain healthy blood pressure, and may help decrease bone loss.

### **MILK**

Fluid milk products and many foods made from milk are considered part of this food group. Foods that retain their calcium content are part of the group. while foods made from milk that have little to no calcium such as cream cheese and butter are not. Most milk group choices should be fat-free or low-fat. Products in this group help build and maintain bone mass throughout the lifecycle and is particularly important during childhood and adolescence, when bone mass is being built. Nutritional plans that include milk products may help reduce the risk of osteoporosis.

### **MEAT AND BEANS**

Foods made from meat, poultry, fish, dry beans or peas, eggs, nuts, and seeds are part of this group. (Dry beans and peas are also part of the vegetable group.) Most meat and poultry should be lean or low-fat. Fish, nuts and seeds contain healthy oils, so choose these foods frequently instead of meat and poultry. In addition to the nutrients in these foods, the proteins they contain function as building blocks for bones, muscles, hormones and blood. Some foods in this group are high in saturated fat, which can raise LDL "bad" cholesterol levels in the blood and increase the risk for heart disease.

### OILS

Oils are fats that are liquid at room temperature, such as vegetable oils used in cooking. Solid fats like butter, margarine and shortening) are solid at room temperature. All fats and oils are a mixture of saturated and unsaturated fatty acids. To lower the risk of heart disease, cut back on foods containing saturated fats, trans fats and cholesterol.

### **DISCRETIONARY CALORIES**

You need a certain number of calories to keep your body functioning. Some calories are essential, while others are "extras." By selecting the lowest fat and non-sugar-added forms of food in each food group, you may be able to spend more calories than the amount required to meet your nutritional needs. These calories are the extras that can be used on "luxury items" like solid fats, added sugars, and alcohol. Each person has an allowance for some discretionary calories, but many have used up this small allowance (usually between 100 and 300 calories) before lunchtime, often by consuming higher fat meats, cheeses, whole milk or sweetened bakery products.

### PHYSICAL ACTIVITY

Physical activity simply means movement of the body that uses energy. Walking, gardening, briskly pushing a baby stroller, climbing the stairs, playing soccer, or dancing the night away are all good examples of being active. For health benefits, activity should be moderate or vigorous and add up to at least 30 minutes a day. Exercise helps build and maintain bones, muscles and joints; helps control blood pressure; and lowers the risk of heart disease, colon cancer and type 2 diabetes.

Source: www.mypyramid.gov

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Kinney. "That should be everyone's goal, but that's simply not realistic for some people. Some people may need to start with a three- to five-minute walk to the end of their driveway and build up from there. No step is too small."

Getting active will help you look and feel better. In addition to the benefits listed (at left), physical activity helps enhance flexibility, muscle strength, and endurance. It helps with weight loss and also promotes feelings of well-being and helps reduce feelings of depression and anxiety.

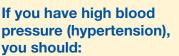
### Your body is one-of-a-kind

"A lot of people take better care of their cars or their homes than they do of their bodies," says Kinney. "Material possessions are replaceable, but we only get one body and it has to last for a lifetime. We owe it to ourselves and our loved ones to keep our minds and bodies in good physical shape."



**Kathleen Kinney** is a registered dietician, who has been educating others about nutrition for more than 30 years. In addition to individual clients, she conducts health screenings, attends health fairs and teaches nutrition to nursing students near her Royal Oak, Michigan, home. She can be reached at her office at (248) 541-6004 or by e-mail at getshipshape@gmail.com.

Nutrition is important for everyone, regardless of age, but it plays a critical role for people who have specific health challenges.



- Eat small, frequent and balanced meals
- Watch your caffeine intake (limited to 16 ounces of caffeinated coffee and/or soft drinks)
- Drink 64 ounces of water per day
- Restrict sodium intake to 2,300 milligrams per day (many prepackaged foods are very high in sodium)
- If you have a water softener in your home, use bottled water for drinking and washing fruits and vegetables (softeners create high sodium levels in the water)
- Exercise for 40 minutes, three times/ week after a meal

### If you have diabetes, you should:

- Test blood sugar daily. If you are taking any medication, test prior to each time you take your medication
- Eat small, frequent and balanced meals to keep blood sugar stable
- Read food labels; look for foods that provide 10 grams or less of sugar per serving (this includes "sugar alcohol" which is also listed on the label)
- Exercise for 40 minutes three times/week after a meal OR five minutes after a meal every day
- Drink 64 ounces of water per day



### WHAT IMPACT DOES FITNESS HAVE ON THE SERVICES?

### ASYMCA FITNESS READINESS PROGRAM

The Navy is currently challenged to recruit the required number of qualified Special Operations (Navy Divers, SEALS etc.) candidates into their various training pipelines, because a large percentage of them cannot pass the minimum physical fitness and swimming standards.

And it should be no surprise, given the rigorous standards. According to Navy recruiters, basic entry requirements for a recruit entering boot camp with a SEAL contract, includes comple-



tion of a 500-yard swim in 12.5 minutes, 42 push-ups within two minutes, 50 sit-ups within two minutes, six pull-ups with no time limit, and a 1.5 mile run (in combat boots) in under 11.5 minutes.

The Armed Services YMCA (ASYMCA) is working closely with the Navy Recruiting Command (NRC) to improve the fitness of recruits for Special Operations programs.

"When the ASYMCA was first approached by the Navy in January this year, they were eager to devise a program that could test recruits ahead of time and build them up. So when recruits showed up at Boot Camp for their initial training, they would be close or ready to pass the entrance physical fitness exam," says Armed Services YMCA National Executive Director, Admiral S. Frank Gallo.

The Department of Defense's sixty-five Military Enlistment Processing Sites (MEPS) across the country provide all of the administrative services required to get the new recruits ready for enlistment, except physical readiness preparation and testing. Fortunately, all recruits participate in the Delayed Entry Program and are given up to six months to get their affairs in order before they depart for boot camp.

YMCAs close to these MEPS have been enlisted to participate in the program, and the Navy has granted the ASYMCA a contract of \$300,000 to underwrite the costs.

"It is the Navy's belief that during this preparation period, the overall physical fitness levels of these recruits can be dramatically improved by encouraging them to participate in the fitness programs at their local YMCA. Physical improvement in core strengthening will virtually guarantee their selection into the Special Operations programs and help solve the accession needs of the Navy," says Gallo.

The Navy recruiter takes the new recruit to the designated gym/pool at the local YMCA and evaluates the recruit's fitness level. The recruit is then given time in the Delayed Entry Program to reach the fitness levels required to pass the rigorous Physical Readiness Test (PRTs). Although the program is still in its early stages, progress has been very encouraging.

"Once word gets out on this program, I wouldn't be surprised to see the other services do the same thing, as they have also been tasked to build up their number for Special Forces. And, if they have a success in this one, as it seems they're having, I can't imagine the others wouldn't come in with the same request, which we are geared to handle," says Gallo.

### **SEMPER FIT**

The Marine Corps separates almost 800 Marines per year because of alcohol abuse and weight control. The Marines Corps Community Services (MCCS) organization was established in 1999 to drastically decrease this number. MCCS offers over forty pools, sixteen beaches, nine marinas and a dozen campgrounds, in addition to a variety of programs giving Marines healthy and fun options for recreation. One initiative of MCCS that has certainly made a very positive impact is called "Semper Fit," which includes sports, recreation and fitness for Marines and their families, to promote active and healthy lifestyles. The Semper Fit athletics program offers a variety of sporting events and programs for active duty Marines and their families, including basketball, softball, volleyball, golf, bowling tournaments, racquetball and marathon/cross-country.

Overall, Semper Fit really seems to be a mindset — Marines and family members are provided opportunities which lead ideally to high morale, physical fitness and safety. MCCS promotes the goal of keeping the Marine Corps "youthful and vigorous."

A Marine entering one of the Corps' fifty-five primary fitness facilities around the country will find state-of-the-art equipment comparable to the finest commercial fitness centers. Additionally, programs are offered to support, encourage and motivate.



Look for this poster promoting The Guardian at a theater near you!

RISK EVERYTHING SEPTEMBER

There truly seems to be something for everyone under the heading of Semper Fit — from rehabilitation to body building, and everything in between. Opportunities do vary from installation to installation, however, Some locations offer options to e-mail personal trainers with questions, for example, while others hold group exercise programs or wellness classes such as Managing Cholesterol; Managing Back Pain; A Healthy Heart; and Quit Smoking. Special Population Training is also a focus, involving the development and implementation of fitness programs for individuals with special conditions such as: diabetes, obesity, hypertension, asthma, multiple sclero-

For more information about Semper Fit programs, contact LtCol. Jonathan Douglas, USMC, Branch Head, Semper Fit Programs, Headquarters Marine Corps, (703) 784-9542 DSN 278-9542/ (703) 784-9822 FAX or Jonathan.Douglas@usmc.mil. For a Semper Fit center near you, visit www.usmc-mccs.org.

sis, senior fitness and osteoarthritis.

### HOLLYWOOD BECKONS COAST GUARD RESCUE SWIMMERS

When John Hall and Matt Laub signed up for the U.S. Coast Guard Rescue Swimmer Program, it was all about serving their country. Never for one moment did they dream that this vocation would land them exciting roles in a new Hollywood action movie.

Hall, a seasoned instructor, and Laub, a rescue swimmer, will appear in a Touchstone Pictures production, "The Guardian", starring with two of Tinseltown's biggest names — Kevin Costner and Ashton Kutcher.

According a representative from Disney, the parent company of Touchstone Pictures, there was just no way to find actors who were in good enough shape to emulate the swimming of Coast Guard Rescue Swimmers.

The movie has all the hallmarks of a blockbuster. After losing his crew in a fatal crash in Alaska, legendary Rescue Swimmer Ben Randall (Kevin Costner) is redeployed to 'A' School, an elite training program for Coast Guard Rescue Swimmers, to train new recruits.

Hall plays himself in the movie, with Laub (who plays Matt Stokes) and Kutcher (who plays Jake Fisher) at the receiving end, starring as two wetbehind-the ears young recruits. Both Hall and Laub said the stars of the show were great to work with and displayed a high degree of professionalism and modesty, often approaching them for "real life" advice about the way the Coast Guard operates.

"I joined the Coast Guard 16 years ago to be a Helicopter Rescue Swimmer, doing what I love to do day-in and day-out, and here comes an opportunity to be part of a movie that is based solely on what I love doing most," says Hall. "We were all told how big this project is, but it didn't quite sink in. Our only concern was to go to work every day and represent the Coast Guard well."

"What was exciting about my role — as a graduate of the Rescue Swimmer Program, I got to reenact it all over again for the movie," said Laub. "I knew exactly what to expect — how the instructors act — their attitude and all of that. I was ready when I arrived on location. I am in pretty good shape."

That is an understatement. Graduating as a Coast Guard Rescue Swimmer is no walk in the park. Only half the recruits made it through the 16-week course, which Laub attended in Elizabeth City, North Carolina. They are the cream of the crop and its no wonder that they are in such superb shape.

"I need to stay in shape and be ready for anything," says Laub. "At my station in Savannah, Georgia, I train five days a week. We go to the pool for two of those days, spending at least three hours a day performing grueling routines. On non-pool days, we have long runs on the beach and other workouts to prepare for those unexpected demanding days."

Laub says his colleagues are proud that "one of their own" landed the role and adds to the authenticity of the movie.

"This was such an amazing coincidence. John was my first instructor when I arrived at training school, and here he was playing my instructor in the movie. It brought back loads of memories about my early training days. It was great to reunite with him on the set."

"The Guardian" will be released on 15 September. (You can view the trailer at www.theguardian.com.) •

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### A QUICK GUIDE TO TRICARE PRIME

TRICARE Prime is TRICARE's managed-care option, similar to a civilian health maintenance organization (HMO).

### WHO IS ELIGIBLE FOR TRICARE PRIME?

### **Active Duty**

Active duty service members (ADSM) are required to be enrolled in TRICARE Prime. Coverage is automatic, but the service member must fill out and submit an enrollment form.

For ADFMs enrolled in TRICARE Prime, there are no enrollment fees, deductibles, or co-payments.

### Remote Location

TRICARE Prime Remote is for service members and their families who are on remote assignment, typically 50 miles from a military treatment facility.

### Overseas

The TRICARE Overseas Program delivers the Prime and Standard benefits to ADSM and eligible family members stationed overseas.

### Retirees

Retirees and retiree family members (under age 65 or not otherwise eligible for Medicare) may choose to enroll in TRICARE Prime. They pay an annual enrollment fee (\$230 for an individual and \$460 for a family) and co-payments. (This also applies to those over 65 who are not Medicare-eligible.)

### **Survivors**

Eligible survivors (under age 65) and eligible family members also may choose to enroll in TRICARE Prime (in active-duty-family-member status for three years after the sponsor's death; after three years, the status changes to retiree family member).

### Reservists

Certain activated reservists and their family members, are eligible to enroll in TRICARE Prime. Reserve Component members who purchase TRICARE Reserve Select (TRS) are not eligible for TRICARE Prime.

The FY2006 National Defense Authorization Act opened eligibility to any drilling members of the Reserves for all TRICARE coverage year-round. The Department of Defense has just announced that these personnel can now sign up.

Until now, year-round TRICARE coverage was only available to drilling Reserve members who had been mobilized for at least 90 days since 9-11. Premiums vary depending on mobilization status and access to employer-sponsored insurance.

### **Former Spouses**

Unmarried former spouses of service members may choose to enroll in TRICARE Prime. But, first, the individual must establish his/her eligibility for health care coverage by verifying registration in the Defense Enrollment Eligibility Reporting System (DEERS) under his/her own social security number.

### **Newborns**

Newborn and newly adopted children are covered under TRICARE Prime for the first 60 days. After that, they must be properly registered in DEERS and formally enrolled in TRICARE Prime in order to receive TRICARE Prime coverage.

### NOTE

Not Covered by TRICARE Prime: Usually, retirees age 65 and older are not eligible for TRICARE Prime because they are eligible for Medicare. (A small group of TRICARE beneficiaries over age 65 are not eligible for Medicare; they continue to be covered by Standard and may enroll in Prime.) Also, TRICARE Prime is not available to TRS members.

(Source: www.tricare.osd.mil)

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ACTIVE DUTY WORKSHOPS 22 SEPTEMBER VISIT WWW.FRA.ORG FOR INFORMATION

Read our next issue of *OnWatch*, at www.fra.org/onwatch which focuses on health care. We'll provide comprehensive feedback on our survey results, inform you about FRA initiatives to maintain and enhance your health care benefits and also provide an expanded guide on the various TRICARE options and how they impact you.

# PNP Stanley S. Nahill U.S. Navy, Retired

1931-2006 FRA National President 1968-1969

Shipmate Past National President Stanley S. Nahill was called to the Staff of the Supreme Commander on 11 July 2006.

It is requested that all Branches of the Fleet Reserve Association drape their Charter and Branch Colors at their next Branch meeting in accordance with Section 2707 of the Fleet Reserve Association Rituals. It is further requested that Branches conducting the Two Bell Ceremony (Section 2703, of the Fleet Reserve Association Rituals) include dedication to Shipmate Past National President Nahill.

Shipmate Stan was born in Philadelphia, Pennsylvania, on 6 March 1931. He graduated from North East Catholic High School in Philadelphia in June 1948 and attended Mt. St. Mary's College in Maryland, prior to going on active duty in June 1949 in Philadelphia. He took his boot training at the Recruit Training Center, Great Lakes, Illinois. Upon graduation, he attended two Class "A" schools completing the latter in March 1950. His career was diverse, including instructor duties, fleet assignments and staff duties. His first tour of sea duty was in the USS Cabot (CVL-26), followed by duty with Utility Squadron Four, Chincoteague, Virginia. Shore duty came in 1952, when he was ordered to the Naval Air Station, Hutchinson, Kansas. In 1954, he received orders to the USS Rendova (CVE-114), followed by duty on the staff of Commander Fleet Air Wing One aboard the USS Pine Island, USS Kenneth Whiting and USS Salisbury Sound. His next duty station was with Fleet Aircraft Service Squadron 118 stationed in Taiwan. Returning stateside in 1956, he was assigned duty with All Weather Attack Squadron 33. In the spring of 1959, he reported to the Naval Air Technical Training Center in Memphis, Tennessee as an Instructor in the Aviation Storekeeper Class "A' School, advancing to Chief Storekeeper in November 1962. In 1963, he was ordered to the Naval Air Maintenance Training Group and, after six months at the Headquarters, he reported to the Maintenance Administration Detachment 3021, NAS Norfolk, Virginia. The next two years his team traveled the Atlantic Fleet in the implementation of the 3M System. Advancing to Senior Chief Storekeeper in January 1968, Shipmate Stan completed his active duty with various staff



assignments and in the USS *Preble* (DLG-15), advancing to Master Chief Storekeeper on 16 May 1971, and transferring to the Fleet Reserve on 13 August 1973.

A highlight of his military career was being elected National President of the Fleet Reserve Association while still serving on active duty. In September 1968, Senior Chief Storekeeper Stanley S. Nahill , a career Chief Petty Officer with over nineteen years of continuous active duty in the regular U.S. Navy, was unanimously elected National President of the Fleet Reserve Association at its Forty-First National Convention in San Francisco, California. It was the first time in its history that the organization had elected an active-duty member to be its senior National Officer.

While serving on active duty, Shipmate Stan had a 12-year prior history with the FRA, joining Atlantic City Branch 13 in 1956. As duty assignments took him to new duty stations, he transferred his FRA membership to the local branch and continued his FRA activity. He held branch office in six branches and served on committees in six regions, serving as Chairman of the 35th National Convention in Memphis while serving as President of Branch 86. While a member of Branch 60, Shipmate Stan was elected Regional President in 1964, leading the East Coast Region to one of its most successful years, instituting five new FRA branches in the Region. He worked at all levels of the Association attending regional caucuses and 10 of 12 national conventions while on active duty. His dedication to the Association, coupled with his energetic

leadership, convinced the delegates of the 40th National Convention in Washington, D.C., to elect him to the Association's number two spot, National Vice President. His outstanding performance as National Vice President made him the unopposed candidate for the "command" billet of the Association.

At the time, he was a Senior Chief Storekeeper serving on the Maintenance Management Advisory Team and was attached to the Flag Administration Unit, Commander, Naval Air Atlantic. The Advisory Team traveled to all ships and stations under the Type Commander, VADM C.T. Booth, USN. This unusual duty required Shipmate Stan to travel extensively to naval commands on the eastern seaboard and overseas Atlantic. As National President, he had the opportunity to visit many branches and carry FRA's purpose to thousands of potential members.

His naval duties enabled him to visit Atlantic overseas branches in Argentina; Iceland; Rota, Spain; Naples, Italy; and London, England. Those travels complemented President Bernard "Bunny" O'Hare's travel in the Far East the previous year. During February and March 1969, Nahill used personal leave to tour the active duty branches of the West Coast. After stops in the greater San Diego and Long Beach areas, he toured the San Francisco Bay and Puget Sound areas before returning to Norfolk and stopping en route in Minneapolis to visit Branch 136. During the day, he would make courtesy calls on local commands and address active duty personnel at luncheons in the military service clubs. In the evening, he would attend branch meetings. The tour was extensive and set a grueling pace, but it was one of the most successful membership promotion and public relations effort the FRA ever conducted.

Shipmate Stan's tour of the West Coast branches gave the FRA the opportunity to conduct a direct mail test. Nahill's popularity with the active duty members was proven when they responded to a computer generated letter to "recruit one new member between 25 February –15 March 1969" — this test was dubbed "Exercise All Hands." The test produced 3,386 new active duty members and the National Treasury gained \$11,375 in unexpected income. Direct mail promotion became a part of the recruitment process of FRA.

Nahill's many years of FRA service includes assignments, both as a committee member and chairman on such key national committees as Investments, Finance and Constitution and Bylaws. He served four terms as the National Parliamentarian, under such notable National Presidents as Roderick Wiley, James Neal, George Brown and Ralph Schmidt, and succeeded PNP Edward Keeley.

A major initiative of the Nahill Administration includes a published study on SBP which FRA sent to each member of Congress, every government or military official, and each FRA member.

Membership retention improved dramatically as the annual average rate of membership delinquency dropped from 25 to 17 percent. Membership gains were posted by 222 of the Association's 298 branches. During the first six months of the FY 1969, the Association averaged a gain of 298 members a month. During the last six months, thanks to "Exercise All Hands," and the direct mail tests, the average monthly gain jumped to over 1,000 members. The year's net gain in membership was 6,543. Membership by 1970 totaled 72,136 members.

Over the years following his national convention, PNP Nahill further endeared himself to his shipmates and peers alike while attempting to explain or resolve problem areas that were occurring on the floor of the convention. Not a convention went by that Shipmate Stan did not approach the microphone either as a chairman of a committee or from the floor to raise a parliamentary inquiry or present a solution in order to clarify an existing question being discussed on the floor.

Stan respected all his shipmates, but the respect he had for his senior PNPs was vast. The unwritten rule was that the senior PNP would assume all functions of that office while at convention. Stan performed those duties without hesitation or fanfare; thereby setting the trend for future PNPs.

PNP's Nahill's 26 years of active Naval service in the U.S. Navy were followed by seven years as a licensed private investigator. He served as Chairman of the Louisiana Naval War Memorial Commission (the USS *Kidd* committee) and served as a Commissioner for four years. He was a member of the Our Lady of the Lake Foundation and the National Association of the Institutional Linen Management (NAILM).

Stan was never too busy to assist others when asked. His family can take comfort in knowing that he contributed significantly to the lives of others — active duty, reserves and retired sea services personnel — and we thank them for sharing him with the FRA.

Shipmate Stan is survived by his wife Neoma and children Gail Morrow, Judy Mitchum, Kenneth Jacobson, Robin Green, Jeffrey Nahill and David Nahill.

Take advantage of the following benefits and your membership will pay for itself!

### WWW.FRA.ORG

Please login to www.fra.org to access members-only information and participate in online discussion groups with staff and other Shipmates.

Through the Web site, you can also communicate with your elected officials using FRA's online Action Center, update your personal information, subscribe to *NewsBytes*, FRA's weekly e-mail update, read FRA's *OnWatch*, (quarterly publication for the active duty and Reserve communities), or access the other member benefits listed below.

### **NAVAL AFFAIRS**

FRA's monthly magazine provides concise articles on legislative developments that affect you and your family.

### FRA SCHOLARSHIP PROGRAM

Over \$100,000 in college and graduate school scholarships are awarded to FRA members, their dependants and grandchildren each year.

### **GEICO CAR INSURANCE**

Auto premiums are discounted for FRA members in many states. **Call 1-800-MILITARY** (1-800-645-4827) and ask for the FRA member benefit discount.

# FRA LIFE AND HEALTH INSURANCE PROGRAMS

As an FRA member, you are eligible for excellent coverage at affordable group rates by participating in FRA-endorsed insurance programs. Request information by calling 1-800-424-1120, or by following the link on the Membership Benefits page under My FRA on www. fra.org/benefits.

### **DENTAL PLAN**

As a member, you and your family are eligible for dental insurance coverage. For information regarding the FRA Dental Plan, call **1-800-522-1857**.

### **LENS CRAFTERS**

Show your FRA membership card and mention Lens Crafters Plan #9134727 and receive a 20% discount on frames, lenses, coating and tints, optical accessories, safety frames and lenses, and non-prescription sunglasses at Lens Crafters. Some locations also offer discounts on eye exams and contact lenses. Call 1-800-522-LENS for information.

### **NAVY TIMES**

FRA members qualify for a special subscription rate of 52 weeks for \$39.00 or 35 weeks for \$26.50. Call **1-800-368-5718** to start or renew your subscription. Use FRA priority member code number **1516N3**.

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FRA members are offered FRA's exclusive MasterCard card with no annual fee. Choose a Platinum or Classic card that displays an image from the Navy, Marine Corps, or Coast Guard. Call 1-800-GET-MBNA (1-800-438-6262) for more information.

### **FRA CDS & MONEY MARKETS**

FRA is pleased to provide the following financial tools through MBNA for the benefit of our members:

- GoldPortfolio deposit accounts through MBNA America Bank N.A.
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### **MILITARY CHECKS**

Members of FRA can show association pride with high quality, custom designed bank checks, personalized with your name, address, and FRA emblem. Call 1-800-VET-CHEX to order.

### **AVIS CAR RENTALS**

When making reservations through Avis, be sure to use your FRA membership benefit discount: **AWD#T867500**.

### **HERTZ CAR RENTALS**

When making reservations through Hertz, besure to user your FRA membership benefit discount: **CDP#332104**.

### **ONLINE TRAVEL PORTAL**

The online travel portal provides FRA members special government rates for everything from airline tickets, hotels, or cars to last minute travel deals on cruises or golf packages.

### FRA'S US BONDS 4U NETWORK

Shop for everyday items, gifts, and even hotel reservations, rental cars, and flights online, and each network merchant gives you a percentage of your purchase back as BondDollars™. Your FRA US Bonds 4U savings account grows with every purchase. Once your account reaches 50 BondDollars™, you can redeem for US Savings Bonds or other valuable benefits.

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# BRANCH 161 KANSAS CITY, KS Shipmate James Russell (center) receives his 50-year continuous membership certificate from Jerry Lickteig, Secretary MO-KAN (left) and Past Regional President NC Norm Combs.



### **BRANCH 200 ALBUQUERQUE, NM**

Christine Durano (left), SW Region Americanism Essay Contest 3rd place winner (12th Grade) and her sister Amberle Durano, SW Region 1st Place Winner (9th Grade), National 1st Place Winner (9th Grade) and National Overall Winner receive their awards from Essay Committee Chairman Vern Maresh, Junior Past President Robert Cansino and Past Regional President SW Leo B. Mc Cann (left to right).



Regional President NE James R. Smith installing Past Regional President NE William H. Reese as President of Branch 1.

**BRANCH 001 PHILADELPHIA, PA** 

Shipmates Tom Flowers, Bob Hughes, Mel Blanton and Armand Petrie raise the many flags at Oak Hill Cemetery. The flag raising ceremony has become a tradition on Memorial Day.

# MESOTHELIOMA

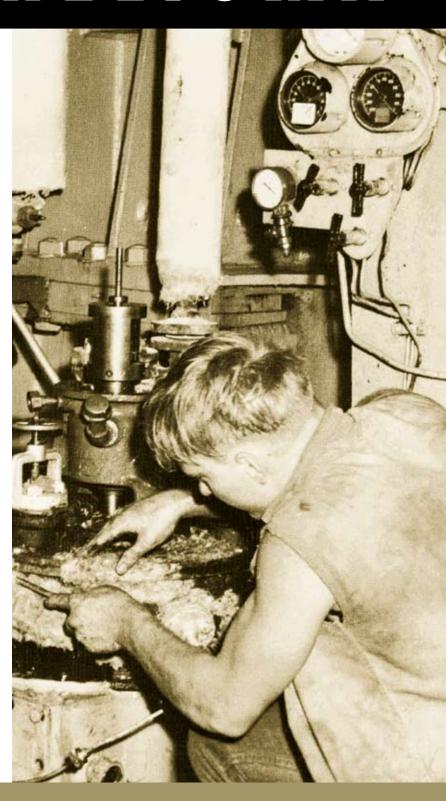
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# American Association of Navy Hospital Corpsmen

13-17 September, 2006. Contact HMC Ron Wilson, USN (Ret.), #6 Wheel Wright Ct., Manchester, MO. 63021 or (636) 394-6868.

### **COMHELWINGRES**

11 May 2007, San Diego, CA. Contact AFCM James "Chip" Chadwick USN (Ret.), 12001 Wintercrest Dr. Apt 339, Lakeside, CA 92040, (619) 838-7709 or james.chadwick@cox.net.

### USS Forster (DE-334, DER-334, USCG 434)

20-22 September 2006, Maryland Heights, MO. Contact Robert Simpson, (910) 673-6268 (new number).

### NASWF (Naval Air Special Weapons Facility)

28 September - 1 October 2006, Albuquerque, NM. Contact Harry Gruen, 10217 Matthew NE, Albuquerque, NM 87112, (505) 294-2361, naswfnavy@msn.com.

### Navy Lithographers Association

12-15 October 2006, Washington, D.C. Contact Julian Dracon, 6671 S. Race Circle, W. Centennial, CO 80121-2730, (303) 795-5350, jiffy@rmi.net.

### USS Davis DD-937

19-22 October 2006, King Of Prussia, PA. Contact Pete Lennon, 5 Skyline Drive Plainville, CT 06062, (860) 747-8761 or ptlii37@aol.com.

### USS Hale (DD-642)

13-17 September 2006, Branson, MO. Contact Jon Marshall, 14132 Norwich Lane, Orland Park, IL 60462-8627, (708) 403-4908 or jonm454@comcast.net.

### USS Lyman K Swenson (DD-729)

19-22 October 2006, Las Colinas, TX. Contact Jim Falstrom, (972) 887-0497 or Treasurer@DD729.com.

### USS Rochester (CA 124)

1-3 October 2006, Branson, MO. Contact Joseph S. Hill, 4011 Ditty Road Cookeville, TN 38506, (931) 432-4848 or niteCrawl@twlakes.net.

### **USS Rolette (AKA 99)**

11-15 Oct. 2006, Charleston S.C. Contact BMC Richard Jones, 2915 Foxhall Road, Charleston S.C. 29414 or 843-763-3807.

Members can post reunions online at www.fra.org, submit to reunions@fra.org or mail to: FRA Reunions, 125 N. West St., Alexandria, VA 22314.



### Shipmates of Company 779 at RTC San Diego (Aug. - Nov.)

Please contact RMC Dave Baca, 472 S. Clarion Dr., Pueblo West. CO 81007, (719) 547-2776, or davedbaca2@msn.com.

### Shipmates of Recruit Company 278 San Diego (July 1946)

Please contact Galen Tarter. USN (Ret.), (541) 664-9963 or p9ranch2@msn.com.

### Shipmate Michael D. McKinna, LCDR (1968-1969)

Last known assignment Commanding Officer, USS Chewaucan (AOG-50). Contact William H. Becker, QMC (Ret.), becker1usn@aol.com.

### MRCM William Clark stationed in San Diego, 1963-1966

Please contact Dale Hatcher, (757) 340-6586 or drhatcher4028@yahoo.com.

### Shipmates at Mare Island Shipyard, Vallejo, California

Please contact Miles Roberts, Geography Department, Cal State Sacramento at mroberts@csus.edu.

### Shipmates serving on USS Estero AKL-5 (1954-56)

Please contact SMC Charles R. Huggins, USN (Ret.), (509) 327-6612 or kchuggs@comcast.net.

### LST Staff — ComLanshipron-3 (1955-1958)

Please contact SMC Charles R. Huggins, USN (Ret.) at (509) 327-6612 or kchuggs@comcast.net.

### **Itanya Thomas**

Last known assignment Hawaii. Please contact Michael Harp at (313) 345-1588.

### HMC Ed Moore, HMC Bob Sweeton and other HM's assigned to 1st Shore Party, 1st Marine Division, FMF August 1965-1966

Contact Paul Johnson, HMC (Ret.) 6740 B Irongate Dr., Fayetteville, NC 28306 or (910) 425-9265.

### **EN2/EN1 Barb Hildreth**

Last known duty station: N.D.S.T.C. Panama City, FL. 32405. Transferred to San Diego, CA. Contact EM1 Ed Van Wassenhove, USN(Ret.), 3421 "B" St., Panama City, FL. 32404 or (850) 785-1896.

### Norman Evans (wife, Teresa)

Last known assignment Naples, Italy (1970s). Contact Chris and Maureen Johnson, (941) 629-9785 or ccjmodsl@earthlink.net.

### Navy Hospital Corpsmen, Medical Field Training School, Camp Lejeune, NC (November, December 1943 and January 1944)

Contact Robert L. Smith, DTC, USN (Ret.), 2831 Derrick Park Road, Leesville, S.C. 29070, (803) 532-3371 or rolesmt80@hotmail.com.

### Shipmates from Boot Camp Co. 150 (April-June, 1948).

Please contact Jim Egolf, DKCS, USN (Ret.) at jegolf@tricounty1.net.

### Richard J. Lindsay, MSC, USN

Last known address was US Naval Hospital, Guam. Please contact Charles B. Hanlon, HMCS USN (Ret.), 7797 Teakwood Dr., Jenison, MI 49428-7716, (616) 457-2901 or cjlon@comcast.net.

### Donald L. Lieberg, HMC USN

Last known address was MUST #1 (1967-1968), Vietnam. Contact Charles B. Hanlon, HMCS USN (Ret.), 7797 Teakwood Dr., Jenison, MI 49428-7716, (616) 457-2901 or cilon@comcast.net.



### Glenn R. Hunsinger, HMC USN (Ret.) Served together at US Naval Hospital, Portsmouth, N.H. (1956-1958)

Contact Charles B. Hanlon, HMCS USN (Ret.), 7797 Teakwood Dr., Jenison, MI 49428-7716, (616) 457-2901 or cjlon@comcast.net.

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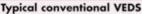


Erectile Dysfunction (ED) affects about 30 million men in the USA. The causes are varied and range from psychological reasons to health conditions. But as serious as it is, some men still compound the problem by not taking steps to deal with it. The result - often a complete breakdown in their most intimate relationship.

"My diagnosis of cancer came as a shock to myself and my wife - little did we know that it would also end our intimate experiences... that was until we found the Vacurect<sup>™</sup> vacuum therapy system. So simple and easy to use... after several months of use I began to regain my normal function." Mobile, AL.

Vacurect<sup>™</sup> was designed by a 47 year old professional engineer who was experiencing ED himself. With the assistance of urologists and sexologists, he decided to tackle the problems of bulkiness and awkward method of use inherent in traditional Vacuum Erection Device (VED) design. The breakthrough result is an extremely compact and easy to use solution... see for yourself!







"For the last five years, my husband and I had been using an earlier model vacuum system... it was awkward to include in our lovemaking and the rings were uncomfortable for my husband. Now the Vacurect<sup>™</sup> has unbelievably enhanced our intimate moments together" Clifton, N.J.

### Additional Advantages

Control: You determine when, how long and how often.

Consistency: Vacurect™ produces an enhanced erection every time - no waiting!

Safety: No pills, no implants, no injections and no risky drugs!

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Medically Approved Vacurect<sup>™</sup> is FDA registered and approved by Medicare and most other Secondary Insurance Companies. For your convenience, we will obtain a prescription from your physician and file all insurance claims for you.

### Why wait another day?

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- · Perfect for slight, medium or extreme hearing difficulties
- · Works even when TV volume is totally off
- · Kids play video games without driving you nuts
- Use at movies, theaters, plays, museums etc where enhanced listening headsets are accommodated

### No more shouts of "Turn the TV down!"

There isn't a family we know that hasn't had a conflict over the volume of their TV. Too loud for mom, not loud enough for grandpa, never loud enough for the kids. Now you can listen to TV at your ideal personal volume with the help of the Bell+Howell\* TV Headset, utilizing innovative sound enhancement.

### Clears up sound, sweeps away noise

The Bell+Howell® is no ordinary headset. It amplifies volume, but more importantly, it helps those with hearing loss by transferring hard to distinguish sounds and voices clearly. Other cheap amplifiers amplify ALL the sounds so you can't hear the words clearly against all the background noise. The Bell+Howell® TV Headset keeps the background noise in the back where it belongs. In addition, sound is adjustable for each ear separately through volume balance control, so you can customize to your listening needs.

### Light as a feather comfort

Remember those old fashioned wireless earphones? So bulky and heavy we all looked like helicopter pilots? Replace them with the TV Headset, which weighs a mere 2 ounces. It fits under the chin for the ultimate in comfort- it won't even mess up your hair. The TV Headset is so lightweight you'll barely notice they're on.

### **Everyone loves this headset**

"My wife doesn't complain the TV is too loud anymore"

"We use them at the movies too!"

"My kids are playing video games without blasting the rest of us out of the room."

"It's like having a set of new ears!"

"Grandma refuses to use her hearing aids, but she loves her headset."

### **LOADED WITH FEATURES:**

- Bell+Howell performance
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- Amplifies TV volume and not background sounds
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- Left / right ear volume balance control for customized listening 2 headsets
- 3 hour quick charge for up to 10 hours of listening
- 4 volt rechargeable batteries included

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charge 2 headsets at the

More and more theaters, places of worship, and other arenas are accommodating enhanced-listening headsets. So now you'll enjoy public events more than you have for many many years.

### Freedom to move about - Totally wireless

Forget annoying leash-like wires. The wireless TV Headset uses safe infrared technology to transmit crystal clear sound from your TV to your headset up to about a huge 960 square foot area!

### **Bell & Howell Performance**

For almost 100 years Bell+Howell\* has been a leader in providing cutting edge products and electronics. The Bell+Howell\* TV Headset features the expertise and quality that you expect from the well-respected Bell+Howell\* name.

### How can we offer this state-of-the-art headset at such a price?

We have a special arrangement to offer you the Bell+Howell® TV Headset at a fraction of the price of other wireless headsets (due to high volume capabilities). But at this price, we expect our inventory to sell out fast! Ask for special pricing when you buy additional headsets. And we are so sure that you will love this headset that you get a 30-day, 100% money back product guarantee.

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Lewis, John F., FTG1	057

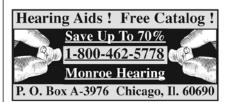
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# A Message from Regional President of South Central

**REPRESENTING MEMBERS OF THE** LA FRA South Central Region has been a rewarding experience. The warmth and hospitality extended to my husband Hyman and me while traveling throughout the region has been extraordinary.

All units, whether large or small, are fulfilling the responsibilities outlined in our Preamble — Loyalty, Protection and Service. Units participated in Veterans' Day Parades, Memorial Day Services and other memorials. Many ladies worked with Girl Scout troops, Special Olympics, youth church groups, and tutored elementary students. Residents of convalescent homes, Veterans' homes and the VA Hospital were the recipients of many items, including lap robes. Ladies also volunteered at the National Cemetery assisting those who were grieving the loss of a loved one.

I've barely touched the surface of the work our dedicated members accomplished on a regular basis. Units made cash contributions to charitable organizations while members provided transportation for those unable to drive. It's amazing that so much has been accomplished by the diligence and perseverance of the ladies in South Central Region.

Almost one-third of the members of South Central Region live in the area affected by Katrina, and a large number of them suffered extensive damage to their homes. Almost a year later, several members are still in FEMA trailers. On behalf of all who were assisted through the National Welfare Relief Fund, we THANK YOU for your quick response.

**Debby Zavadil** is the editor of *LA FRA News* and the *Naval Affairs* Liaison.



PRPSC Terry Farr, Unit 222-Slidell (Ozone) serves food at an Emergency Center following Katrina.



KATHERINE RUNKLE LA FRA's Regional President South Central



PRPSC Patricia Snyder, Unit 96, and her granddaughter, Payton Tapp, delivering a wagonload of prayer bears, coloring books and crayons to the Chaplain's Assistant at Children's Hospital in Forth Worth, TX.



Betty Carry, Leota Robinson and Marrian Henley, Unit 252-Thomas Creek, Amarillo, TX, load unit contributions for Food to Faith City Mission, a center for the homeless, some of whom are veterans.

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> making these coins even more attractive as you diversify your portfolio. These coins have sold for hundreds of dollars more. Circulated \$10 Liberty coins have been recently advertised for \$579—a whopping \$100+ more than these fresh uncirculated

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