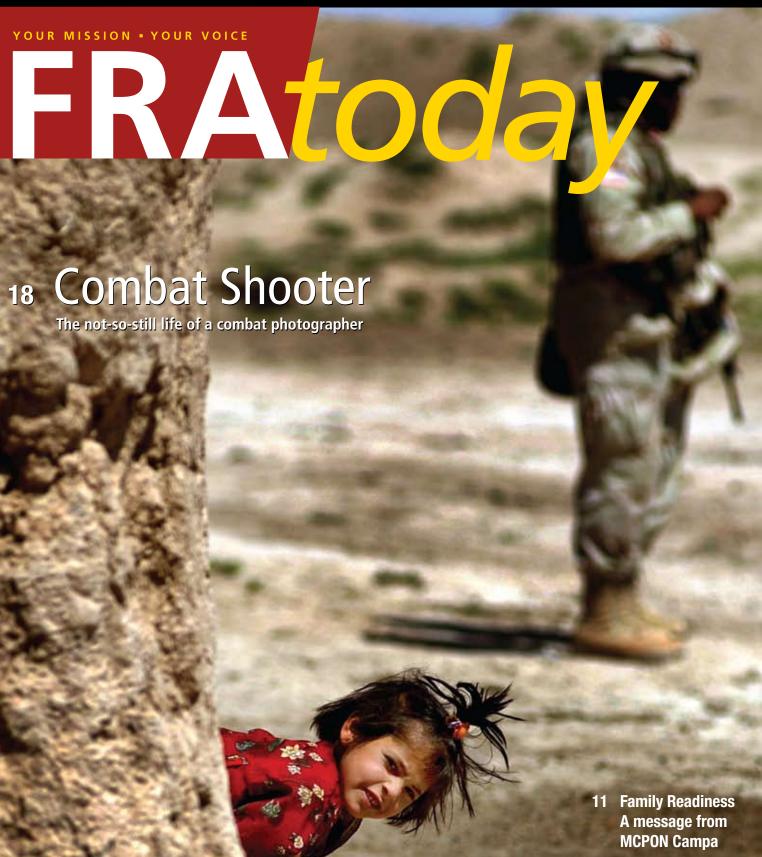
30 FRA Scholarship Winners



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Being Connected communications

EACH ISSUE OF FRA Today starts with a blank page. It really struck me this month in particular, that the content comes from ideas emanating from personal conversations, phone calls, e-mails, letters, survey responses and postings on FRA's Communities. Literally, every form of communication used today goes into building this publication.

This is a wonderful reminder of the various ways people like to stay connected — and why being connected is so very important. FRA is a membership association. The



EILEEN MURPHY
Director of Marketing and
Communications

number one challenge of course, is membership growth. Retention of our members is key, and members who feel a strong sense of belonging will certainly retain their membership.

On page 9 of this issue, we highlight the use of the "Communities" section of www.fra.org. This is a free and convenient way to have discussions and share ideas with other shipmates. For those who prefer to converse through a phone call rather than online (or those who like both), FRA's monthly teleconferences are a great option too. Call 877-746-9514 on the second Wednesday of any month at 1200 Eastern Standard Time and enter the code 1924 to participate, or 1400 to listen only. Each month is a different topic — on 10 October the focus is an overview of FRA's 80th National Convention in Corpus Christi, Texas.

Of course, that leads to the ultimate way to stay connected — meeting with your fellow shipmates at branch meetings, Regional or National Conventions. The Regional Conventions are behind us now, but National Convention begins on 31 October, and runs through 4 November. (See www.fra.org/convention for more information). Hopefully you are planning to attend, but if not, there is still time to make those reservations!

If you are unable to attend, but are interested in listening to a presentation, we will be offering the opportunity for shipmates to listen to the Senior Enlisted Panel on Friday, 4 November at 0845 Eastern Standard Time by calling 877-746-9514 and entering the code 1400.

The individual phone calls, letters and e-mails to Headquarters' staff are appreciated. Recently a shipmate asked us to post the individual e-mail addresses and direct extensions of the staff on www.fra.org. That has been done, and for your convenience, can be found by clicking "Contact Info" under "About FRA."

Your input is extremely helpful. Even though we may not be able to accommodate every request, suggestions and ideas are appreciated and considered. Stay connected with FRA in the way you feel most comfortable, be it phone, e-mail, letter or in person. Encourage your fellow shipmates to do the same.

Thank you for your membership in FRA and for your support of the incredible work the Association does on your behalf.

Eileen Murphy is the Director of Marketing and Communications and serves as the Managing Editor of FRA Today. Please contact her at eileen@fra.org.

ANNOUNCING YOUR SPECIAL FRA MEMBER BENEFIT

Pays you up to \$5,000.00 in cash benefits

ATTENTION: FRA Members Age 65+

If you or someone you know has ever been in I the hospital, you've probably seen the "sticker shock" firsthand. And one in four Americans say they or a family member had problems paying their medical bills in 2006.1

Though Medicare and your other health insurance cover a generous amount of your hospital bills, you may find some limitations in how much they cover. That means paying part of your hospital and home recovery bills out of your own pocket.

That's why FRA is pleased to offer you the FRA Short Term Recovery Insurance Plan as a special, guaranteed-issue member benefit.

This plan pays you cash benefits if you're admitted to the hospital for as little as one day.

It also pays cash for covered home recovery expenses you often need when you leave the hospital, including home nursing services, physical and occupational therapy, companion care, home health and homemaker services and more.

Endorsed by





1 Kaiser Family Foundation Health Care in America www.kff.org/kaiserpolls/upload/7572.pdf. Viewed 5/24/07.

*Benefits reduce to \$2,000.00 a year at age 80.

Your specially negotiated benefits under this Plan include:

- ✓ Up to \$4,000.00 a year in cash benefits to help pay for daily home recovery care expenses after a hospital stay*
- ✓ Up to an additional \$1,000.00 in cash benefits to help with hospital expenses
- Cash benefits paid in addition to any other coverage you may have, and you can use the money however you want
- ✓ Affordable rates starting under a dollar a day, specially negotiated for FRA members
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- ✓ Guaranteed acceptance for you and your spouse, no matter what your current health or health history (subject to the Preexisting Condition Limitation)

ADVISORY: Right now, this member benefit is yours for the asking if you're an FRA Member over age 65, regardless of your health or medical history. No medical exam is required. No paramedic will visit your home for a blood test. You're **GUARANTEED ACCEPTANCE.**

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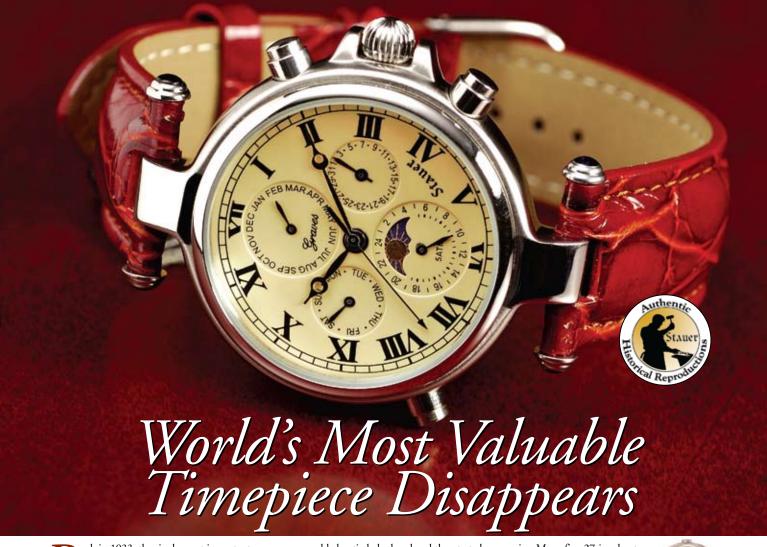


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FRA IS A CONGRESSIONALLY CHARTERED, NON-PROFIT ORGANIZATION ADVOCATING FOR CURRENT AND FORMER ENLISTED MEMBERS OF THE U.S. NAVY, MARINE CORPS AND COAST GUARD ON CAPITOL HILL. FOR MORE INFORMATION ON THE BENEFITS OF MEMBERSHIP, PLEASE VISIT WWW.FRA.ORG OR CALL 800-FRA-1924.

ON THE COVER

A young girl peeks around the corner to watch Soldiers of the 278th Regimental Combat Team Tennessee Army National Guard in Diyala Province, Iraq. U.S. Army photo by Staff Sgt. Russell Lee Klika.



ack in 1933, the single most important watch ever built was engineered for a quiet millionaire collector named Henry Graves. It took over three years and the most advanced horological technique to create the multifunction masterpiece. This one-of-a-kind watch was to become the most coveted piece in the collection of the Museum of Time near Chicago. Recently this ultra-rare innovation was auctioned off for the record price of \$11,030,000 by Sotheby's to a secretive anonymous collector. Now the watch is locked away in a private vault in an unknown location.

We believe that a classic like this should be available to true watch aficionados, so Stauer replicated the exact Graves design in the limited edition Graves '33.

The antique enameled face and Bruguet hands are true to the original. But the real beauty of this watch is on the inside. We replicated an extremely complicated automatic movement with 27 jewels and seven hands. There are over 210 individual parts that

are assembled entirely by hand and then tested for over 15 days on Swiss calibrators to ensure accuracy. The watches are then reinspected in the United States upon their arrival.

What makes rare watches rare?

Business Week states it best..."It's the complications that can have the biggest impact on price." (Business Week, July, 2003). The four interior complications on our Graves[™] watch display the month, day, date and the 24 hour clock graphically depicts the sun and the moon. The innovative engine for this timepiece is powered by the movement of the body as the automatic

> rotor winds the mainspring. It never needs batteries and never needs to be manually wound. The precision crafted gears are "lubricated" by 27 rubies that give the hands a smooth sweeping movement. And the watch is tough enough to stay water resistant to 5 atmospheres. The movement is covered by a 2-year warranty.

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The face of the original 1930 s Graves timepiece from the Museum of Time.

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Thank You For the Support

I would like to thank all our wonderful friends of the FRA and LA FRA for all their support, prayers and love — not to mention the over 300 cards we received. I know how much Ed also loved you all. He will always be my "hero" and I'm so thankful he got me involved with this organization.



PNP LAFRA Doreen Huylebroeck and Family

Happy Navy Birthday

I swelled with pride as I read all the entries from FRA shipmates in the March *FRA Today* tribute to Seabees, and realized anew that my father, along with many others, gave us our freedom which we so many times take for granted on a daily basis. Trouble shooting problems is a way of life for Seabees. Thank you from the bottom of my heart for this article. I



know every family affected is filled with pride, awe and respect to see all these photographs in print. It will be a constant reminder of the sacrifice my father made in choosing to defend freedom.

Janice M. Phillips Willis, daughter of Samuel F. Phillips, Branch 142

Insurance for the Survivors

With the prices of term life insurance going down every day, I again urge my Shipmates to consider life insurance instead of the Survivor Benefit Program. I am not in the insurance business, but I can see through this charade called SBP. Since term insurance can be purchased in large amounts for a relatively small initial premium, it is well suited for pro-



viding extra protection in case of death. Most non-smokers can get \$500K in term insurance for less than \$100 dollars per month and the rate will stay the same for 20 years. I would much rather see my survivors have a lump sum check than to have to count on the government for their well being.

Mark Best, Member-At-Large

Submissions Send *Shipmate Forum* letters to: Editor, *FRA Today*, 125 N. West St. Alexandria, VA 22314. E-mail submissions may be sent to fratoday@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.

From FRA: It seemed appropriate to publish this now as we celebrate the Navy birthday and focus on how important photographs are — even a snapshot to capture a memory. The entire headquarters team joins you in pride for your father, and all who choose to serve this great country.

What Is A Veteran?

Veteran: Whether active duty, retired, national guard or reserve — is someone who, at one point in his/her life, wrote a blank check made payable to "The United States of America" for an amount of "up to and including my life."

That is honorable...and there are way too many people in this country who no longer understand it.

Although the author is unknown, we should encourage the publication of this piece in all our branch newsletters. *John Partin, Branch 267*

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Senate Consideration of NDAA Resumes

IN THE AUGUST ISSUE of FRA Today, we included a chart to show a comparison of the House and Senate versions of the FY 2008 Defense Authorization bill (H.R. 1585). The House version has passed, but Majority Leader Harry

Reid (Nev.) pulled the Senate bill before the August recess. At that point, it already had more than 200 floor amendments filed. FRA anticipates more floor amendments including:

- Accelerating from 1 October 2008 to 1 October 2007 the SBP paid-up effective date for those over age 70 that paid premiums for 30 years or more and also eliminating the DIC offset;
- Requiring pay raises in FY 2009-2012 to be at least 0.5 percent above the Employment Cost Index (ECI);
- · Changing the effective date of Reservists retirement provision retroactively to September 11, 2001; and
- Eliminating the position of Chief Operating Officer (COO) at the Armed Forces Retirement Home (AFRH) and creating the positions of Chief Medical Officer (CMO) and Chief Executive Officer (CEO), and broadening the oversight with mandatory accreditation for all aspects of care at the home.

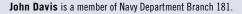
Once the Senate completes work on the bill, both the House and Senate will appoint a conference committee to resolve the differences between the two versions. It appears that Congress will agree to a 3.5 percent pay increase for FY 2008 and very likely commit to pay increases 0.5 percent above the Employment Cost Index (ECI) for the next 4 years intended to reduce, but not

> eliminate, the estimated 4 percent gap between military and civilian wages. Both versions of the bill also agree that there will be no TRICARE fee increases or increases in pharmacy co-pays for retirees under age 65. The legislation also adds money to enhance DoD electronic health records and encourages cooperation between DoD and VA for care of wounded warriors. A supplemental appropriations bill to provide an additional \$50 billion FY 2008 funding for OIF/OEF will be considered later in the year.

> The pay increase, no TRICARE fees increases and no pharmacy co-pay increase provisions are major victories for FRA.

> Significant differences between the House and Senate versions include concurrent receipt reform, paid-up SBP, access to

TRICARE, among many other items. Approval of various provisions of the bill in conference committee is determined by majority vote of the conferees of each chamber. Floor amendments to conference committee reports are prohibited. The House and Senate can only accept or reject the conference committee report. If the Senate and House approve the conference committee report the bill will be sent to the President for his signature.





JOHN DAVIS FRA's Director of Legislative Programs

Coast Guard Authorization Advancing

The FY 2008 US Coast Guard Authorization is advancing on Capitol Hill and both the House and Senate versions of the legislation (H.R. 2830 and S. 1892) address several personnel related issues. These include emergency leave retention authority whereby service members would be allowed to retain leave they would otherwise forfeit due to support of major disasters or other emergencies declared by the President; legal assistance authority for Coast Guard Reservists that establishes parity among all similarly situated Reservists who have served on active duty for more than 30 days under mobilization authority and makes them eligible for legal assistance upon release from active duty; and authority for reimbursement for certain medical-related travel expenses when a service member is stationed on an INCONUS island and his/her family member is referred to a specialty care provider off-island that is less

ACTION CENTER

This has been another banner year for FRA Shipmates using the Action Center for advocacy. In the first eight months of 2006, 13,153 advocacy messages were sent to Congress. This year 20,930 advocacy messages were sent to Congress in the same timeframe. That is nearly a 60 percent increase. Your grassroots support enhances FRA's effectiveness on Capitol Hill.

than 100 miles from the primary care provider. In addition, both bills authorize the current end strength of 45,500, and make Coast Guard retirees eligible for the Armed Forces Retirement Home (AFRH). The Senate bill includes a policy change authorizing recreational facilities to be included in the public/private venture (PPV) program similar to service housing projects.

VETERANS' AFFAIRS. VETERANS' AFFAIRS. VETERANS' AFFAIRS. VETERANS' AFFAIRS. VETERANS' AFFAIRS. VETERANS' AFFAIRS. VETERANS' AFFAIRS.

Administration Backs Reform of Veterans Disability System

The Administration is expected to announce support for legislation recommended by the Dole-Shalala Commission that service members found unfit for duty as a result of combat or combattraining injuries, regardless of the number of years served, would qualify for an immediate lifetime annuity from DoD that would include TRICARE benefits. Separately, they would continue receiving their disability compensation from the VA for any service-connected injuries or ailments. But the portion of VA compensation now provided, and intended only to cover reduced earnings capacity, would stop at age 65 when social security begins. It is still unclear if changes will be retroactively applied for veterans before September 11. Under this new plan, non-combat disabled benefits would be unchanged, with percentage awards based only on conditions that make the individual unfit for service, and those rated below 30 percent still would get a lump-sum severance payment instead of an annuity and would not qualify for TRICARE. In stark contrast, the Veterans Disability Commission (VDBC) has recommended not to treat disability benefits differently based on whether an injury is received in combat.

Senate Panel Approves VA Reform

The Senate Veterans Affairs Committee (SVAC) approved an FRA supported bill, "The Veterans Traumatic Brain Injury Rehabilitation Act" (S. 1233), sponsored by SVAC Chairman Senator Daniel Akaka (Hawaii). This bill includes improvements to Traumatic Brain Injury (TBI) program, extends eligibility for combat service since 1991 from two years to five years after discharge or release, and rescinds the January 2003 VA regulation that prohibits enrollment of Priority Group 8 veterans (Veterans with non-service-connected disabilities whose income is above a modest level that varies by geographic location). FRA has repeatedly requested coverage for all veterans in testimony before the House and Senate Veterans Affairs Committees.

VA Suicide Hot Line Now Available

A national suicide prevention hot line for veterans is now available to help ensure that veterans with emotional problems have round-the-clock access to trained professionals. This is a joint venture of the VA and the Substance Abuse and Mental Health Services Administration of the Department of Health and Human Services (HHS). The hotline is available 24 hours a day, seven days a week, from anywhere in the country, and is staffed by trained mental health professionals. The toll-free hot line number is 1-800-273 TALK (8255).

Let Veterans Salute the Flag

Before adjourning for the August recess the Senate approved FRA supported legislation, (S. 1877), sponsored by Senator James Inhofe (Okla.), to allow service members and veterans out of uniform the option of saluting the flag during hoisting, lowering, passing, or during the playing of the National Anthem. Current law (Section 9 of Title 4, United States Code) requires veterans and service members not in uniform to put their hands over their hearts. The bill has been referred to the House and would not mandate a salute but would give the option of saluting or placing the hand over the heart as a gesture of admiration for "Old Glory."

DeCa Briefing at FRA NHQ

FRA recently hosted a briefing by the senior leadership of the Defense Commissary Agency (DeCA) for Military Coalition (TMC) organizations. The group was headed by Richard Page DeCA's Chief Operating Officer, who discussed the agency's mission, structure, funding, and benefits. DeCA augments military compensation providing 12 million beneficiaries savings that exceed 30 percent when compared to commercial stores. The benefit also helps with retention. DeCA is working to ensure adequate funds for store construction, maintenance, and repair in conjunction with upcoming BRAC and rebasing changes and may require some appropriations funds via the MilCon/VA budget. A Pentagon report projecting revenue estimates for next 10 years will soon be released.

Full Replacement Value for PCS Moves Coming Soon

FRA staff attended a DoD briefing on the long-delayed full replacement value (FRV) coverage for military personal property shipments. The 2007 National Defense Authorization Act (NDAA) mandated FRV by March 2008 and DoD will provide FRV in some instances before the Congressionally mandated effective date. Shipments to and from overseas locations already have FRV coverage on 1 October, 2007. Domestic shipments will be covered as of 1 November, 2007 and non-temporary storage and local moves will be covered effective 1 March, 2008. The provision for full replacement value provision is part of the FRA supported "Families First" initiative, which DoD has been working to implement for several years. Under the "Families First" program each customer will receive a customer satisfaction survey. The responses to these surveys will be used to ensure that companies with the highest satisfaction ratings receive the greatest number of shipping contracts. Additional information on PCS moves/Families First can be found at: www.sddc.army.mil/ public/Personal+Property/Families+First/

HEALTH CARE ISSUES =

Customer Assistance for TRICARE Mail Order Now Available

The TRICARE Mail Order Pharmacy (TMOP) launched its Member Choice Center (MCC) on 29 August. The new center will provide TRICARE beneficiaries with assistance from customer service representatives to ease the TMOP registration process and help beneficiaries build member profiles. A profile is required to use TMOP which is the least expensive option when not using a military pharmacy. The profile assists TMOP in filling prescriptions and also provides a beneficiary notification service, which ensures that the MCC contacts the beneficiary if a physician cannot be reached.

By using the mail-order pharmacy, beneficiaries may save up to 66 percent on prescription co-pays. First-tier medications (generics) are available through a TRICARE Retail Pharmacy for \$3 co-pays for up to a 30-day supply, and through the TRICARE Mail Order Pharmacy for \$3 co-pays for up to a 90-day supply. Beneficiaries may purchase second-tier medications (formulary brand-name) for \$9 for up to the same number of days through a TRICARE Retail Network Pharmacy or through the TRICARE Mail Order Pharmacy. For more information, contact the MCC at 1-877-363-1433 or visit www.express-scripts.com.

TRICARE Formulary Benefit Changes

The TRICARE Management Activity (TMA) has announced that 17 drugs will be moved to the third tier. Five of the medications will be effective 24 October 2007, and 12 will be effective 21 November 2007. Third-tier medications require a \$22 co-pay for a 30-day supply. Beneficiaries taking third-tier medications should consult their health care providers about changing to a first- or second-tier alternative. When providers prescribe medications, beneficiaries should ask if a generic alternative is available in that drug class that would provide the same clinical results.

Third-tier medications are not available at military treatment facility (MTF) pharmacies unless an MTF provider establishes medical necessity and writes the prescription. For a complete list of medications, and their formulary status, beneficiaries may visit: www.tricareformularysearch.org/dod/medicationcenter. Medical necessity forms and criteria are available at www.tricare.mil/pharmacy/medical-nonformulary.cfm

Reserve Component Health Care Benefits Improvements

A restructured TRICARE Reserve Select (TRS) health care program begins 1 October 2007. TRS is becoming more affordable and simpler, with one premium level instead of the current three-tier system. Reserve component members may purchase health care coverage in the program which was first authorized by Congress in 2005. Monthly premiums will be \$81 for the Reservists and \$253 for family coverage and TRS offers coverage comparable to TRICARE Standard and Extra. Reservists can find out more about TRS and locate their TRICARE regional contractor contact information by entering their profile at the "My Benefits" portal at www.tricare.mil.

The revised program also includes expanded survivor coverage, continuously open enrollment and much more. The only two qualifications for TRS program are:

- 1. The member must be a Selected Reserve member of the Ready Reserve; and
- 2. The member must not be eligible for the Federal Employee Health Benefits (FEHB) program or currently covered under FEHB.

Cuts in TRICARE Reimbursement Rate Cuts Delayed

The House passed legislation extending and expanding the children's health insurance program for low-income families (H.R. 3162) includes a provision delaying the 9.9 percent cut in physician payments for Medicare and TRICARE providers scheduled to take effect next year. Doctor participation is an even greater problem for TRICARE than for Medicare because low reimbursement rates are compounded by additional administrative requirements and fewer patients. The White House has issued a veto threat on the budget impact on other unrelated provisions in the bill.

TRICARE Prime Travel Reimbursement Available

TRICARE Prime beneficiaries referred by their primary care manager for specialty services located more than 100 miles from their provider's location may be eligible to have their reasonable travel expenses reimbursed by TRICARE. Beneficiaries must have a valid referral and travel orders prior to traveling, and file a travel claim upon their return. This can be requested at the military treatment facility (MTF) or from the TRICARE Regional Offices (TRO) if the doctor is a TRICARE network provider.

Reasonable travel expenses are the actual costs incurred by the beneficiary when traveling to their specialty provider. Costs include meals, gas, tolls, parking, and tickets for public transportation (i.e., airplane, train, bus, etc.). Beneficiaries must submit receipts for expenses above \$75. Costs of lodging and meals may be reimbursed up to the government per diem rate. This benefit does not apply to travel expense for specialty care experienced by active duty uniformed service members, or active duty family members residing with their sponsors overseas, which are reimbursed by other travel entitlements. For more information on the TRICARE Prime Travel Reimbursement. refer to www.tricare.mil/factsheets.

FRA Selected to Veterans Day National Committee

The Secretary of Veterans Affairs Jim Nicholson announced the selection of FRA as the newest member of the Veterans Day National Committee. FRA joins 24 other nationally known veteran service organizations on the committee that was formed to appropriately coordinate Veterans Day observances. FRA has been an active "Associate" member of the Veterans Day National Committee since 1978, and was the longest serving organization with that designation.

FRA testifies before both the Senate and House Veterans Affairs Committees, along with providing specific testimony to other key House and Senate oversight committees on military personnel and veterans issues. FRA is a founding member and an active participant in The Military Coalition, a highly effective consortium of 35 military and veterans organizations collectively representing about 5.5 million members on key personnel and veterans issues.

FRA is also accredited by the Department of Veterans Affairs (VA), which permits Association representatives to present claims for veterans, their dependent and survivor before the VA. The Association and members of the Ladies Auxiliary of the FRA are also very active in the VA Volunteer Service Program (VAVS) and currently maintain "Member" status on the VAVS National Advisory Committee. FRA members volunteered more than 22,000 hours in 2006.

FRA was founded and chartered on Veterans Day, 11 November 1924 in Philadelphia, Pa. and was federally chartered on 23 September 1996.

New Ranking Member Appointed for Senate Veterans Committee

Senator Richard M. Burr (N.C.) will become ranking member on the Senate Veterans Affairs Committee replacing Senator Larry Craig (Idaho) who has given up his leadership positions on committees, but for the time being will stay on as a member of the committee. Senator Burr was first elected to the House in 1994 and was elected to the Senate in 2004 replacing Senator John Edwards, who did not seek re-election.

On & Off Capitol Hill is written by Joe Barnes,
National Executive Secretary and John Davis,
Director of Legislative Programs with input from
Bob Washington, Health Care Advisor and Director
of Membership Development, Chris Slawinski,
National Veterans Service Officer and Ed Dockery,
Assistant Director of Legislative Programs.

FRA Communities

PART OF THE BENEFIT of being a member of FRA is the connection to other shipmates. One way FRA shipmates can stay connected is to use the most versatile and dynamic part of www.fra. org — the "Communities."

Communities are groups of people with something in common. Online, that means a place has been set aside for these groups in order to let them have discussions with each other, share ideas, suggestions, concerns.

For example, a community exists for each FRA branch and one for Members-At-Large. Log in and the site displays communities appropriate to you. One for your branch, one for FRA Today Readers, one for Health Care and one for *OnWatch*. The member can then choose to enter the desired community just by clicking on the name.

Once in the community, you will see a variety of discussion areas. The FRA Today Readers community has discussions of recent articles, interviews, a "looking for" discussion, a place to discuss your favorite ship museums and more. Click on the discussion and read what others have posted and share what is on your mind. Posting is simple – you can "Create a New Topic" if you want to start a new discussion, or you can read a current posting and hit "reply" to post a response to another shipmate's comments.

You also have options as to how involved you want to be. From the main "Communities" page, click the box that says "global preferences." There you can choose the communities to which you want to subscribe — and

you can choose to receive notification by e-mail when someone responds to your post. It's up to you how often; immediately, daily, weekly or never.

Interested in being an administrator for a community for your branch? E-mail Eileen@fra.org and get set up to be able to upload files (great option for meeting minutes and newsletters!) and to be able to start new discussion threads.

It's free, convenient and easy to use. Stay connected with the people in your FRA community!

Another great way to stay connected is attending FRA's free monthly tele-conferences. Held at 1200 EST on the second Wednesday of each month. To participate call 877-746-9514 and enter code 1924 to participate, 1400 to listen only.

The topic for 10 October is National Convention in Corpus Christi!

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2 ct tw necklace	\$20,000+	\$129		

some very modern and expensive laboratory equipment. After cutting and polishing, scientists finally created a faultless marvel that's optically brighter and clearer with more flashes of color. According to the book Jewelry and Gems—the Buying Guide the technique used in DiamondAura offers, "The best diamond simulation to date, and even some jewelers have mistaken these stones for mined diamonds."

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ONWATCH

Family Readiness: A Message from MCPON Joe Campa

Throughout the history of our Navy, there has been one constant: a Sailor cannot concentrate on the challenges before him if he isn't confident in his family's ability to cope at home. That peace of mind frees our Sailors to focus on the task at hand. Family readiness is essential to our success. We are good at preparing our families for routine deployments, but the increasing speed of engagement and non-linear threats suggests that we also prepare for non-routine or unexpected deployments. Once deployed, a Sailor can't plan his return with the same degree of certainty, as surges can call for unplanned re-deploy-

ments. We have Sailors who are Individual Augmentees (IA), and the window for that preparation isn't too large.

We are focusing on the bigger aspect that goes into family preparedness, and that means a family who is prepared for anything. What about natural disasters? Are families prepared for disasters like Hurricane Katrina? We have learned many lessons over the last several years, not only with the demands that this war has put on us, but with natural disasters and what Katrina has taught us.

Our Fleet and Family Support Centers are doing a great job in helping our Sailors, as well as our Ombudsmen. There are so many great resources available in the Navy. Military One Source (www.militaryonesource.com), Navy Knowledge Online (https://wwwa.nko.navy.mil/portal/ splash/index.jsp) and Family Lines (http://www.lifelines. navy.mil/Familyline) are just three examples of great websites that can get you on the right track. However, the expectation is one of personal responsibility, and family readiness is a Sailor's first duty. It is not the Ombudsmen's problem, it is not the Fleet and Family Support Center's problem - it is an individual responsibility. The American Red Cross tells us that only seven percent of households are prepared for a disaster, and while I'd like to think that Naval families are at a higher percentage, I can't believe it would be by a large margin.



Master Chief Petty Office of the Navy (MCPON) Joe Campa

Natural disasters only pose one threat to family security, and a Sailor's peace of mind. Fiscal responsibility is a habit that starts in boot camp and is reinforced along the way. Bad money management can hurt a Sailor's career; we're reminded of the many Sailors that lost security clearances to poor decisions at home. If a Sailor is having financial issues, the answer is not the "quick fix" of a payday loan – that's why we have command financial specialists, with many tools to help Sailors in many situations. Our married Sailors have a responsibility to provide for the basic needs of their families – many do this through allotment. Sailors need to plan for contingencies, and share those plans with those they love.

Our Sailors in war zones receive extra pays, and that money is tax-free. They must realize their financial status will abruptly change when they get home. I believe that it's up to our senior enlisted, our Chief Petty Officers, to look for signs of irresponsible spending. If you have a young E-3 suddenly driving a very expensive vehicle that is way out of their pay range, I expect that Chief to be asking questions.

The success of our Navy depends on the opportunities we provide our Sailors to succeed and the support we provide their families. The decision for a married Sailor to stay in the Navy is not just made by that Sailor, but by the entire family. It is in the Navy's best interest to listen to feedback regarding quality of life issues. Before a ship deploys, we provide as many resources as we can to families, and share what we can about the individual deployment. Even if the movement of a particular ship is not public knowledge, have must ensure our families are prepared and armed with the knowledge of agencies to turn to if they need help. As time goes on, increased contact and feedback can only make us better at meeting the unique challenges and needs of our service families. I appreciate FRA's support of our Sailors – the surveys they conduct and the insights they provide to Congress are invaluable. We need an advocate on Capitol Hill to continue funding these programs for a strong quality of life.



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AS WE CELEBRATE THE birthday of the United States Navy, it is important to appreciate FRA's impact on the Navy's heritage. FRA shipmates were the first enlisted personnel to testify on Capitol Hill, and the Association's commitment to career enlisted personnel and their families remains second

to none. The Association is very important and the hard work and dedication of FRA shipmates through the years helped get us where we are today with regard to pay and

In the early 1920s the idea of a permanent organization presenting the enlisted viewpoint to influence military personnel legislation was revolutionary. Most naval officers instinctively viewed such an organization as a threat to good order and discipline and many civilian leaders warned it might lead to unionism in the military. Since there were many things that needed to be said to Congress, and limitations on what active duty personnel could say without recourse, a small group of Navy enlisted retirees met and

adopted the plan to create a non-profit legislative advocacy organization. In 1924 this plan was set in motion by a few, fueled by the needs of many, and has benefited all active, reserve and retired enlisted personnel since its adoption. Shaped by experience and tempered by a sense of American justice and fair play, the plan evolved into today's FRA.

The story of the FRA is a tale of grassroots lobbying at its purest. From leading efforts to authorize the CHAMPUS and SBP programs, to ensuring the establishment of the office of MCPON and his equal stature with other service counterparts within the Navy structure. A world of political action committees (PACs) and high-powered legislative influence, FRA continues to employ the basic lobbying techniques it used over 80 years ago to advance personal contact, reasonable and logical proposals, honorable service, and an American sense of fair play. The recent selection of FRA as a full member of the Veterans Day National Committee is further recognition of the Association's stature and effectiveness in representing its membership.

Unlike the Navy structure, FRA is one of the most democratic military organizations in existence today. The structure includes branches, organized by regions, with regional presidents comprising most of a National Board of Directors to govern the Association between annual conventions. However, it is the delegates, assembled in convention, who set the course by determining policy and approving expenditures.

FRA's 80th National Convention opens in Corpus Christi on 31 October. Many attendees will share stories of previous Conventions, and "the way it used to be." There will be discussion of membership numbers, budget figures, policies and procedures. It is also a wonderful opportunity to look forward, however, and recognize that eighty years ago there were only a few hundred members. It was the determination to represent our enlisted concerns on Capitol Hill that motivated the incredible growth of the Association. That determination must be rekindled, and each and every ship-

> mate must look at his/her own commitment to FRA's growth.

> Congress is looking for ways to cut budgets. Military personnel risk losing promised benefits and younger retirees are facing drastically higher health care fees. Veterans programs must be adequately funded. We have many more issues on our legislative agenda today than we did in 1924, and the current and former enlisted Navy, Marine Corps and Coast Guard personnel are counting on us. FRA was vital then and we are critically important now.

> Back in the 1920s we grew fast because a dedicated group of people

were willing to shoulder responsibilities for Association business. Their commitment was contagious and people around them felt it and wanted to be part of the solution.

Active members were the most important part of our heritage and they are the key to our future. Tell all your shipmates how important it is to join and stay a member of FRA. But don't stop there. Be involved with the Association — join a committee, share your time and your experience. Serve as an officer of your branch or assist in branch activities and share your leadership skills. Most of all, recognize that we have a strong heritage of loyalty, protection and service and it is very important that we pass that on to generations to come.



JOE BARNES FRA's National Executive Secretary

Congratulations FRA on being selected a full member of the Veterans **Day National Committee!**

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.

Found! The Last Morgan Silver Dollars

Amazing Discovery Hidden in Midwest Farm Cellar

Indiana. A farmer in America's heartland recently cashed in his long-forgotten savings, hidden away for decades in a dusty crate in his cellar—a hoard of the last Morgan Silver dollars minted by the U.S. Treasury before they ceased production for good, in 1921.

Originally purchased from a local bank for face value, the farmer had tucked them away for his retirement. Now these glittering chunks of silver history, mint-fresh and never placed into circulation, are being released to the public by the FFC. While they last, you can acquire these Brilliant Uncirculated silver coins for as little as \$23 apiece. 20-coin Bankers rolls and 10-coin Half Rolls are available.

Survival Against All Odds

By all rights these silver dollars should have been destroyed decades ago. Government silver melt-downs, including the 1918 Pittman Act, which alone destroyed 270 *million* Morgans, have decimated supplies. Millions more were called in by the government and melted for their silver content between 1921 and 1965. Today private hoards account for virtually all the surviving coins. And of those, only a fraction survive in Brilliant Uncirculated condition highly coveted by collectors.

Prized Last Year Coins

These last year 90% pure silver beauties still dazzle with their Mint luster and heft. Weighing in at 26.73 grams and a diameter of 38.1mm, they are the largest American silver coins ever to circulate. Struck from silver mined from the western Mother Lode, they are the legendary coins that built the West. Master engraver George T. Morgan fashioned a radiant profile of Lady Liberty and a majestic eagle as symbols of our nation's strength and prosperity. Today, the long-gone Morgan silver dollars are among the most sought-after coins in America.

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Silver prices have jumped over 200% in the last two years fueling the frenzy among avid collectors, investors, and the 130 million new collectors created by the U.S. Mint's highly successful state quarters program.

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FRA IS AN AWESOME organization dedicated to championing causes for enlisted members of the Navy, Marine Corps and Coast Guard since 1924. The Association has built a strong reputation for advocating issues including health care programs, retiree benefits, pay and/or allowances for active duty or Reserves, and so much more.

There are hundreds of thousands of active duty and Reserve members of the three services today who are eligible for membership. On top of that, there are literally millions of eligible veterans and retirees. To meet our formidable membership challenges, we need to educate prospective members on what we do and show the advantages of membership. The main point is when FRA goes into advocacy mode and wins the hearts and minds of the legislative body to support the passage of a bill in Congress, the effects go a long way for many people.

In order for FRA to get the word out about our advocacy work and the benefits of being a member, we have to think smarter and be creative when communicating our goals and objectives. Our Bravo Zulu on this page to Branch 235 shows how a branch can work at both recruiting and retention efforts at the same time. This, of course, is a priority for all of us. We have many great benefits to offer, including networking and socializing among the members, discount consumer programs such as life and auto insurance, car rentals, savings plans, credit cards, prescription lenses, community/

outreach involvement, FRA scholarship awards and our annual essay contest. All of our membership resources can be communicated by each and every member. The old adage, "if you build it, they will come," can be used to form strong membership and retention.

> Members who are active in the Association are far more likely to maintain their membership. Shipmates can serve on committees, participate in outreach/community relations activities such as mentoring military families, and the next generation or future leaders of America, our youth. The spirit of volunteerism is inherent in America. It is also one of the things the FRA membership takes to heart. The more shipmates are out in the community participating in these activities, the more visibility we have and the easier recruiting becomes as well. It's a great cycle.

As Director of Membership Development, I encourage you to send your thoughts and ideas. If there are outreach/membership events for which you need my assistance, please send me an email at penny@fra.org.

Remember, FRA is your association to grow and develop.



PENNY COLLINS Director of Membership Development

reached at penny@fra.org.

Penny Collins is a member of FRA Branch 24 in Annapolis, Md. and can be

BRAVO ZULU

Green Mountain Branch 235 held their first annual picnic at the "Real" birthplace of the US Navy, Whitehall, NY. The picnic was to promote general camaraderie and encourage shipmates to be active in the branch. Through public relations activities such as flyers, articles in the weekly papers and word of mouth, they also invited all sea service veterans from the area to attend.

More than twenty veterans (service time from WWII to the 90's), two FRA Members-At-Large and eleven members of the branch came for the afternoon. The NENG RP and VP drove six hours to attend! Door prizes included memberships, and the 50/50 winner used his winnings to purchase a membership for a friend.

Branch President Karl Zeuge said it was successful for recruiting without a hard sell. "We got five new members that day, and ten who took applications with them. They really liked the idea of just getting together, eating, swapping sea stories and meeting other veterans of their era. A very special reunion of sorts was for three Iwo Jima Marines."

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Combat Shooter

The not-so-still life of a combat photographer

Russell Lee Klika has been shooting most of his adult life. In 1977, he joined the Marine Corps as a 17-yearold and, after boot camp at MCRD San Diego, was assigned as a machine gunner. But an impromptu purchase while aboard the USS New Orleans turned Klika into a shooter of a different sort.

"About four years into my Marine career, I bought a 35mm camera and started taking pictures," explains Shipmate Klika, a member of Branch 130 in Indianapolis. "I bought the camera on my first of four West Pac cruises, and found myself shooting a lot of photos." Before long, he was documenting units' training and doing some Public Affairs (PA) work. In 1988, he was one of 99 up-and-coming photographers, and the first military photographer, selected to attend the Eddie Adams Experience in Photojournalism workshop. When he left the Corps in 1990, Sergeant Klika had transitioned from machine gunner to combat photographer.

As a civilian, Klika worked for several large newspapers on both the east and west coasts, and also did work for many magazines. During his career as a photojournalist, he's earned more than 50 first-place honors and best-of-show designations. His most recent success was taking first place in the Military Photographer of the Year competition, where "The Touch" (page 22) took top honors in the Portrait/Personality category.

In 2003, Klika took his self-taught photography skills to the National Guard, where he currently serves as the First Army Operation Warrior Trainer (PA Specific) at Camp Atterbury in Edinburgh, Ind., teaching other military photographers how to hone their craft.

"The Army tells me I'm more valuable here than in the field. I'm teaching others to be storytellers with their cameras and it's great to see my students learn and grow. But it is such an honor to be the eyes and ears for the guys in the front lines," says Klika. "When I'm in the field, I work hard to edit and caption the photos, and get them to the First Sergeant as quickly as possible. Within 24 hours of going out on a mission, the troops have photos showing what they do. It means a lot for these soldiers to be able to send those images home and share what they're doing with their friends and family."

Klika believes that military photographers not only document wars and battles, but also preserve and humanize historical events. Photographers who

capture images in war-torn regions often endure the same hardships and experience the same risks as the warriors they are photographing.

"On my two tours in Iraq, my primary mission has been to be a photographer," says Klika. "I do the traditional PA stuff — the 'grip-and-grins,' changes of command, promotion ceremonies that sort of stuff. The units that go outside the wire are not obligated to take me with them. These guys go looking for, and find, trouble on a daily basis. I have to earn their trust and prove myself, because they have to give up a seat to take me along. They'll provide me with protection. My Marine background really helps me relate to them, and I think they know how much I respect their discipline."

But that doesn't mean that being a combat photographer is limited to shooting images. "I'm still a qualified soldier, even though I'm there to take photos," says Klika. "There are times when I've had to drop the camera and exchange rounds with the enemy. You have to be prepared to soldier up. One way or another, I'm aiming and shooting."

Like a marksman, Staff Sergeant Klika teaches his students to wait for the shot. "I don't pose any of my photographs," he says. "I just wait for them to happen. Many of the photos I took on humanitarian missions in the Kurdish villages of Iraq are really portraits, and to be honest, I didn't know I had it in me. The Iraqis are curious people and I knew they'd turn and look at me. I just had to wait. The kids," he adds with a chuckle, "are like kids anywhere. They'd often ham it up for the camera."

While his current assignment usually finds Staff Sergeant Klika in a classroom, he continues to take photos. His website (www.russellklika.com) shows some of his work, including the powerful images he took during his two tours in Iraq. In 2004, he accompanied the 278th Regimental Combat Team of the Tennessee Army National Guard to Iraq, serving as the NCOIC of Public Affairs. In 2006, Klika returned to Iraq, this time with the 133rd Mobile Public Affairs Detachment of the Tennessee Army National Guard. During his second tour, he worked with the 101st Airborne's 3rd Division Rakkasans, a unit in which Klika's 21-year-old son, Zachary, coincidentally now serves.

His passion for his comrades and his dedication to humanize the war in Iraq are evident in the photos shown on the following pages. "I plan to stay in the Guard till I'm 60,"he says. "I'm addicted to it. □

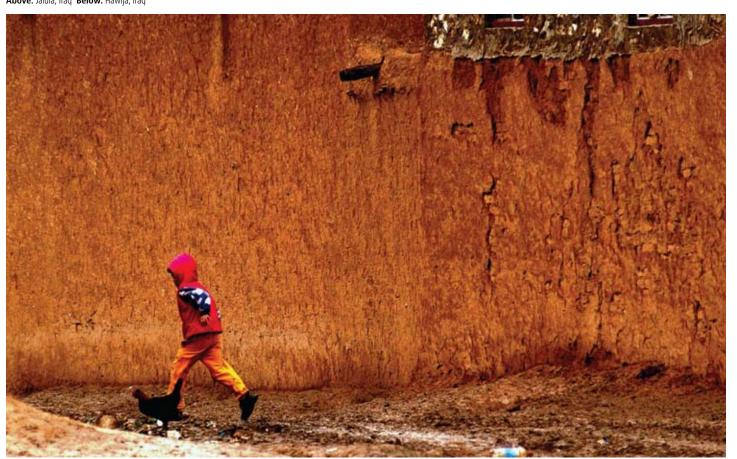


Staff Sqt. Russell Lee Klika, Tennessee Army National Guard. (U.S. Navy photo by MC2 Bart A. Bauer)

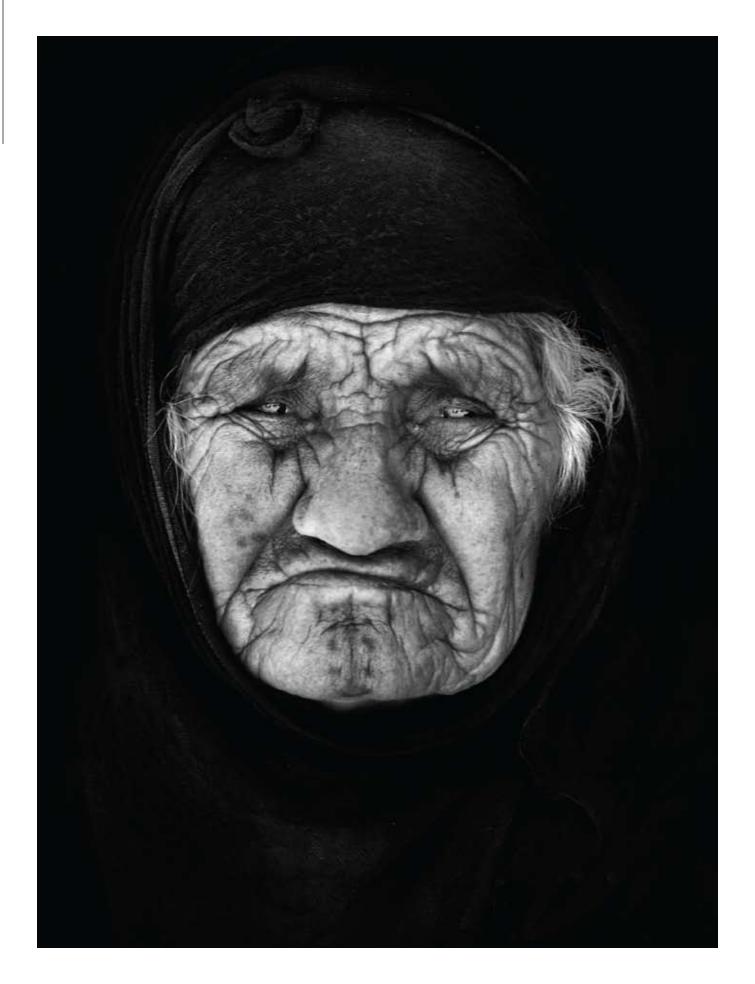
Lauren Armstrong Contributing Editor and LA FRA Member at Large is a USO Volunteer at Reagan National Airport USO Lounge. We thank Lauren for her service.



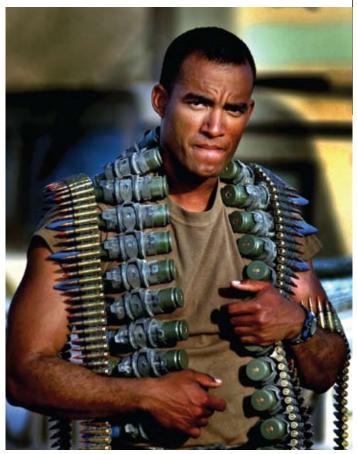
Above: Jalula, Iraq Below: Hawija, Iraq



Except where noted, all photos are U.S. Army photos by Staff Sgt. Russell Lee Klika







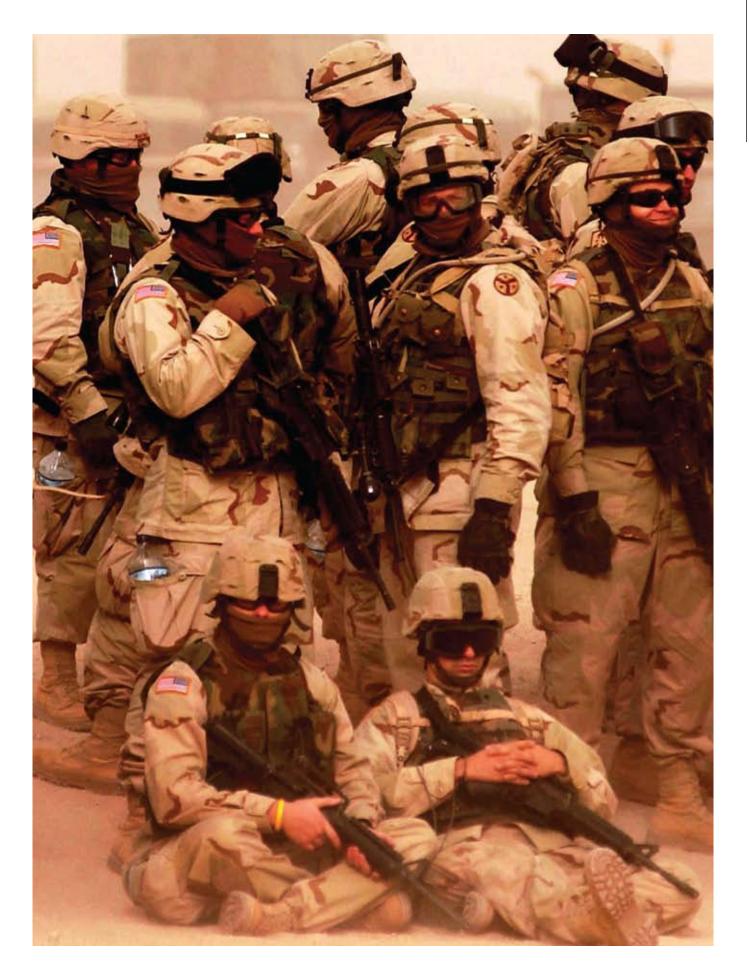
Left: Diyala Province, Iraq **Above Left:** Sadr City, Iraq **Above Right:** Sinjar Mountain range, Syria/Iraq border **Below:** Forward Operating Base Summerall

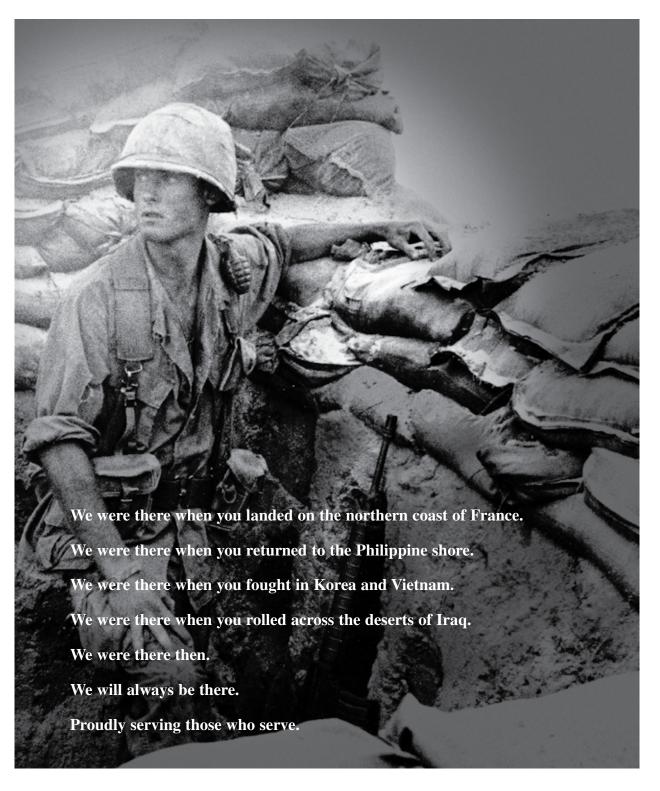




Above: Forward Operating Base O'ryan, Iraq Below: Munjama, Iraq Right: Kuwaitt

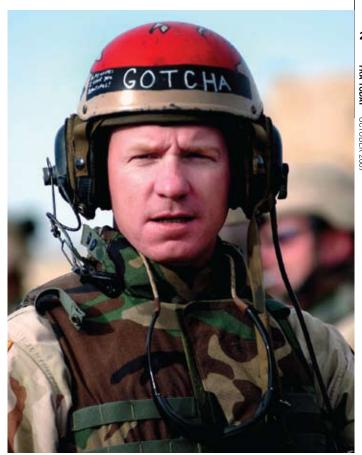




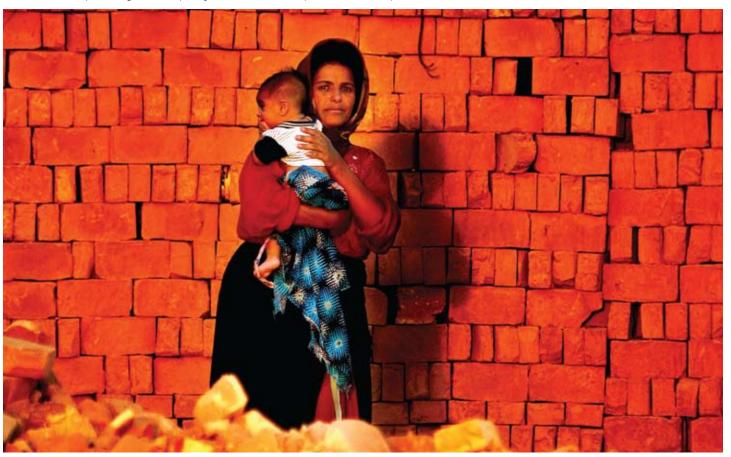








Above Left: Aruba, Iraq Above Right: Forward Operating Base Cobra, near Jalula, Iraq Below: Balad Ruiz, Iraq





BRANCH 229 NEW WINDSOR, N.Y.

Branch President Tom Hoey looks on as Branch Secretary Norm Sivertsen presents Regina Nappi with a \$2,000 bond and plaque. Branch 229 recognized Ms. Nappi's scholarship as a national award winner in the FRA annual essay contest.

BRANCH 361 ASHEVILLE, N.C.

Past Branch President Herbert W. Reith poses with Dr. Susan Pendergrass, Director of the Department of Veterans Affairs Medical Center. Shipmate Reith received a mantel clock in recognition of his outstanding work as a volunteer.





BRANCH 386 DOTHAN, ALA.

FRA, VFW, DAV, and American Legion presented State Rep. Steve Clouse, Ozark, Ala. (center, gray shirt) with a plaque for his achievements in the Alabama State Legislature on the "thank you" fishing license for our Alabama disabled veterans 20% and above.



BRANCH 001 PHILADELPHIA, PENN.

Branch President PRPNE William H. Reese presented the "Sailor of the Quarter" award to BM1 Matthew B. Bailey at USCG Sector Delaware Bay.



To submit a photo for News From the Branches, please e-mail a photo as an attachment in jpeg format to FRAToday@fra.org or mail a high-quality photograph to *FRA Today*, 125 N. West Street, Alexandria, VA 22314. Please include a brief description of the photograph and include the names of those pictured. Laser prints and scanned copies of photographs cannot be accepted.

BRANCH 130 INDIANAPOLIS, IND.

Branch members honored shipmates of the USS Indianapolis (CA-35) by marching in a parade. The Grand Marshal was James O'Donnell, a survivor of the USS Indianapolis and an FRA life member.

Tips for Taking "News from Branches" Photos

Here are a few tips for telling your branch's story through photographs:

LIGHTS, CAMERA, ACTION!

Try getting some action shots. A picture of shipmates talking with prospective members tells a more interesting story than a photo of shipmates posing in front of a recruiting table. Instead of photographing a shipmate as he receives an award, how about a picture of him working with hospitalized vets, painting the wall at his branch home, or doing whatever efforts earned him the award in the first place? Action photos tell a story much more effectively than a posed image.

COMPOSE YOURSELF

Sometimes a posed photo opportunity is all you'll have. Take a look at your photo composition before you click the shutter. Can you see everyone's face in the viewfinder? Is the background clean and uncluttered? Are your subjects' smiling and looking their best? Try to adjust crooked ties or wayward wisps of hair before you take the picture.

TOOT YOUR HORN

Don't forget to send your stories and photos to your local newspaper. Editors are always looking for out-of-the-ordinary human interest stories about community residents and may be more likely to publish a story if it's accompanied by a great photo.



Anne Sullivan, USMC, Parris Island -1960-1964

Contact Lillian (Bunnie) Doyle-Wells, 360-271-4716 or mbwells.2@hotmail.com.

Anvone who served in MCB10 during the period May 1960 and July 1961

Contact Judson Stephens, CPO, USN (Ret.) at 9705-65 Hickory Hollow Road, Leesburg, FL 34788 or judd2001us@ yahoo.com.

Anybody who served on PC1263 in Key West during 1952-1955 or on PCs.

Contact R. Rightmyer, HTSC, (Ret.) at richardr@localnet.com.

Jesse (NMN no middle name) Davis ETN2 in 1965 BJU-1. USNAB Coronado, CA. Please e-mail Bob Kropf dadkropf1@centurytel.net.

John Cabral

Last known duty station was VF-21 from 1979-1983, he was from New Bedford, MA, if anyone knows him have him contact Roger A. Austin at raaustin@pressenter.com.

Shipmates aboard tincans in Newport RI during 1951-1952

A liberty boat sank returning to the nest and more than a dozen sailors were lost. Please tell me the year and month it happened. Contact James Ivy Jr. MSC (Ret.) Gem2645@aol.com or 805-983-4931.

Shipmates aboard the USS GURKE DD-783 from 1963 to 1965

I was the Capt. yeoman during this time and played on the ship's softball team. Living in Emerald Isle, NC. Contact Pete pete@nc-coast.com. or 252-354-5146.

Shipmates from: Co. 496 NTC San Diego 1950, Special Projects Sangley Point, P.I. in the 50s, Whidbey Island in the 50s, Kwajalien in 1958, VF's 121.141 and 191 at NAS Miramar in the 60s, NAMTG 3032 at Jax in 60s, to the USS Enterprise CVAN 65 in the

To catch up on old times contact Bill White AE/AS at Billewhite@cox.net.

These notices are published on a space available basis. Notices must be submitted in writing. E-mail fratoday@fra.org or mail your request to: FRA, Looking for..., 125 N. West St., Alexandria, VA, 22314.



WWII Veterans of USS Arkansas (BB-33)

Anyone who knew my father, Seaman 1st Class Henry "Hank" Kaczmarek, who was in the 7th Division 1943-1946. I am working on a memorial of his service for a family history. E-mail me at kaczmarek@charter.net or call 704-276-1563.

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Technical State University Member, Branch 89

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Branch 214

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Granddaughter of Charles W. Tady
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AWARDED: Daniel N. Clay (Lebanon, Mo.) **SCHOOL:** Furman University Grandson of Kermit F. Clay Branch 147



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Branch 97



AWARDED: Brittany A. Harris (Coupeville, Wash.) **SCHOOL:** University of Colorado Spouse of Cody Mannion
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AWARDED: Katherine R. Kaspar (Plymouth, Minn.) **SCHOOL:** University of St. Thomas Daughter of George Kaspar Member-at-Large

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The 2008-2009 Scholarship Program applications are available at www.fra.org/scholarships or by calling 800-FRA-1924. Applications must be postmarked no later than 15 April 2008 and the awardees will be notified in July.

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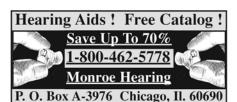
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Patrol Squadron Eight (VP8) Alumni Association

12-17 May 2008, Portland, ME. Contact Don Rickel, 207-725-8494 or retp3fe@suscom-maine.net.

USS Albert T. Harris (DE-447)

7–11 October 2007. Branson. MO. Contact Charles Cook, 4820 S. Florence Pl., Tulsa, OK 74105, 918-749-8434 or cjcook13@aol.com.

USS Coontz (DDG-9/DLG-40)

19-21 October 2007, San Diego, CA. Contact Terry Cordingley, 6815 NW 44th St., Bethany, OK 73008, 405-787-0409 or terrycordingley@hotmail.com.

USS Daniel Webster (SSBN626)

5-8 October 2007, Las Vegas, NV. Contact Larry Hudson, 164 AN County Rd 160 Palestine, TX 75801, 702-743-8516 or larry.hudson@shawgrp.com.

USS Inchon Association (LPH12/ MCS12)

10-14 October 2007, Virginia Beach, VA. Contact Dave Fix, USS Inchon Association, 1033 New Holland Ave.,

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USS Sculpin (SSN 590)

17-20 July 2008, Reno, NV. Contact Chris Gahan, 1709 S. Merino Cir., Mesa, AZ 85206, 480-813-6753, pete8525@cox.net.

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8-11 October 2007, Laughlin, NV. Contact Charles W. Postel, 4217 Montego Dr., Corpus Christi, TX 78411, 361-850-0531, cpostel@stx.rr.com.

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23-25 October 2007, Tunica, MS. Contact Edgar Williams, 20543 Johnson Rd., Long Beach, MS 39560, 228-863-1087.

VU/VC/VJ-3 North Island

4-6 October 2007, San Antonio, TX. Contact Marvin Reed, 10918 W. Campana Drive, Sun City, AZ 85351, 623-583-7331 or mcdeer@juno.com.

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Bring Back the Best Years of Your Life! Here's how one man did it!...

Although this would otherwise be an embarrassing subject – I feel strongly about sharing a recent experience with others my age.

Simply put ... I'm 57 years old and even though I'm in overall good health, my body just doesn't respond sexually like it used to. Recently, I found myself struggling to "perform". I began losing my confidence and my sex drive with it. I was feeling a great deal of pressure and embarrassment and my wife was beginning to think it was something she did or didn't do – it wasn't.

I wasn't comfortable discussing my situation with anyone – not even my doctor – so in a desperate attempt to find some help, I privately did some research on the web. First, I found that many HEALTHY men experience a decrease in virility with age. I wasn't alone! In fact, there are a number of factors that can weaken your erection quality and firmness.

Armed with this new information, I began to search through the many "male enhancement" products on the net. I found a pill for everything and anything but among these various pills and patches – one product stood out – MAXODERM! MAXODERM is completely different – not a pill or a patch, this surprisingly effective topical formula is delivered directly to the "source", where I need it most. Best of all, MAXODERM's PATENTED formula is recommended by Leading Physician, Michael A. Savino, M.D., F.A.C.S., but you don't need a prescription to get it. I don't need to swallow a pill, prescription drug or not, or wear some kind of patch on my shoulder.



66 My Driver's license says I'm 57, but my wife says I'm 18 again!

After trying MAXODERM just once, I could actually feel it start to work immediately! And it felt incredible! What a difference! I couldn't believe it - virility like I haven't felt in years! My driver's license says I'm 57 but thanks to MAXODERM, my wife says I'm 18 again! It felt great! I now know it's normal to experience some problems with virility at our age but MAXODERM let me deal with it without a prescription. No pills – no patches – and even better – no embarrassing appointment with the doctor.

Use MAXODERM. You'll FEEL it working with your very first application – then you can get back to living your life again.

Jim S. Miami, FL

*PS., Let your readers know I'm pretty sure they can still get a FREE MONTH SUPPLY of MAXODERM with their order by calling 1-800-661-0230 or by visiting www.getmaxoderm.com, and FOR A LIMITED TIME, you can still get \$200 worth of FREE GIFTS with your order that are yours to keep. Oh and even better, their product is backed by a 90 DAY MONEY BACK GUARANTEE. So call now while supplies last - you (and your wife) will be glad you did!

<u> Instant Male Enhancement!</u>

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BY A LEADING
PHYSICIAN!

Patented Formula!
Call Today! 1-800-661-0230

Message from Regional President West Coast

IT IS HARD TO believe that it is almost 10 months into my year as President of West Coast Region. Much to my surprise, it has been a rewarding and uplifting 10 months. The members I met have all been so supportive and are so dedicated to doing all the good work the Ladies Auxiliary of the Fleet Reserve Association is known for doing. I am certainly proud to be a member of this organization and thank the members for allowing me to represent them as their President of West Coast Region! At the writing of this article I have visited all but three of the Units and by the month of August will have been to those three also.

How rewarding to see the small units working so hard to keep their membership going, and doing so much; helping their members, and also working for battered women, needy children, the USO and other great organizations.

The West Coast Region has 11 Units out of a total of 16 Units that have less than 50 members and are still functioning very well. What would we be able to accomplish if we could raise those numbers considerably? I am sure that all the Units are concentrating on keeping the members they have, and are searching to find new ones to add to our membership numbers. Keep up the good work and continue to enjoy the wonderful comradeship of belonging to this great organization!

Fran Hoadley is the editor of LA FRA News and the FRA Today Liaison.



JEANANN "JAN" CARLSON Regional President West Coast

Arizona Memorial Dinner, Dec. 2007 Right to left Gary Blackburn, Branch 8, Vallejo, Regional Secretary WC, June Heiken, Past Reg. Chaplain Unit 10 and Harold Heiken, Past Reg. Chaplain, Branch 10. June was suffering from cancer for several years and passed away on June 15, 2007. This smile lit up our Region and her Unit in spite of all the illness and pain. She always had a good word for everything. This is dedicated to her memory.



Unit 261, Lemoore, Calif. First row, seated is Gertrude Stewart, President. 2nd Row, left to right Louise Hubbard, Joan Ellis, PRP, Marge Fullerton, Lucille Remington, Anita Prellwitz,& Wilma Archer. In 3rd row, Mary Smith, Carol Brown, D.Connie Ford, PRP, and Shirley DeRondenPos.



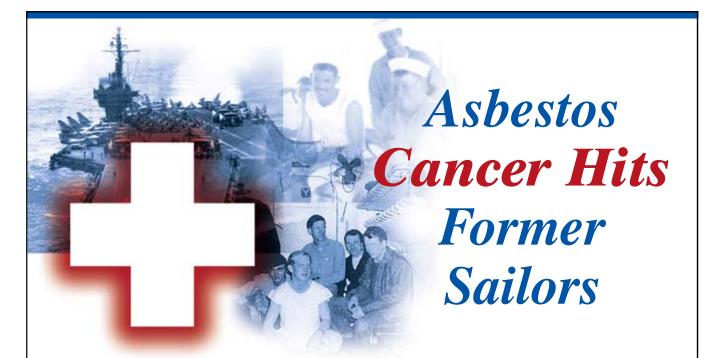
Unit 230 Sunrise, Roseville, Calif. 1st Row from left to right. Sally Powers, Angie McIntyre, Unit 140, Doris Newland, PRP, Dorothy Knaggs, Lydia Donaldson (current President), Beverly Chapman and Laverne Guilford. Back row, is Dorothy Maurath, PNP, Unit 296, Darlene Bowers, Ann Almquist, and Betty Lightfield.





Veteran's Day Parade and Services, Auburn, Calif.

This is a combined effort, with Branch 296 & Branch 230 and ladies from Unit 296. We participated in the Veteran's Day Parade and Services in Auburn, California. The front row is Bill Donaldson, Br 230, Les Kohler, BR 296, Tony Tonelli, Br 230, PRPSW, M. "Red" Maurath, Br 296, Elmer Frank, Br 296 Pres., and Jan Carlson, Unit 296, RPWC. Back Row, Jerrie Wisdom, Hayden Wisdom, Unit & Br. 296 and Bill Lightfield, Br 230. On the truck in back is Charles Hamil, Br 296. We were particularly delighted at the number of people who came out in the rain and saluted and clapped for these veterans!



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.**

FOR COMPENSATION INFORMATION:

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MESOTHELIOMA LUNG CANCER

Mesothelioma is a form of lung cancer that is only caused by exposure to asbestos. It can take twenty years or longer for the Mesothelioma to develop after the asbestos exposure. The dangers of asbestos were known to the manufacturers and concealed by them for years. As a result people were exposed to asbestos and developed Mesothelioma. We help achieve justice for the victims of Mesothelioma and their family members.

LEGAL, MEDICAL AND FINANCIAL ASSISTANCE

If you or a loved one has been diagnosed with MESOTHELIOMA LUNG CANCER, please call us immediately for information about your legal rights, medical and financial assistance. Victims of Mesothelioma and their families are put under enormous emotional and financial stress. We are experienced in counseling and assisting our clients and their families with the difficult issues they face once a diagnosis of Mesothelioma has been confirmed. We want to help you and your family find the answers to your questions and achieve the financial security needed to deal with the hardships that result from Mesothelioma. Call today to discuss your claim with a lawyer.

MONETARY COMPENSATION

Monetary compensation may be available to persons who have been diagnosed with MESOTHELIOMA LUNG CANCER. Jury trials for MESOTHELIOMA have resulted in verdicts compensating victims of MESOTHELIOMA for over a million dollars*. Our clients only pay legal fees, court costs and other expenses out of any judgment or settlement in the case.

YOUR RIGHTS ARE SUBJECT TO STRICT TIME LIMITATIONS

Your legal claims must be filed within the time period allowed by law or you and your family members will lose all of your rights to recover against the corporations that are responsible for your injuries. DO NOT DELAY!



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