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**FRA TODAY MAGAZINE**

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FIREBRAND, Alexandria, VA [www.firebrandstudios.com](http://www.firebrandstudios.com)
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**FRA TODAY** (ISSN 0028-1409) IS PUBLISHED MONTHLY BY FRA, 125 N. WEST ST., ALEXANDRIA, VA 22314-2754. A MEMBER'S SUBSCRIPTION IS COVERED BY THE MEMBER'S ANNUAL DUES. PERIODICALS POSTAGE PAID AT ALEXANDRIA, VA AND ADDITIONAL OFFICES. PUBLICATION OF NON-SPONSORED ADVERTISING IN *FRA TODAY* DOES NOT CONSTITUTE AN ENDORSEMENT BY THE FRA OR ITS REPRESENTATIVES. POSTMASTER: SEND ADDRESS CHANGES TO: MEMBER SERVICES, FRA, 125 N. WEST ST., ALEXANDRIA, VA 22314-2754. *FRA TODAY* IS PUBLISHED IN THE INTERESTS OF ALL CURRENT AND FORMER ENLISTED PERSONNEL OF THE U.S. NAVY, MARINE CORPS, AND COAST GUARD. ELIGIBLE NON-MEMBERS ARE NOT ENTITLED TO SUBSCRIPTION RATES. ESTABLISHED 1 NOVEMBER 1923. TITLE REGISTERED WITH U.S. PATENT OFFICE.

FRA ADMINISTRATIVE HEADQUARTERS: 125 N. WEST ST., ALEXANDRIA, VA 22314-2754  
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**THERE IS NOT ENOUGH** room in this magazine, let alone article, to explain how inspired I am by the work of the shipmates of Omaha Council Bluffs Branch 276, but an overview of one event will give some perspective...

The opening ceremonies at the North Central Regional Convention on 10 August started steeped in tradition with the shipmates and ladies entering through a line of sideboys and the National Officers and speakers being piped aboard.

Congressman Lee Terry (Neb.), Fleet Master Chief Petty Officer of Strategic Command and FRA Shipmate William Nissen, Chief of Staff to the Omaha City Council Warren Weaver, and Director of the Nebraska Department of Veterans Affairs and Veterans Home John Hilgert, all shared their appreciation for FRA and its shipmates. The messages were different but one theme was consistent — stay involved in the organization and communicate with your elected officials. It is certainly obvious that the members of Branch 276 are involved and inspire leaders to lend their support.

For me, the most inspiring moment of all came when more than a dozen members were initiated, a good half of them serving on active duty. Many of them were recruited by Shipmate Manny Jasso, who has brought in over thirty members in the past two months. What is perhaps most amazing about that is that Jasso only joined FRA in June of this year. Jasso's dedication is contagious — and the people he talks to understand the importance of being a part of this amazing Association.

Shipmate Kat Wacker was one of those he recruited, and not only did she stand proudly at the initiation, she jumped right in to volunteer on committees the next day at the business sessions. Furthermore, she offered her assistance in planning the Active Duty and Reserve workshops at National Convention in Corpus Christi. Her personality is a perfect fit for getting the job done!

Shipmate Jared Ribordy was a Color Guard at the opening ceremony, and after hearing what FRA was all about, joined as a life member — on the spot. He also jumped right in, attending the evening's festivities and volunteering his time on Sunday to move and load the boxes, podium, flags and other items for transporting back to the branch. He too plans to get to Corpus Christi and has volunteered to assist in marketing efforts for the Association — and he wants to break Jasso's recruiting record!

Why did this happen? Inspiration. Shipmates like Joe LaPadula, Charlie Goodman, Carl Burnham (just to name a small handful) have a contagious enthusiasm for FRA and for the branch. They inspire shipmates like Keith Janousek to be Membership Chairman and make important connections like introducing Manny Jasso to FRA. They inspire Frank Schrotberger to see how many members he can recruit — because he knows that FRA membership is vital to all enlisted who have served in the USN, USMC and USCG.

They certainly have inspired me. Thank you shipmates of Branch 276 for all you do. Your positive attitude is contagious — and the right ingredient for FRA growth!



**EILEEN MURPHY**  
*Director of Marketing and Communications*



You never need to wonder who to call for help.

Yes, FRA gives voice to Navy, Marine Corps and Coast Guard personnel on Capitol Hill. As a matter of fact, every enlisted person serving today is benefiting from FRA's legislative advocacy — but we don't stop there.

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### LOYALTY, PROTECTION AND SERVICE

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### ON THE COVER

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# World's Most Accurate Wrist Watch Technology Finally Becomes Affordable

*Like personal computers, cell phones and other "high tech" gadgets, if you wait long enough, the price will eventually come down to put it in reach of most shoppers.*

An atomic watch is a wrist watch that is radio controlled to keep the most accurate time on earth. Also referred to as radio controlled watches, these timepieces never need to be set\* because they receive a low-frequency radio signal nightly that keeps them in perfect synchronization with the National Institute of Standards and Technology's (NIST) atomic clock.

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### Finally Affordable

Early atomic watches were digital only, and due to the high prices they initially demanded—often in the four-digit figures—they remained part of the collection of the world's elite. Until now. Thanks to recent technological

advances, atomic technology has finally come of age, making it affordable to anyone wanting the world's most accurate time.

### High End Features, One Low Price

Thanks to the horological masterminds at leading atomic watch manufacturer On-Time, atomic watch technology has finally broken the \$50 threshold. In fact, On-Time has recently developed a fashionable, analog, battery-powered atomic watch for only \$29.95—an amazing price in the atomic wrist watch industry. The watch's water-resistant brushed-steel-colored case and black genuine leather expandable wristband are crafted into a stunningly sleek work of art for your wrist.

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## Acknowledge the Service and Sacrifice

I recently viewed the Vietnam Memorial Traveling Wall, and it was a very moving experience. I requested and received a print out of information on some individuals that I served with. I was very disappointed in the section that listed cause of death. The listings that I observed were "combat" or "no combat." My associates were listed as non-combat in disregard for the fact that they died while involved in combat operations. This designation fails to give credit to these individuals for the jobs they were performing or the conditions. It is my opinion that to give proper recognition and credit for their service a third designation is needed. I would like to suggest something like "combat related" or "result of combat operations," etc. I am sure there is a way to better acknowledge the service and sacrifices of our military veterans, and those that gave their all in their service to this country.

*Aoc Wardell Cashon, USN (Ret.)*

## SBP

I joined the Navy on 8 October 1945. I have been a participant of Survivor Benefit Plan (SBP) since the day it originated. I shall be 80 on 18 February, 2008. My "contract" will not benefit me in the least. Thirty/forty years should be adequate for "paid up coverage."

*Prcls Robert Tetzlaff, USN (Ret.)*

I could not believe my eyes when I recently read that some wives and even children are already receiving SBP for fallen comrades of this conflict. How long could they have been paying into this? Something is wrong with this picture. I have read letters in *Shipmate Forum* from many other retirees that feel as I do. I have written to my elected officials as you suggested. I have paid in for 35 years now, my wife is 74 and not well, so my best estimate is that she will never see one cent of all I have paid in. My conclusion now is that the Government hopes that more wives of retired military will die and they won't have to pay out. Maybe what we need is for all us older retirees to do is to come down there and stand on their desks and ask WHY?

*Thomas E. Nelson*

**From FRA:** SBP is an insurance product which pays out more in benefits than it takes in premiums, and that was true before benefits were extended to active duty deaths. FRA concurs with the inequity of having paid premiums for over 30 years before attaining paid-up status and has been working to shift the paid-up SBP date forward since the authorization of this.

*Thanks for weighing in on this issue with your respective Senators and Representative — something that complements FRA's work on behalf of all of our members.*

## Hate 'em but Respect 'em

I joined the USMC on 5 June 1941. One thing about boot camp no matter how long ago it was, you will always remember your DI's name. I hated mine from day one, but learned to respect him for the Marine he was, and for what he was trying to do with a bunch of kids. I was 8 days short of my 19 birthday and there were just three that were in their 20's!



*Dale Hollingshead*

## Congratulations on 25 Years!

FRA Branch 335 is celebrating its Silver Jubilee on 20 October 2007. We want everyone to join us celebrating these 25 years of service to the Sea Service personnel in Volusia County, Florida. A dinner and dance will be held at the Halifax River Yacht Club, 331 South Beach Street, Daytona Beach, Florida. We invite everyone in South East Region to come to the celebration. Call Branch President George Hunter at (386) 761-0882 or (386) 212-7783 for information.

*John O'Connor, RMCM(SS), USN, (Ret.)*

## USFSPA

As one of the 58 named plaintiffs in the ULSG's recent litigation to declare the USFSPA unconstitutional, I express my most sincere appreciation for your joining with three other veterans organization on the American Retirees Association Amicus Curiae Brief supporting the ULSG effort. Although the US Supreme Court unfairly rejected the case, you stood shoulder-to-shoulder with many retirees in their quest for fairness. Thank you !



*Bob Balick*

**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](mailto: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.

## NDAAs Embroiled in Iraq War Debate

**SENATE LEADERSHIP HAS DELAYED** action on its version of the FY2008 National Defense Authorization Act (NDAA) (H.R. 1585), due to growing tensions over Iraq War amendments. After an unusual all-night floor debate, senators voted down an amendment that would require U.S. troops to withdraw from Iraq by next spring. Majority Leader Harry Reid (Nev.) responded by “temporarily” setting aside continuing debate on the measure, and although a final vote on the legislation was scheduled to occur before the August recess, it did not.

Although there is speculation on Capitol Hill that the Senate may not resume work on the legislation after the month-long summer recess, it’s probably too early to predict with certainty that the NDAA will permanently be held hostage by partisan politics. In recent years, no NDAs have been passed on or before 1 October, the start of the new fiscal year, but it’s safe to say that confrontation has replaced accommodation, and the passage of the Defense Authorization bill, without prompting a presidential veto, is going to be a difficult process this year. However, FRA continues to advance its legislative agenda despite these challenges.

The Senate Armed Services Committee’s (SASC’s) markup of the measure includes many FRA-supported initiatives, including provisions to prohibit TRICARE fee increases, increase military pay by 3.5 percent (which is 0.5 percent higher than the Administration’s request), expand Combat-Related Special Compensation (CRSC) to include medical retirees with less than 20 years of service (Chapter 61 retirees); and reduce the retirement age for mobilized Reservists. The Administration opposes all of these provisions according to a recently-released White House Statement of Administration Policy (SAP).

### Other pending amendments supported by FRA include:

- Changing the SBP paid-up date from 1 October 2008 to 1 October 2007 (sponsored by Senator Bill Nelson of Fla.);
- An amendment, introduced by Senator Frank Lautenberg (N.J.) and identical to S. 604, that would limit future TRICARE fee increases to no more than the amount of the Consumer Price Index (CPI) which is the basis for annual military retired pay cost of living adjustments;



**JOHN DAVIS**  
*FRA's Director of  
Legislative Programs*

- Senator Chuck Hagel (Neb.) offered an amendment to mandate military pay increases for FY 2009 through FY 2012 be at least 0.5 percent above the Employment Compensation Index (ECI);
  - Senator Saxby Chambliss (Ga.) introduced an amendment to expand an existing SASC-approved provision that would reduce the Reserve retirement age (currently age 60) by three months for each 90 day period a member has been mobilized retroactive to September 11, 2001 (versus 90 days of active duty mobilization after the effective date of the Act). (See article below regarding CBO’s cost estimates for this provision.)
  - Senators Carl Levin (Mich.) and John McCain (Ariz.) sponsored an amendment to create a DoD/VA inter-agency to establish a joint disability rating system, a joint electronic health record, and authorize additional funding for Post Traumatic Stress Disorder (PTSD) and Traumatic Brain Injury (TBI).
- Senator Blanche Lincoln (Ark.) introduced two education amendments: one would provide 10-years portability for benefits earned by mobilized Reservists and the second would integrate the MGIB programs (both active and Reserve) into the VA.
- In response to concerns about the Armed Forces Retirement Home (AFRH) referenced in an interim GAO report, Senator Trent Lott (Miss.) filed an amendment to make changes to the Armed Forces Retirement Home (AFRH) leadership structure. The amendment seeks to eliminate the current position of Chief Operating Officer (COO) and create the Chief Medical Officer (CMO) and Chief Executive Officer (CEO) positions that would both be filled by military officers. The intent is to stop the “civilianization” of AFRH and broaden the oversight with mandatory accreditation for all aspects of care at the home. The amendment further requires that the advisory board include a one-star general and report directly to DoD.

FRA members are urged to express support for these amendments – several of which are addressed in prewritten messages that can be sent to individual senators via the FRA Action Center ([www.FRA.org](http://www.FRA.org)).

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**John Davis** is a member of Navy Department Branch 181.



## W O U N D E D   W A R R I O R S

**Wounded Warriors Bill & Pay Increase Advance in the Senate**

The Senate passed “The Dignified Treatment of Wounded Warriors Act” (S. 1606), which establishes a comprehensive policy on the care and management of wounded warriors in order to facilitate and

enhance their care, rehabilitation, physical evaluation, transition from care by the DoD to the VA, and transition from military service to civilian life. A key provision of the pending Defense Authorization was added to the bill — that being a 3.5-percent pay raise for members of the military that would take effect 1 October 2007. The bill is similar to “The Wounded Warriors Assistance Act” (H.R. 1538) and will go back to the House where representatives can either accept the Senate substitution or request a conference committee to resolve the differences between the two measures.

FRA strongly supports pay increases at least 0.5 percent above the ECI to close the pay gap between active duty military and private sector pay and is also monitoring the Coast Guard Authorization Bill (H.R. 2830) and associated appropriations measure (H.R. 2638) to ensure that level of pay increase is adequately funded for Coast Guard personnel.

**President’s Commission for Wounded Warriors Issues Report**

The President’s Commission on the Care for America’s Returning Wounded Warriors, co-chaired by former Senator Bob Dole and former Secretary of Health and Human Services (HHS) Donna Shalala, issued its final report. The Commission offered recommendations that include:

1. The immediate creation of comprehensive recovery plans to provide the right care and support at the right time in the right place;
2. Complete restructure of the disability and compensation system;
3. Aggressive prevent and treat Post Traumatic Stress Disorder (PTSD) and Traumatic Brain Injury (TBI);
4. Significantly strengthening support for families;
5. Rapidly transfer patient information between DoD and VA; and
6. Strongly support Walter Reed (WRAMC) by recruiting and retaining first-rate professionals through 2011.

FRA has been a long-time advocate of many of these recommendations, repeatedly addressed these in Congressional testimony and is supporting pending legislation (H.R. 1538 and S. 1606) aimed at providing significant improvements for wounded warriors.

**DoD Convenes Case Management Summit**

FRA staff participated in a joint Non-Clinical Case Management Summit on Care for the Wounded, Ill and Injured which was convened by DoD and the VA. The meeting featured a series of eight panel discussions composed of wounded service members, family members, and the professionals who provide non-clinical care to wounded, ill and injured service members. Participants consistently stated that medical care provided at the military treatment facility (MTF) immediately following an injury or illness is of the highest caliber. Problems and frustrations result from administrative procedures, lack of coordination between departments and agencies, and the inability to get answers. FRA is pleased to see increased coordination between DoD and the VA, and continues to monitor developments.

**CBO Estimates Small Cost for Reserve Retirement Bill**

According to the Congressional Budget Office (CBO), the cost to reduce the Reserve retirement age (currently age 60) by three months for each 90 days a member has been mobilized would be relatively low. Assuming the provision would take effect once the bill was enacted (rather than made retroactive to September 11, 2001, as proposed by the aforementioned amendment) the change would cost less than \$35 million over five years.

The fundamental assumption when the Reserve retirement system was established in 1947 was that a Reservist has a primary career in the civilian sector. Now DoD routinely relies on the capabilities of the Reserve forces across the entire spectrum of conflict from homeland security to overseas deployments and ground combat. Inevitably, civilian career potential and retirement plans will be hurt by frequent and lengthy activations.

**House Appropriations Committee Approves DoD Budget**

The House passed FY 2008 Defense Appropriations legislation (H.R. 3222) that provides \$459.59 billion Defense spending, including funding for a 3.5 percent military pay increase and additional funding for TRICARE (\$1.9 billion) in lieu of a fee increases proposed by the Pentagon and opposed by FRA. The bill also adds money for improving DoD electronic health records and encourages cooperation between DoD and VA for wounded warriors. A supplemental war related appropriations bill to provide additional FY 2008 funding for OIF/OEF will be considered later in the year.





## Security Failure of TRICARE Beneficiary Data

Defense Contractor SAIC announced a security failure in the handling of TRICARE beneficiary data. The company regrets the error and the TRICARE Management Activity (TMA) is notifying approximately 580,000 households (870,000 beneficiaries) about the situation by letter and is providing contact numbers for additional information. The incident occurred when patient data was stored in a manner that did not meet security specifications for the Department of Defense or SAIC. The data, which was processed by the contractor under several military health care contracts, may have included personal information such as beneficiary names, addresses, social security numbers, birth dates, and limited health information. FRA is monitoring this situation, and the SAIC website ([www.saic.com](http://www.saic.com)) contains additional information including questions and answers, and contact information.

## Cuts in TRICARE Reimbursement Rates Delayed

The House passed legislation extending and expanding the children's health insurance program for low income families (H.R. 3162) that includes a provision to delay the 9.9-percent cut in physician reimbursement rates for Medicare and TRICARE that are scheduled to take effect next year. Doctor participation is more of a problem for TRICARE than for Medicare because low reimbursement rates are compounded by additional administrative requirements and fewer patients. The Senate has not yet addressed this issue and the White House has issued a veto threat on the budget impact of other unrelated provisions in the bill.

## FRA Staffer New BAP Chairman

Congrats to FRA's Legislative Program Healthcare Advisor Bob Washington, who recently became Chairman of the Uniform Formulary Beneficiary Advisory Panel (BAP). The panel met in Washington, D.C., to receive recommendations from the DoD Pharmacy & Therapeutics Committee on various classes of drugs. The 14-member BAP meets quarterly to consider recommendations regarding the assignment of various medications within DoD formulary tiers.

## TRS Changes Effective 1 October

Important changes to the TRICARE Reserve Select (TRS) health care option for Reserve members will take effect 1 October 2007. The current tiered structure, where pricing is based on status and access to other health insurance, will be eliminated. TRS will be available to all Reservists except those eligible for FEHBP (Federal civilian health care). Visit the TRICARE website ([www.tricare.mil](http://www.tricare.mil)) for additional information.

## New TRICARE "User-Friendly" Website

TRICARE has recently re-designed its website ([www.tricare.mil](http://www.tricare.mil)) to provide up-to-date TRICARE benefit information in seconds. The update includes improvements to the "My Benefit" portal, offering a more user-friendly layout and an updated look. By answering a few simple questions about their location, beneficiary status and current TRICARE plan, beneficiaries can now receive personalized information about their health care benefits, including a searchable function called 'Is It Covered?' which can help them find out what benefits TRICARE provides.

## VDBC Revisits Concurrent Receipt Issue

This week the Veterans Disability Benefits Commission (VDBC) revisited the issue of concurrent receipt of retirement pay and disability compensation for Chapter 61 retirees - or service members who've been medically retired or separated from military service. Commissioners agreed on language which would expand their previous recommendation on the issue to include retirees with less than 20 years of service. The panel's recommendations will be considered by Congress following submission of its final report this fall which states in

part, "Congress should eliminate the ban on concurrent receipt for all retirees and disability separations."

The Commission believes future priority should be given to Chapter 61 with less than 20 years of service and greater than 50% service connected disabilities and all combat disabled Chapter 61 (service members).

The recommendation was approved, pending legal review yesterday, with one commissioner casting a dissenting vote. This is good news for disabled retirees and consistent with FRA's long standing goal to eliminate

any offset of military retired pay by VA disability compensation.

Commissioners also received reports from the VA and several VSO's on a study by the Institute of Medicine (IOM) on the Medical Evaluation of Veterans for Disability Compensation. The IOM also provided the VDBC with the first look at committee reports on Presumptions and PTSD Studies.

The Commission plans to hold another public meeting later this month prior to finalizing its report and recommendations which are due to Congress by 1 October 2007.

## VDBC Makes Recommendations

The Veterans Disability Benefits Commission (VDBC) voted to recommend expanding concurrent receipt by eliminating the 10-year phase-in period for retirees with a service-connected disability of 50 to 90 percent, and include those with ratings lower than 50 percent. In addition the VDBC recommended eliminating the DIC offset for SBP.

FRA expressed its support for these issues when it testified before the panel, and also in correspondence from the Association and The Military Coalition (TMC).

FRA believes the concurrent receipt recommendation is a step in the right direction, and FRA is also advocating that the Commission include additional concurrent receipt recommendations pertaining to those disabled veterans with less 20 years of service (Chapter 61). VDBC is reconsidering recommendations at August meeting and may expand this to include benefits for chapter 61 retirees.

FRA opposes the VDBC's recommendation to allow the division VA compensation in lieu of military retired pay in the settlement of divorce cases. Although VA compensation cannot be considered "property," it can be considered by the state court for spousal support. This applies to alimony and not a lifetime annuity. Basically the impact is the same, except it may have a sunset clause if a spouse remarries. These are only recommendations; however they may become future legislative initiatives. Shipmates are encouraged to contact the VDBC to express their concerns on these issues at [veterans@vetscommission.com](mailto:veterans@vetscommission.com).

Also at the VDBC meeting, DoD and VA announced a pilot program for a joint disability rating system that would require seriously injured troops to have a single physical exam and only one review board to shorten the current process of transitioning from DoD to VA for healthcare. The program is in part a response to widespread criticism following event at Walter Reed Army Medical Center. The Pentagon hopes to send Congress a package of proposed legislation to streamline the system. FRA has long supported a seamless, cost-effective transition from DoD to VA for Operation Iraqi Freedom/ Operation Enduring Freedom (OIF/OEF) veterans, and will closely monitor the pilot program.

The VDBC will submit its final report to Congress in October and as FRA Today goes to press, the panel has scheduled four more meetings – two in August and two in September.

## VA Secretary Resigns

Secretary of the Department of Veterans Affairs Jim Nicholson announced his resignation, effective no later than 1 October 2007. A Vietnam veteran, Nicholson was sworn in as VA Secretary on 1 February 2005. During his tenure, the department has been criticized for not anticipating an increase in demand for VA services for military personnel returning from OIF/OEF. The VA also came under criticism when an employee's laptop was stolen that contained personal information of more than 26.5 million veterans and active duty service members. As a result, Nicholson launched a major information technology transformation in the VA regarding the way it uses and safeguards personal and health information of veterans.

## House Passes VA Benefit Changes

The House passed four veterans benefit bills approved by the House Veterans Affairs Committee (HVAC) per the following:

"The Belated Thank You to the Merchant Mariners of World War II Act" (H.R. 23), sponsored by HVAC Chairman Rep. Bob Filner (Calif.), would provide benefits to Merchant Mariners who served in WW II.

A bill sponsored by Rep. Jeff Miller (Fla.), (H.R. 2874) would ban co-payments for veterans' hospice care.

"The Veterans' Health Care Improvement Act" (H.R. 2874), sponsored by Rep. Michael Michaud (Maine), increases care for homeless and low-income veterans. It would authorize a new grant program for therapeutic readjustment counseling for veterans of OEF/OIF. The bill would provide "innovative transportation options" for veterans in remote rural areas.

"The Veterans' Benefits Improvement Act" (H.R. 1315), sponsored by Rep. Stephanie Herseth (S.D.), authorizes up to \$14,000 for family members of disabled veterans to adapt homes for easy access and extends from 90 days to 180 days the time a new veteran is protected from mortgage foreclosure after returning from active duty.

Another bill approved by the HVAC that was not called for a vote by the full House was "The Filipino Veterans Equity Act" (H.R. 760) sponsored by House Veterans Affairs Committee Chairman Rep. Bob Filner (Calif.), that would provide a pension to Filipino veterans who fought in WW II.

## Equal Justice for Military Act Introduced

Representative Susan Davis (Calif.) introduced legislation (H.R. 3174) that would eliminate a disparity in current law by allowing court-martialed service members whose cases involve extraordinary circumstances to appeal to the US Supreme Court for review. By contrast, the government currently has the right to appeal for Supreme Court review in every one of these cases.

## Mullen and Cartwright confirmed as JCS Chairman and Vice Chairman

Admiral Michael G. Mullen, who is currently Chief of Naval Operations (CNO), and Marine Corps General James E. Cartwright, currently the Commander US Strategic Command, have been confirmed by the Senate as Chairman and Vice Chairman of the Joint Chiefs of Staff, respectively. Admiral Mullen is replacing Marine Corps General Peter Pace, and General Cartwright will replace Admiral Edmund Giambastini Jr. Their appointments are scheduled to take effect 1 October 2007. The Chairman of the JCS is the highest ranking military officer in the US military and primary military adviser to the President. Admiral Gary Roughead has been nominated to replace Mullen as CNO; an appointment that also requires Senate confirmation.



## INITIATIVES TO WATCH

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### Dislocation Allowance at Retirement Legislation Introduced

At FRA's request, Representative Thelma Drake (Va.) introduced "The Military Retiree Dislocation Allowance Act" (H.R. 2996) to authorize the payment of a dislocation allowance for service members who are executing their final orders to retire. The bill applies to those with 20 or more years in the military who are moving their households to a location in excess of 50 miles from their final duty station.

According to an online FRA survey, 88 percent of active duty personnel plan to move 50 miles or more from their final duty station upon retirement, and 56 percent anticipate their out-of-pocket moving expenses (those not reimbursed by the Department of Defense) will exceed \$3,000. Ninety-seven percent of survey participants believe there is a need for a dislocation allowance for retiring service members. Shipmates are asked to use the FRA Action Center ([www.fra.org](http://www.fra.org)) to contact their representative to ask them to support H.R. 2996.



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### CBO Pay Recommendations

The Congressional Budget Office (CBO) recently released a study entitled "Evaluating Military Compensation" which examines the impact of pay and benefit enhancements enacted in recent years on recruiting and retention. The study also offers recommendations for consideration by Defense leaders and members of Congress to mix future cash and non-cash compensation to make the benefit package "more comparable with civilian packages," with the usual emphasis on costs versus the value and sacrifices associated with military service. Among the recommendations – some of which have been proposed in the past – are combining basic pay, food and housing allowances to determine civilian pay level comparability; the elimination of the family premium for service members with dependents; introducing a medical cafeteria plan for active duty family members; consolidating commissaries and exchanges (in effect closing them), and offering only active duty beneficiaries a yearly cash allowance of about \$500. Although these are only recommendations, they're examples of the continuing pressures to reduce the costs of important personnel and benefit programs.

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*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.

Your Mission • Your Voice

## ONWATCH

## Short Term Loan Can Cause Long Term Problems

We've all been there. At the end of the month, the bank account is dwindling but there are still bills left to pay. Unfortunately, this situation leads many military families to seek the services of a payday lender.

Payday lenders offer short-term cash advances, usually of \$500 or less, advertised as quick and easy ways to get cash. To get the cash, the borrower simply gives the payday lender a postdated personal check (usually dated after the borrower's next payday) or an authorization to make an automatic withdrawal from the borrower's checking account. Once the paperwork is complete, the borrower gets the loan minus the lender's fees. Fees are traditionally \$15 for each \$100 borrowed for a two-week period. For example, to secure a \$300 payday loan for two weeks, the borrower might pay \$45 in fees and receive the remaining \$255 in cash. Borrowers need only show proof of employment and have a personal checking account to secure the loan.

Sounds like a great solution to your money problems, right? Wrong! With annual interest rates of 400 percent or higher, these loans are anything but. In many cases, borrowers end up paying more in interest than the amount of their original loan. In fact, payday loans often increase debt and drive borrowers to financial ruin rather than save them from a short-term financial emergency.

Here's how it happens: In the example above, the lender holds the borrower's postdated check until payday, at which time it is cashed. The borrower has repaid the loan, but his bank account is now \$300 lighter, often making it difficult to pay his regular monthly expenses and make it to the next payday. As a result, he takes out another loan, with another \$45 fee, to get him through. If the check should bounce, the borrower can add bounced check fees (from his bank and the lender) to his financial woes.

The Center for Responsible Lending (CRL) calls payday loans "financial quicksand," because "seventy-five percent of payday customers are unable to repay their loan within two weeks and are forced to get a loan 'rollover' at additional cost." This cycle often continues for months, with the borrower paying the \$45 fee every two weeks just to borrow the same \$255 over and over again. This "debt trap" should be avoided at all costs.

After hearing (from Defense officials and organizations like FRA) that these predatory lenders were targeting service members and having a negative effect on military

### ALTERNATIVES TO PAYDAY LOANS

1. Try to work out a payment plan with your creditors.
2. Some employers will give employees an advance on their salaries. This isn't an option for military personnel, but it might be a consideration for employed spouses or family members.
3. Seek the help of a professional credit counselor for assistance in negotiating a payment plan or setting up a budget.
4. Local agencies and churches may provide funds for emergency assistance. Shipmates facing legitimate financial hardships may apply for grants from FRA's Disaster Relief Fund. (Shipmates must apply through their regional presidents.) National organizations such as the Navy-Marine Corps Relief Society ([www.nmcrcs.org](http://www.nmcrcs.org)) may also be of assistance.
5. Credit unions may offer small, short-term loans to their members at considerably lower interest rates than payday lenders.
6. While interest rates on credit card cash advances are high (often offered at 30 percent APR), they are significantly lower than those offered by payday lenders.
7. Small consumer finance companies also offer short-term loans. Again, interest rates are high (sometimes up to 60 percent APR), but compared to payday loans, they are still the better option.

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## ONWATCH

ONWATCH continued from page 11

readiness and morale, Congress included provisions in the FY2007 National Defense Authorization Act that would cap interest rates on consumer loans at 36 percent for military personnel (effective 1 October 2007). Although this is a major victory for service members, some consumer groups have expressed concern about the narrow definitions in the Pentagon's proposed guidelines for implementation of the law. According to Jean Ann Fox, director of consumer protection for the Consumer Federation of America (CFA), the Pentagon's rules leave large loopholes that "give predatory lenders leave to raid the personal funds of the troops."

FRA will be monitoring the implementation of this legislation, but the bottom line is that each service member must be responsible for his/her own financial security. The best solution is to live within your means, avoid overspending and minimize debt. But if the need arises for a short-term cash infusion, here are some things to remember:

- Avoid loans that require a single balloon payment after only a few weeks. Look for loans with longer terms (usually with a minimum of six months) that allow partial installment payments.
- If a lender doesn't ask about your ability to repay the loan, you should look elsewhere.
- Lenders that ask for a post-dated check, authorization to make a withdrawal from your checking account or

#### STATISTICS ABOUT THE PAYDAY LENDING INDUSTRY (ACCORDING TO THE CENTER FOR RESPONSIBLE LENDING)

- Predatory payday lending now costs American families \$4.2 billion per year in excessive fees.
- The typical payday borrower pays \$793 for a \$325 loan.
- Payday lenders collect 90 percent of their revenue from borrowers who cannot pay off their loans when due, rather than from one-time borrowers.
- Payday lending as an industry quadrupled in size between 2000 and 2003, and now exceeds \$28 billion a year.

your auto title as collateral are considered "payday lenders."

- Read all contracts thoroughly and be sure you understand what you've read. Many payday lenders include mandatory arbitration language in the contract; clauses that eliminate the borrower's right to sue for abusive lending practices.

## FRA's FREE Financial Planning Conference Call

Do you have a financial plan? Are there questions or concerns that are stopping you?

Take advantage of FRA's FREE Financial Planning conference call on 12 September 2007, hosted by Michael McHugh, author of this month's feature article. It's just one more way FRA is looking out for you!

12 September, 2007

1200 EST

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*Get information, ask questions and start your plan for financial security!*

**THIS MONTH I WANT** to provide an overview of staffing, operations and special projects here at your National Headquarters (NHQ). I've had an opportunity to present this information to the National Board of Directors (NBOD) and to delegates at several Regional Conventions this year and I believe it's important that the entire membership know more about what we're doing on a from day to day to support our leadership and all FRA Shipmates.

I have the privilege of serving as the active managing officer of NHQ and overseeing staffing and support provided by Finance Officer Paul Rigby along with 17 full-time and two part-time personnel. (Note — by comparison 2001 NHQ staffing was 22 full-time personnel plus the NFS and Legislative Counsel.)

In conjunction with this, it's essential to understand several things. The NHQ staff functions as a team with a very strong commitment to serving our members — which is why we're here — and the scope of our work and the range of responsibilities have changed dramatically during the past three years.

As in any organization, change is not easy, however, we've adapted our NHQ responsibilities to include membership administration oversight and functions, in-house marketing support, all aspects of FRA fundraising, a revamped monthly magazine (*FRA Today*), and more recently brought LA FRA membership administration functions in-house. In addition, we've instituted a national convention sponsorship program to enhance that event and fund essential IT support, improve print materials and signage and help provide speakers and hospitality for professional development workshops.

And against these improvements, we've worked hard to adapt new "work smart" approaches to day to day functions in order to reduce staff and provide more cost effective support utilizing new technology and relying on the impressive skills and ideas of a more highly-trained and better-educated staff.

There are five departments — Administration, Finance, Membership, Legislative/Government Relations and Marketing/Communications — headed respectively by Alicia Landis, Finance Officer Paul Rigby, Penny Collins, John Davis and Eileen Murphy. And the work routine includes significant overlap among these departments in contrast to traditional stove-pipe type of organizational structure and operations.

In addition, the new IMIS membership administration system involves maintaining a complex array of computer servers and software in order to effectively maintain and utilize a database of hundreds of thousands of records — including appropriate backup processes and security — and

support for the FRA website and routinely execute required reports and other functions essential to supporting all Branches, Regions and National leadership. Accordingly, we hired Sameer Mulla as our first part-time Database Manager to oversee these functions and responsibilities.

Other staff restructuring included renaming the old Records Department at the Member Service Center (MSC), establishing consistent work hours for all staff members and setting longer hours (till 1730 EDT daily) in the MSC to help accommodate calls from the western time zones. In addition, editorial positions were revamped to include Lauren Armstrong as part-time Contributing Editor and we contracted a professional (and very creative) design firm (FIREBRAND) to provide creative design and layout support for *FRA Today*, marketing materials and other items. And finally we've and cross-trained staff to per-

form routine IMIS functions in addition to their primary responsibilities.

In addition to the initiatives referenced above, other major NHQ projects include expanding the scope of our recognition programs, updating the FRA Administrative Manual (draft of which is now posted on the web site), upgrading our lobby to accommodate the USS Arizona model and other display items and updating the History of the FRA.

A major issue with special projects is sustaining the ongoing work while special projects are completed. In addition, we're constantly adapting to other day to day challenges associated with membership and fund-raising programs.

Individual Shipmates can help address our challenges by disseminating information about our important legislative advocacy work and maintaining contact with other local members of the Association; help lower the non-renewing member rate by implementing the new "bring em' back" call-program; become more familiar with, and utilize the FRA web site ([www.fra.org](http://www.fra.org)); publicize Branch and Unit projects; and perhaps most importantly, establish and maintain support relationships with local active and Reserve units.

Your NHQ Team appreciates your support and stands ready to assist at any time.



**JOE BARNES**  
*FRA's National Executive Secretary*

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**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.

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**PENNY COLLINS IS THE** new kid at FRA having joined the ranks on July 30, as the Director-Membership Development. She is a retired Chief Yeoman from the USCGR having served over 34 years as a reservist and on active duty, and a member of FRA Branch 24 in Annapolis, Md. As Director of Membership Development at FRA, her overall responsibilities will be to develop new initiatives to retain and attract new members. Her focus will be to participate in membership outreach, give presentations about FRA awareness to active duty and veterans events, listen and take action on member issues and concerns. We asked Penny to introduce herself and give her priorities for the future. Here's what she had to say:

*As a veteran and CPO, I know the importance of communicating issues and proposing solutions to resolve them. We have to work smarter to focus on membership enrollment and retention. We also have to focus on the next generation of potential members by making them aware of the benefits of joining FRA, which include receiving information on family readiness issues, education programs, health care access and funding, pay and benefits, other quality of life issues, and the transitional process for active duty and retirees.*

*I was drawn to FRA because of the vital issues we address on Capitol Hill. The Association has strong support for the Coast Guard as well as the other services, and I want our members to know the important work FRA does to prevent TRICARE fee increases and support legislation on behalf of the fleet services.*



Photo by: Vinice Cuthrie

*While on active duty, Penny Collins attended several FRA functions. (Shown here at FRA's Pinnacle Award Reception in May.)*

*Membership Development should be everyone's responsibility from the standpoint of mentoring. If each member mentors one potential member and that member decides to join, the success rate would be awesome. Remember the old saying, "it takes a whole village to raise a child," it will take the entire FRA membership to be successful in the recruiting endeavor.*

During her years of service to the Coast Guard, Ms. Collins was stationed as a reservist in the Washington, DC metropolitan area. Her most recent active duty assignment was at Coast Guard Headquarters where she was assigned as a project officer for the 98<sup>th</sup> Annual NAACP Convention and the Department of Homeland Security's outreach program for boaters, "America's Waterway Watch (AWW)" where she received the Meritorious Service Medal for her work on the program. Her civilian career includes work in the corporate human resources and community relations fields with the Raytheon Company, Lockheed Martin Corporation and GE. Penny

received her Master of Arts Degree in Human Resources Development from Bowie State University.

Penny's personal interests include mentoring youth and she is a member of the Annapolis Sail and Power Squadron, Chief Petty Officers Association, Business and Professional Women/USA and Notary for the State of Maryland.

She welcomes any ideas, thoughts, issues, and concerns regarding the FRA and can be reached at penny@fra.org.

**Penny Collins** is FRA's Director of Membership Development.

## BRAVO ZULU

Shipmate Louie DeCleene added a little polish to Branch 180 recruiting efforts by shining a bell. When Shipmate DeCleene and his wonderful wife Betty were spotted at the FRA National Convention in Dallas, Texas wearing USS Des Moines sweatshirts, a fellow shipmate offered to give him the brass bell from the USS Des Moines, dated 1903. With a spirit of appreciation for the ship and lot of elbow grease, DeCleene turned the antique into a conversation starter. "It always grabs attention," says DeCleene. "I mounted it on a trailer and take it to recruiting events. People see it and immediately come to get a closer look."

Thanks shipmate for finding an unusual approach to drawing a crowd!





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# Developing a Financial Plan

Whether full retirement is way off in the future, on the horizon, or in full swing already, staying on top of a financial plan is essential. Retiring from the military and pursuing a second career offers enormous opportunities for securing a very comfortable, financially secure, retirement in the future. Do not waste this opportunity by failing to plan.

Veterans face many challenges and opportunities as they pursue a safe and secure retirement. This article is intended to give you several things to consider as you approach this important phase of your life. It will touch on four key retirement planning areas: **Insurance Planning, Financial Planning, Estate Planning,** and **Health Care Planning.** Whether you have been retired for awhile, are recently retired, or still on active duty and approaching your first retirement, each of these areas needs to be considered. For those still on active duty or just recently retired from the military, it is an excellent opportunity to get out ahead of some these issues. For those of you that have been retired for awhile, some may be more challenging. There is one important point that should be made — Don't go it alone. It is essential that your spouse participate in all of these areas. And, don't be afraid to seek help from professionals.



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By Michael L. McHugh, CLU, ChFC  
Captain, U.S. Navy, Retired

# Plan for Civilian Life

## Insurance Planning

This area includes all forms of insurance. Even if you have many or all of these under control, it is always a good idea to review them and make adjustments as necessary.

**Life Insurance.** Actually a better name for this topic might be **Survivor Planning** because the whole array of survivor benefits and entitlements need to be understood and coordinated. Life insurance is just one part of the plan. Your survivor plan needs to include **veteran survivor benefits, Social Security survivor benefits, and private life insurance.** Active duty service members have significant protection in place for their families. Government benefits far exceed anything found in the civilian sector. Most of these benefits are lost when the service member leaves active duty, and replacement of these benefits may be important to your family. Some

veterans' survivor benefits remain after separation from the military, and survivors veterans with service-connected disabilities may be eligible for additional benefits. To learn more about veteran survivor benefits, visit the Department of Veterans Affairs Website at [www.va.gov](http://www.va.gov).

- » **The Survivor Benefit Plan (SBP)** is one veteran's survivor benefit that can be taken into retirement. SBP can be a solid foundation for your survivors and is a good value, especially in light of the most recent legislation which eliminated previous reductions in benefits when your spouse reaches age 62. If you are still serving on active duty, SBP will be a major decision for your family – get the facts before you decide. If you have elected SBP, your Retiree Account Statement from DFAS provides you with cost and benefit data.
- » **Social Security** will also provide a substantial survivor benefit for your

FRA offers its members a variety of insurance plans tailored to shipmates' individual needs. Visit [www.fra.org](http://www.fra.org) (click "About FRA," then "Member Benefits," then "FRA Insurance Programs") to learn more about FRA's life insurance, health care plans and TRICARE supplements, dental coverage, long term care insurance, and other specialty insurance programs.

You can also request information by telephone. Call 1-800-522-1857 to learn more about FRA's dental plan. For more information on all other insurance programs, call 1-800-424-1120.

spouse as early as age 60 or immediately upon your death if dependent children (under age 18) are still at home. Your personal Social Security statement provides you with current estimates of the survivor benefits that your Social Security taxes have earned for your family. These estimates need to be a factor in your life insurance planning. Additionally, ensure your family understands that there may be special Military Wage Credits available when they apply for Social Security survivor benefits and that they will need a copy of your DD-214 when they apply.

“...Actually a better name for this topic might be **Survivor Planning** because the whole array of survivor benefits and entitlements need to be understood and coordinated. Life insurance is just one part of the plan.”

- » **Personal Life Insurance** needs to be an important part of your Survivor Plan. Upon leaving active duty, service members can convert their SGLI to Veteran's Group Life Insurance (VGLI) during a 120-day window with no proof of insurability or physical required. However, for the healthy veterans, VGLI is a very expensive option and the premium increases significantly every five years. Shop around. (You may wish to explore FRA's endorsed life insurance programs. See sidebar.) If you begin a second career, then your new employer will probably provide you with an employer group life insurance plan. This will not come close to replacing SGLI and will normally terminate when you leave employment.

Most retirees will find that they still require private, individual life insurance and many experts would recommend a mix of both permanent (whole life) and term coverage. A life insurance tutorial is available from the Navy Mutual Aid Association at [www.navymutual.org](http://www.navymutual.org) to help you understand the differences and advantages of both. Also available on their website (click on “tools”) is a Life Insurance Needs Analysis Calculator to help you determine your needs. For those who are retiring or recently retired from the service, life insurance needs to be a high priority if you want to maintain the same protection you enjoyed on active duty. For older retirees, obtaining life insurance may be a challenge if you do not already have sufficient coverage.

**Life Insurance Planning** is not easy. Below are some common life insurance mistakes to look out for.

1. Naming your estate as beneficiary.
2. Failing to name contingent beneficiaries and failing to keep beneficiary information up to date.
3. Failing to review your coverage periodically to ensure that it is adequate for the changes in your life.
4. Failing to buy the right type of life insurance (Term and Permanent insurance both have a place in your plan).
5. Not having enough insurance.
6. Making policies payable outright to minor children/grandchildren.
7. Forgetting the termination date of your term plan.
8. Buying insurance as a commodity – Seek the help of a knowledgeable life insurance professional.

**Property and Casualty Coverage.** This is the one area that most veterans have under control. However, if you move to a new state to begin your retirement, you will need to re-evaluate your homeowners and automobile policies. Look to companies that serve service members and veterans as their primary mission.

**Disability Insurance.** This is one area that most active duty service members don't think about since there are significant benefits available if you become disabled in the line of duty. However, as a civilian, you may want to re-think this area. Most civilian employers will provide you with both a short-term and long-term disability policy on a group basis. Don't forget, your excellent military pension continues for life, even if you do become disabled which is a significant benefit. You should also evaluate your occupation and your avocation to see what affects they may have on this decision. Is your occupation one such that there is an increased probability of disability? Also, is your occupation one in which a disability would end your employment, for example, a surgeon who suffers a disability to his/her hands or an airline pilot whose vision becomes disabled? Purchasing an individual disability policy may be a consideration.

**Liability Insurance.** This is an area most active service members ignore. Your service normally stands behind you. However, as a civilian, you may be increasing your risk of liabilities resulting from your job performance. Negligence aside, injury whether physical or financial, which results from some aspect of your work could put you at risk. One way to protect that risk would be to purchase an “umbrella liability” policy. Companies offer these policies that can provide a million dollars or more protection at very reasonable rates.

## Financial Planning

For most military retirees, retirement means starting a second career as they are not yet financially secure enough to stop working. This second career can provide a significant increase in discretionary income and an excellent opportunity to save for an eventual full retirement. If you are about to retire or are recently retired, it may be a good time to seek the services of a professional financial planner.

Most planners will tell you pretty much the same thing: when you get ready to stop working you will need to establish an income stream of about 80% of your final working income to sustain your lifestyle. This income will come from three sources: a pension, Social Security, and private savings. The good news is that as a military retiree, you have an outstanding foundation based on the first two.

**Your military pension** is one of the best, if not the best, pension that exists in America today – income for life starting the month following your retirement that is increased annually with cost-of-living adjustments (COLA). It is so valuable that there are companies willing to “buy” your pension from you. Do not be tempted, these schemes are egregious rip-offs. Your pension is the first leg of your financial plan. Use the “myPay Account” feature available on-line with DFAS (<https://mypay.dfas.mil>) to monitor and make changes to your retirement account.

**Social Security** is the second important leg to your plan. For those of you already drawing benefits, you appreciate their value. If you are not yet drawing Social Security benefits, find your most recent Social Security statement and review it carefully with your spouse. If your spouse has a work history, review his/hers as well. You need to consider several things. How long do you want to work? When do you want to start drawing retirement benefits (age 62 is the earliest)? What effect does earned income have on Social Security benefits? Remember that your military pension has no effect on your Social Security benefits. Do you understand that special Military Income Credits may be available to you? Is it better for a spouse to draw retirement based on their Social Security Account or the service member’s account? Answers to these types of questions will be important inputs to your financial plan. To learn more about Social Security explore the Social Security Administration’s exceptional website at [www.socialsecurity.gov](http://www.socialsecurity.gov).

**Private Savings** is for many, the most important leg in the plan. How much do you have now? How much do you need to fund a comfortable retirement? How do you get there from here? Answer those three questions and you have your plan. You may be able to go it alone, but most retirees would probably benefit from some professional help. Here are just a few things for you to consider:

- » **Individual Retirement Accounts (IRA).** Either conventional or Roth IRAs are available for you and your spouse. Which type is best for you? Roth IRAs are superb vehicles for retirement savings since you never pay taxes on any money that comes out of them. How much can you contribute each year? If you are over 50, are you taking advantage of the “catch up” provision? When can you withdraw funds without penalty? When do you have to start withdrawing funds? These are important questions that will impact your financial plan.
- » **Qualified Employer Retirement Plans.** A second civilian career will most likely come with new opportunities in the form of qualified plans. Contributions may be pretax dollars and your money grows tax-deferred. What type of plan does your new employer provide? Is it a defined benefit plan or a defined contribution plan, or both? Which





is better? If it is a defined contribution plan, does your employer provide matching contributions? How much are you allowed to contribute each year? Are there “catch up” provisions for those over age 50? How long before you become vested? Is the plan “integrated” with Social Security? Is the plan portable if you leave that employer? When can you start drawing a retirement benefit? Can you take a lump sum instead of a monthly benefit and should you? Is that benefit subject to COLA increases?

- » **Thrift Savings Plan (TSP).** TSP is a fairly new military retirement vehicle available to service members who are currently serving. It is comprised of five funds with different focus that provide good diversification with incredibly low expense fees. Once you retire, you can no longer contribute to the TSP. What are your options? You can keep it and continue to manage the funds inside the plan as your assets continue to grow. You may be able to roll it over into your new employer’s qualified plan. You may also be able to roll it over into a personal IRA. Which option is best for you?
- » **Deferred Annuities.** Once you have maximized your contributions to your IRA and employer retirement plans, you may still want to invest more money on a tax-deferred basis. A deferred annuity is one product that allows you do this. Annuities can be either fixed or variable. A variable annuity has more risk because it is invested in the equity market and therefore offers the potential for higher returns. Fixed annuities are more conservative but they also have a guaranteed minimum interest rate. What is your risk tolerance? Is an annuity right for you?

If you have retired, then you need to ensure that your income stream survives as long as you do. A prominent financial planning firm notes the following nine big mistakes that people should avoid when saving for and executing their retirement.

1. Forgetting about the effects of inflation.
2. Not having a properly allocated portfolio.
3. Underestimating taxes.
4. Underestimating your spending during retirement.
5. Having unrealistic investment expectations.
6. Relying solely on the investment returns of your portfolio.
7. Underestimating the time you will spend in retirement.
8. Mismanaging your tax-deferred assets.
9. Failing to plan for unexpected health care expenses.

## Estate Planning

Estate planning is not a pleasant subject or an enjoyable task. It focuses mainly on the issues that will confront your family at the time of death or incapacity. Estate planning means more than simply preparing a last will and testament. Estate planning entails more than providing for the disposition of your assets upon your death with the minimum amount of taxation. In addition, such planning must provide for administration and protection of assets during lifetime and for decision making in the event that you are unable to make decisions for yourself.

Estate Planning usually culminates in the preparation of several key documents:

1. A will
2. One or more durable powers of attorney
3. Advanced health care directives
4. Living wills
5. One or more trusts.

What do these things do? Which do you need? How do you have them prepared? Who should be involved in the planning? While you can do many of these things yourself, this is one area where professional legal advice is essential if you want to ensure the documents are valid when they are needed. Military Legal Assistance Centers can provide a lot of these for free while you are still on active duty, and many of these centers offer services to retirees on a space-available basis. Estate planning issues can become very complicated and vary widely from state to state, so seeking the advice of an estate planning attorney should be considered. Estate planning firms may offer a free consultation to assess your needs and then will discuss what they will provide and their fee. The more complicated your estate, the greater the cost. However, just because your estate is simple now does not mean that you do not need to do some estate planning.

**Incapacitation.** What if you are involved in a serious accident or contract a serious illness? Who will make the decisions regarding your medical care? What medical measures do you want taken to save your life? What if those measures reduced you to a prolonged vegetative state? Who has the power to make significant financial decisions if you are incapacitated? Durable powers of attorney, living wills, and advanced health care directives can answer most

of those questions. A will can designate who you wish to be the guardians of your children. All of these are legal documents and, as such in today's society, they are frequently held up to challenge. This is why they need to be prepared by competent attorneys. They represent the cornerstones of your estate plan.

**Trusts.** Many people consider trusts something that only the rich need and use. However, a trust can be a valuable tool for almost anyone. A trust is merely a set of instructions of how you want things done if you are not around or able to do them yourself. The most popular and widely used trust is a revocable trust which you manage while you are alive, and which carries out your wishes when you die. There are some key reasons why you might want to consider a trust:

- » **Trusts avoid probate.** This will avoid delays in settling your estate and can save your survivors both time and money. Another good reason to avoid probate is privacy. Any of your assets that pass through a normal probate process are public record and available to creditors and others who might want to take advantage of your family. Trusts are private.
- » **Trusts can help avoid tax liabilities.** While most retirees may not have estates large enough to be concerned about estate and inheritance taxes, this can change. Also, many retirees underestimate their estates by failing to include the real value of their home or by ignoring the large death benefits of their life insurance policies. In some cases, there is even a value attached to the survivor pensions such as SBP. So while tax planning should not be a major focus of a trust, it can be a valuable tool.
- » **Trusts can help plan for known or unexpected family situations.** How can a disabled child, sibling or parent be cared for? How can you ensure that funds will be available and used to fund college education for your children? How can you ensure funds are controlled so that they do not pass to a person who is not mature enough to receive them? How can you prevent a guardian from squandering your young children's inheritance? How can you help a family member with a drug or alcohol problem? There are an almost endless set of problems and issues that can be handled with a properly prepared trust.

The estate planning tools and documents you need will be based on your own family circumstances. Most retirees would be well served to speak to a professional to get additional insights. However, there is one element of estate planning that every retiree should

seriously consider – informing your family of your wishes if you should pass away and providing them with sufficient information on your finances and other key issues that will allow them to carry on when you are gone. Forms are available from a variety of sources that can be used to record this information and can provide a good opportunity to reflect upon and discuss some important planning issues with your family.



“There is one element of estate planning that every retiree should seriously consider – informing your family of your wishes if you should pass away and providing them with sufficient information on your finances and other key issues that will allow them to carry on when you are gone.”

## Healthcare Planning

**M**ilitary retirees have valuable resources for medical care, especially when compared to the average American. TRICARE provides an array of options for health care and the new TRICARE-for-Life ensures that when you reach senior-citizen status you will be well cared for when TRICARE and Medicare benefits are coordinated.

**TRICARE.** TRICARE provides an excellent medical care benefit. There is an excellent TRICARE Handbook available on line at [www.tricare.osd.mil](http://www.tricare.osd.mil). TRICARE Prime is probably your lowest out-of-pocket program if you are near a Military Healthcare Facility. You may also want to look at purchasing a TRICARE Supplement Policy until you reach age 65. FRA has a TRICARE Supplement Plan available to meet your needs. (See sidebar, page 19.) At age 65, TRICARE-for-Life kicks in and becomes a second payer to Medicare. No further supplemental policies are needed.

**Dental Care** is an important to your overall health. Most civilian employers provide some type of dental plan as an employee benefit. Retirees are eligible for the TRICARE Retiree Dental Program. You can learn more about this at [www.trdp.org](http://www.trdp.org). Be prepared to absorb some out-of-pocket expenses if you have any dental issues above the normal two cleanings per year. Even the best plans only cover 80 percent for routine fillings, and major work such as root canals and crowns may only be covered at the 50 percent rate. Additionally, most dental plans have an annual maximum benefit of \$1,500 to \$2,000. See sidebar for information about FRA's group dental plan.

### Flexible Spending Accounts

**(FSA).** One great way to mitigate out-of-pocket health care expenses is to pay them with pre-tax dollars. You can do that through an FSA if your civilian employer offers one. An FSA allows you to annually put up to \$5,000 of your salary into a pre-tax account. Funds from this account can be used to reimburse you for out-of-pocket health care expenses, which can even include reimbursement for

many over-the-counter medicines. You must use all the funds in your FSA each year or any unused funds will be forfeited.

**Long Term Care.** Long term care is a serious issue and needs to be considered as part of every retiree's plan. Neither TRICARE nor Medicare provide for custodial care which is what most long term care consists of. Military retirees are often not eligible for Medicaid. Statistics show that with people living longer than ever, a person's probability of needing some type of assisted living is rising. The person with the most need is usually the female spouse. The average nursing home stay is two-and-a-half years and, although the cost can vary greatly by region, the average cost is currently \$80,000 per year. There are several options that financial professionals discuss when it comes to long term care: Long Term Care (LTC) Insurance plans, Continuing Care Retirement Communities (CCRC), Life Insurance with LTC Options, and Reverse Mortgages. About 70 percent of long term care is still being provided by family members, which can be a significant burden physically, mentally and financial on a family. Navy Mutual Aid Association has an excellent, educational Long Term Care Resource Center on their website ([www.navymutual.org](http://www.navymutual.org), click on "Services") where you can learn more about long term care. FRA also offers a long term care insurance program to its members. (See sidebar, page 19.)

As you have seen, this article contained more questions than answers. Answering those questions for your personal circumstances and stage in life may help you achieve a safe and secure retirement. Revisiting them from time to time may help you stay there.

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**Michael McHugh** has professional designations as a Chartered Life Underwriter (CLU), Chartered Financial Consultant (ChFC), and Chartered Advisor for Senior Living (CASL) from the American College. He is also certified as a Service Organization Representative by the Department of Veterans Affairs (VA) and makes presentations to service members on veteran's survivor benefits and personal financial management. Following a 30-year career as a Navy submarine officer, he joined the staff of Navy Mutual Aid Association, where he served as the Vice President for Membership until February 2007.





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**BRANCH 9  
SAN DIEGO, CALIF.**

Shipmate PRPSW Victor Miranda receiving his 60-year pin from Branch 9 President Frank C. Lugar during their membership meeting.



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

Jerry Dyar, (left) is being presented a plaque as part of his honorary membership in FRA Branch 15. Mr. Dyar was very instrumental in helping Harvey Spencer, (right), form this Sea Service Veterans group.



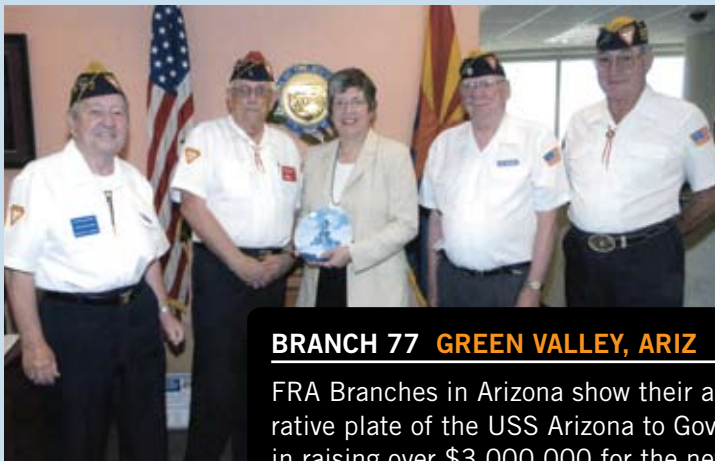
**BRANCH 43 LONG BEACH, CALIF.**

Branch President Al Shannon receiving the Branch President's Award from National President Jerry L. Sweeney at the president's branch visit.



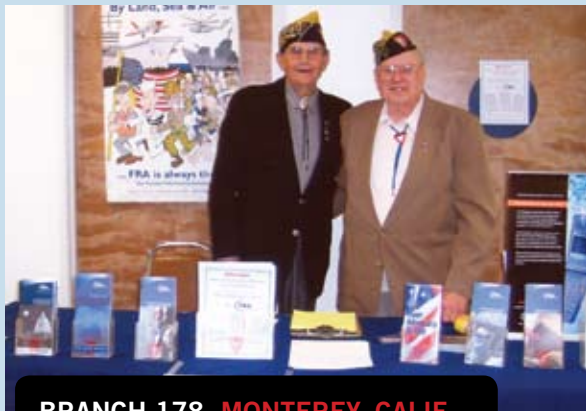
**BRANCH 51 MIAMI, FLA.**

FRA National President Jerry L. Sweeney administers the oath of office to Branch 51 (2007-2008) officers. NP Sweeney is the first National President to visit the south Florida branch in over two decades.



**BRANCH 77 GREEN VALLEY, ARIZ    BRANCH 176 TUCSON, ARIZ.**

FRA Branches in Arizona show their appreciation by presenting a commemorative plate of the USS Arizona to Governor Janet Napolitano for her efforts in raising over \$3,000,000 for the new shore side facility in Pear Harbor. (left to right) Shipmates Jr. Past Branch President Jim Richards Branch 77, PNP Tom Heaney Branch 77, Governor Napolitano, Branch VP Joe O'Kane Branch 77 and Branch Secretary/Treasurer Dave Hart, Branch 176.



**BRANCH 178 MONTEREY, CALIF.**

Shipmate Frank Ivie (left) and Branch Secretary/Treasurer Ed Kloth of Branch 178 signed up two new members at a Retiree Appreciation Day held in Monterey.



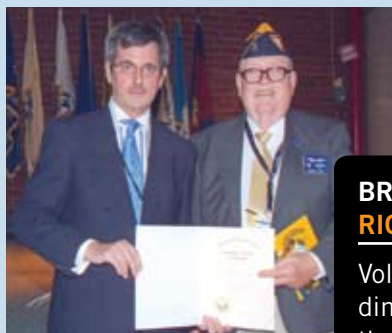
**BRANCH 194 KNOXVILLE, TENN.**

Branch President Bobby Smith accepted a membership application from Shipmate David Marsden at the Navy Ball. Shipmate Marsden signed up for a Life Membership in the FRA, and his wife, Dolores joined the LA FRA.



**BRANCH 254 MYRTLE BEACH, S.C.**

Shipmate RPSE Anthony Cassata visited Branch 254, and the branch initiated one new member; Randy Stevenson. (left to right) Shipmates David Merwin, Charles Cole, Tex Bragg, RPSE Anthony Cassata, Joe Cowman, Branch President Bill Helmrich, George Dusenbury, Bill Doolan, Randy Stevenson, Bill Pinkston, Nick Rittwegger, Bill Cole, Harry Carlson.



**BRANCH 219 RICHMOND, VA.**

Volunteer office coordinator Tom Reid from the Department of Veterans Affairs presents Shipmate Donald Nelson with a certificate for his dedication as a volunteer for the VA.

**BRANCH 259 FAYETTEVILLE, N.C.**

Branch President Jerry Campbell and Unit President Marylou Green laying a wreath at the flagpole at the RMA Building on Memorial Day.



**BRANCH 267 ST. LOUIS, MO.**

Natalie Nill (left) won the branch 12th grade essay contest and her sister Stephanie won the 9th grade contest. Each received a \$100 savings bond, certificate, and trophy. Stephanie also won the North Central regional competition, and took 2nd place among 9th graders nationally. Making the presentations is S/M President John Hollowood.



To submit a photo for News From the Branches, please e-mail a photo as an attachment in jpeg format to [FRAToday@fra.org](mailto: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.



**Anyone relocating to Orlando Florida area**

FRA Branch 117 is ready to switch your membership to your new location here in Orlando. Call Shipmate President James Middlekauff at 407-977-0521 or Shipmate Secretary Hank Malenofski at 407-273-5179.

**Bobby Wray**

Was BM1m when we returned from Vietnam in July 1970. Bobby was attached to RivDiv 594 in Vietnam. Contact Mel Garza, 512-292-1828, garza7659@att.net or 10712 Watchful Fox Dr. Austin, TX 78748.

**Cmdr. Crow**

Served at NavCommStaPhil Philippines in 1961-62. Contact rogerb1265vw@aol.com.

**Co. 50-516 NTC San Diego 1950**

Anyone who served please contact POC(SS) Walker Hughes (Ret.) 976 Wolcott Ave. Norfolk, VA 23513-3062, 757-855-5457 or wlhsh@aol.com.

**Co. 54 NTC San Diego**

Served during 1951. Contact Alton Boyd, 101 Brook Hollow Ct. Dothan, AL 36303 or 334-792-7805 or alboyd@centurytel.net.

**Co. 121 NTC San Diego**

Anyone who served May-August 1954, Co. Commander GMC John Hawkins. Please contact Sam M. Barnes, CW03 (Ret.) at barnessm@cox.net or 480-218-0354.

**Co. 242 NTC San Diego, CA**

Anyone who served in 1954, BMC Vance L. Carter Co. Commander. Contact Bill Pehl, ICC USN (Ret.) 5701 Andrews Rd. Medford OR 97501 or 541-773-5697.

**Co. 938 NTC San Diego**

Anyone who served in December 1952. Contact Jerry A. Ostrem HMC USN (Ret.) 1342 Chevelle Drive Richmond, VA 23235 or 804-276-0773.

**John T. Noel SH3, Ellard Lawson SK2, R.E. Hambrick SK2**

Last contact with them was April 1967. We served aboard the USS Sylvania AF-2. Contact SH1 L.D. Joyner P.O. Box 1131 Middleburg, FL 32050 or 904-282-0202.

**Laurence Ray Jones**

We were shipmates at Ford Island from 1938-1942. He was from Missouri and his wife is Alicia. His last known rate was AM2. Contact Fred L. Bauer 2598 N. Ayala Dr. #9 Rialto, CA, 92377-8805.

**Lt. Cmdr. (later Cmdr.) Fredric Platner**

He flew with VA-152 on the USS Hancock (1959-1960) and Coral Sea (1960-1961). FAETULANT Weapons div Oceana 1961-1966, USS Independence 1965. Anyone who knew him please contact his daughter Adrienne at adrpendergrass@cox.net.

**Manny Anastacio and wife Mary**

Last known address was NAAS, Whiting Field, Milton, FL. 1967-1968 Contact Joe Tecson at 757-472-4293.

**Mike Toomey**

Last Duty Station, Harbor Pilot, Yokosuka, Japan in the 80s. Served with me, On Riv Div 535 in Vietnam and was WIA on the Vinh Te Canal, around September 1969.

**PNC Arlo Mehus, USN (Ret.)**

Served with him 1957-1961 USNAS Brunswick, ME. Contact PNC Michael F. McDonough, USN (Ret), 9366 Hoosier Circle, Lakeland FL 33810 or 863-853-5251.

**PN2 Maureen Morrison**

Last known living area was RTC Orlando, FL back in the early 1970's. Contact Pat Smith, Smiff1040@comcast.net.

**RMCS or RMCM USN RET Kenny Cates**

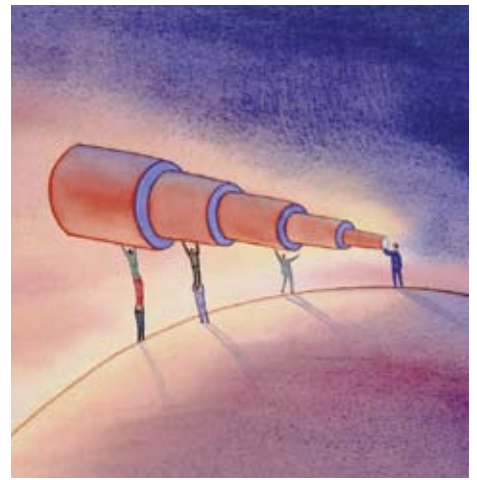
Stationed NAVCAMS Westpac during 1970s. Last known duty somewhere Hawaii in 1990's. Contact Steve Gibson at 707-552-8642 or gibs1jag@prodigy.net.

**Recruit Co. 0322 formed April 1952 at RTC San Diego**

All hands please contact Aubrey G. Smith Sk1 USN (Ret.) at 12028 NE 209th Av. Lake Butler, FL 32054, 386-496-2131 or Sk1smithretired@peoplepc.com.

**U.S.N.S Midway Island Guard Force**

From 1963-1964. Contact Lou Baca BM2 USN (Ret.) 886 Cedar St. Alameda, CA 94501 or 510-522-1210.

**USS LCI (L) #673**

Looking for someone who might have served with my husband on 19 June, 1944. Contact Bernadette Smith, 206 Beacon Lndg, Tinton Falls, NJ 07753 or 973-902-7805.

**USS Randolph V-1 Division**

From 1955-1957. Contact Don McBride, 117 N. Timber Dr. Nashville, TN 37214 or 615-884-9032.

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.

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After the service, a tour of President Roosevelt's home site is offered followed by dinner at the Matinecock Masonic Historical Society Building

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Roman letters VRBS ROMA to signify the tribute to the City of Rome. The coin’s reverse vividly depicts the origin of Rome — a she-wolf suckling Romulus and Remus. In Roman legend, Romulus and Remus, the twin sons of the war god Mars, laid the foundation of Rome in the Seven Hills near the Tiber River. Romulus built his own city wall, killed his jealous brother and assumed dominion over the settlement. Roman historians traditionally set the date of Rome’s founding at 753 BC. The image of the she-wolf and the twins became the symbol of the city of Rome. In addition to the scene, two stars appear above the she-wolf, which refer to Rome’s perpetualness.

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### COMMEMORATING THE FOUNDING OF ROME

Just who buried these coins is still a mystery. It could have been a Roman soldier, a merchant or even a barbarian chieftain who had been given the coins as a bribe not to wage war on Rome. What is known is that these coins were first issued in 330 AD by Emperor Constantine the Great. They were struck to honor the city of Rome as the cultural center of the Roman Empire in what has to be one of the most successful marketing campaigns in history. Constantine used these coins as an effective public relations ploy as he moved the capital from Rome to his new city, aptly named Constantinople. To honor the founding of his new capital — and to soothe the hearts of Roman identity — these “*Urbs Roma*” (City of Rome) bronze coins were handed out during the consecration ceremony for Constantinople on May 11, 330. Some experts of ancient coins agree that no other Roman coin was ever struck for such a specific event making the City of Rome coin *the FIRST Commemorative Coin of the Roman Empire!*

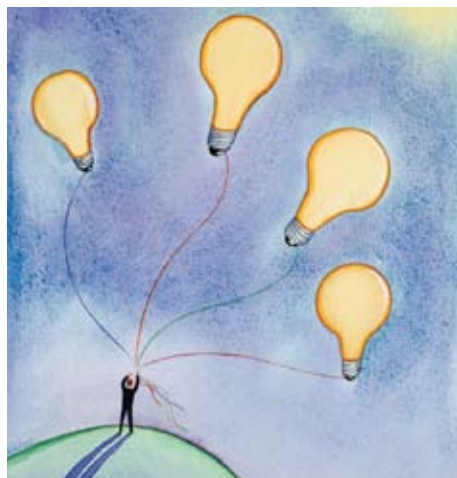
### STUNNING DESIGN

The detailed design of this coin is a history lesson and an epic folk tale rolled into one. For the first time, the obverse of a Roman coin did not show the portrait of the emperor. Instead, it showed the bust of Roma, goddess of the City of Rome, wearing a crested helmet. She is surrounded in



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<b>Elrod, Milton E., ETCM</b>	<b>175</b>		
Evans, William L., ADJ1	010		



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Lewis, William L., GMGC	099
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Lynn, William L., BTC	MAL
Mankel, Karl H., FTCS	MAL
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Nocon, Apolinario F., SDC	MAL
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**USS Decatur (DD-936, DDG-31, DDG-73)**

14–17 October 2007, Las Vegas, NV. Contact Tony West, 908 Meadow Ridge Ct., Bel Air, MD 21014-5574, Tony0705@aol.com.

**USS Diphda (AKA-59)**

27–1 May 2008, Branson, MO. Contact Ron Campagna, 360-692-7002.

**USS L. Y. Spear (AS-36)**

12–16 September 2007, Charleston, SC. Contact William Barnard, 404-374-5687, bilz52@hotmail.com.

**USS Morris (DD-417)**

3–7 October 2007, Tucson, AZ. Contact Harry Bosworth, 14229 Dearborn St., Riverdale, IL 60827, 708-849-0068.

**USS Nicholas (DD/DDE-449/FFG-47)**

24–29 April 2008, Austin, TX. Contact Doug Lowe, 940-262-0507, douglowe@grandecom.net.

**USS Okinawa (LPH-3)**

10–14 October 2007, Chicago, IL. Contact Robert Mcanally, 152 Frissell St., Hampton, VA 23663, 866-237-3137.

**USS Seadog (SS-401)**

10–13 September 2007, Little Rock, AR. Contact Ralph Klotz, 1597 CR 806, Gamaliel, AR 72537, 870-467-5328.

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Pushpak, George, CPO USN	MAL	Smith, Lonzie L., EN1	MAL	Weatherford, William, AW USN	091
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Ruby, Gerald J., STG1	027	Sutterfield, Allen M., DPCM	181	York, Newton B., MU1	091
Ruddock, Bert A., CPO USN	371	Swartz, John J., GMTC	MAL	Zinsmeister, Charles F., BMCM	051
Rundell, Verle A., CTCR	161	Tabano, Gil B., Jr., MS1	074		
Sabol, Donald J., PO1 USN	091	Teeter, Clarence R., CPO USN	MAL		
Sawyer, Carl W., CW03 USN	308	Terp, George M., FTGC(SS)	MAL		
Schlegel, Walter R., HM1	MAL	Tiffany, Robert L., PO1 USN	038		
Scopelliti, John, YNCS	040	Timmons, John P., QMC	061		
Scott, Burton E., HTC	091	Toft, Robert, CPL	MAL		
Sharon, Miles M., HMC	175	Tritz, Francis J., ADC	216		
Shaw, Stewart A., GYSGT	267	Tritz, Lawrence J., LT USN	MAL		
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**Message from Regional President South Central**

**IN MARCH, WE WERE** able to finalize everything thus allowing us to institute Unit 11 and install their officers. Unit 11, Lone Star, Ft. Worth, Texas what a great group! Thanks to PRPSC Pat Snyder and JrPRPSC Katherine Runkle for all their help in starting this unit. The Unit is a great mix of new and older members. New member Jerry Treadway accepted the position of Sergeant at Arms. Jerry is a policeman and stands 6 ft. 3 in., nobody messes with him! He is a great guy and works very hard for Unit 11. His mother, Wanda, is the Chaplain. She is a 41 year member and it was indeed an honor to present her 40 year pin when the Unit was instituted. Jean Gibson is serving as a director and she has been a member of the Auxiliary for over 20 years. Both of these ladies are a huge asset to the unit and will be helping to guide the ship in safe waters. Karen Smith, President, is a great leader; just point her in the right direction and watch her go! We know this unit will do great with such wonderful people and we are proud to have them in the South Central Region.

All of the South Central Units are doing great jobs in their Communities, for the troops, and our country. They collect stamps for the wounded soldiers. This program helps soldiers set up their own stamp collections, trade stamps, etc, while they are recovering.

Units provide assistance to St Judes Children's Ranch, Veteran's Hospital's, Shelter's for the Homeless and assist local school projects. They take food and clothing to shelters, hospitals and other organizations. Like many Units in the LA FRA they collect Box Tops for Education and UPC's from Campbell soup labels.

Our members endorse different Bills that go to the United States Congress. We must always work together to keep a STRONG UNION! If we don't stand up for our rights, who will?

It has been an honor and a pleasure to serve as South Central Regional President and I have been privileged to serve the members of the South Central Region. I have had so many wonderful things happen this year and they will be with me forever.

ALWAYS SHINING, EVER GUIDING!  
In Loyalty, Protection and Service.

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



*John Neal (l) and Joseph Neal (r) became members of NOLA Unit 162 in May 2007. They are the sons of PNP FRA James Neal (deceased) and PRPSE LAFRA Dorothy Neal (c). Dorothy has held continuous membership in the LAFRA for 51 years and is currently our Jr. Past President and current Unit Activities Chairman. John and Joe have both accepted Committees for the coming year. Both are highly qualified for any Unit Office, as they have volunteered their services in numerous ways for many years.*

*Standing is Jerry Treadway, Sergeant-at-Arms, Nancy Morrow, RPSC Seated: President Karen Smith, Vice President Krystal Adcock, Secretary Melanie Whitley, Treasurer Alice Steen and Chaplain Wanda Treadway at the installation of Unit 11.*



**NANCY L MORROW**  
*Regional President South Central*



*Charlotte "Mae" Friend and Betty Bundrick, receiving their Unit 202 pins.*



*Left to right is Claudia Mauldin holding her 25 year pin and Pauline Gramling holding her 10 Year Pin. Claudia Mauldin is Treasurer and Pauline Gramling is Chaplin of Unit 202, Columbia, South Carolina.*





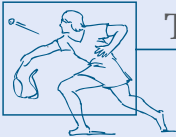


# *Asbestos Cancer Hits Former Sailors*

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:**

**FREE PACKET** for mesothelioma or lung cancer, diagnosis/death, **please contact:**



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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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