

YOUR MISSION • YOUR VOICE

FRA *today*

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A TRIBUTE TO AMERICA'S SAILORS

Defending Freedom Forever

America's Sailors have sacrificed throughout our nation's history protecting freedom, liberty, and justice for all. Generation after generation of men and women have willingly placed country before self to ensure our treasured rights and defend our cherished nation. A legendary military leader once stated, "Wars may be fought with weapons, but they are won by men."

Now, America Remembers proudly honors America's Armed Forces in exclusive editions limited to 500 Thompsons per service branch. To honor the service of the American Sailor, America Remembers presents the Tribute to America's Sailors Thompson, issued on a working semi-automatic Thompson submachine gun in caliber .45 ACP. Craftsmen commissioned specifically by America Remembers decorate each working Thompson in sparkling 24-karat gold and nickel. Don't miss the opportunity to own a genuine Thompson built in the United States by the gunsmiths of the Auto-Ordnance Corporation, the company founded by Brigadier General John T. Thompson himself. (See AmericaRemembers.com for details on Tributes to other service branches.)

Nothing else looked like the Thompson. Nothing else sounded like it. And Nothing ended a Firefight faster.

The Thompson was used by Navy personnel during World War II, and other military operations throughout U.S. history. It was also relied on extensively by other American branches of the Armed Forces. Together, the Thompson and the Armed Forces made history. The powerful Thompson is a true American icon with decades of distinguished service to the United States and we've chosen this classic American-made firearm for this Tribute, which was born of the same ingenuity and perseverance that makes our country great.

Once in a great while, a single firearm can change the face of war.

Once called, "The deadliest weapon pound for pound, ever devised by man", the Thompson was the perfect weapon for the United States Armed Forces. The Thompson provided a huge advantage and helped turn the tide of countless firefights. To this day, the Thompson remains one of the most widely recognized and respected firearms in our nation's history and throughout the world.

The heart of a strong military is in its people. Our country has become the greatest in the world because of the men and women who raise their right hands and swear an oath to protect and defend our freedoms at all costs. These men and women who serve honorably around the world are America's front line of defense. We must never forget the sacrifices they make for our freedom. Don't miss your opportunity to own this shining salute to those who served in the defense of freedom.



Model: Thompson Semi-Automatic Submachine Gun 1927 A-1 **Barrel Length:** 16 1/2" **Caliber:** .45 ACP

Honor the American Sailor With This Exclusive Offer – Only 500 Available

Only 500 Tributes will be issued in this exclusive limited edition. Whether you served yourself, or want to honor someone special who did, now is your opportunity to remember the courageous American Sailors who have protected America's freedom. We will arrange delivery of your working semi-automatic Thompson through the licensed firearms dealer of your choice. If you are not completely satisfied, you may return your Tribute to us in original, unfired condition for a complete and courteous refund. (Not available in CA, CT, or NY).

▼ The Tribute to America's Sailors Thompson honors those who patrol and protect America on the world's vast oceans and open seas. On the left side, you'll find a group of sailors surrounded by an oval rope frame beneath a banner that reads, "Saluting America's Sailors." Most sailors will agree that the camaraderie and cooperation of a ship's crew is the key to their strength. A quartet of Korean War-era jet fighters patrolling in formation over the Pacific is featured along with an outline of the USA, framing the words, "Freedom Forever™." The banner below reads, "Country Before Self." These remind us of the daily sacrifices made by sailors on behalf of all Americans. (Sailor Tribute shown above. See AmericaRemembers.com for details on Tributes to other service branches.)



▲ The right side features an American Sailor in his familiar white uniform. Beside him is the intimidating image of an American destroyer. Also featured is our stylized logo to the spirit of the American Sailor which features a globe of the earth in the center, framed with a sailor cap, anchor, and compass. Surrounding the logo, banners read, "Defending Freedom Around the World." Next is the image of an impressive WWII-era aircraft carrier. Banners on the right side read, "American Freedom Tribute®" and "Freedom Is Never Free".

The Tribute to America's Sailors Thompson is issued by America Remembers, a private, non-governmental organization. Nothing in the decoration added to the basic firearm (including the informational content therein) is used as a trademark. Neither the United States Navy nor any other component of the Department of Defense has supplied, approved, endorsed, or authorized this product or any portion thereof.

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I wish to reserve ___ of the "Tribute to America's Sailors", a working Thompson semi-automatic submachine gun, at the current issue price of \$2,995*. My deposit of \$195 per Tribute is enclosed. I wish to pay the balance at \$100 per month, no interest or carrying charges. Certificate of Authenticity included. Thirty-day return privilege.

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LOYALTY, PROTECTION AND SERVICE

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

It can be confusing and unsettling to examine how your personal affairs will be managed if you are no longer able to make financial decisions for yourself. Having a plan in place can make all the difference for your own peace of mind and that of your loved ones.

Making FRA a Presence in Your Community



Lauren Armstrong

WE GET HUNDREDS OF photo submissions each year from shipmates and branches around the world, showing shipmates and Auxiliary members doing what they do best: participating in community service programs that make a difference for local citizens. Whether it's entering a float in the county Veterans Day parade or making a donation to a local or national charitable cause, these examples of Loyalty, Protection and Service are worthy of our pride and praise.

We do our best to publish as many of these photos as possible in the "News From the Branches" section of *FRA Today* (see pages 34 and 35), but space limitations prevent us from giving every branch or event the national exposure they deserve. Sadly, we're finding these accomplishments aren't making their way into the local media either. If an event and photo are worth submitting to *FRA Today*, they're worth submitting to your local newspaper, radio and/ or television station.

It's a good idea to contact the media before *and* after the event. You never know; the local TV news anchor just might make an appearance at your branch meeting if he/she knows you're going to recognize a shipmate who's been a member for 50 years. Be sure to let the media know the 5 W's (who, what, when, where and why) and include a phone number or way to contact someone if more information is needed.

After the event, send a press release to the media outlets in your area. Press releases should be short, sweet and to the point. They should also highlight the 5 W's and, if possible, include a high-quality photo from the event. Editors love photos and they also like being able to publish stories as they are, so double-check spelling and grammar. Submit the press release and images digitally (via e-mail) whenever possible. To see sample press releases, visit www.wikihow.com/Write-a-Press-Release

To find the local media outlets in your area, visit www.fra.org and click on the Advocacy tab. At the Action Center link, you'll need to scroll all the way to the bottom and enter your zip code in the Media Guide section. You'll be rewarded with a list of newspapers and magazines that serve your community. You can even send an e-mail message to the editor using this helpful web tool.

And speaking of recognition ... here's a big "thank you!" to the many shipmates who've contributed to FRA's ongoing fundraising campaign. If you haven't already donated, this month's magazine insert makes it easy. Remember that more than 85 percent of every dollar goes directly to member services and programs. Won't you help?

Correction

The number of visitors to Arlington National Cemetery was inaccurately cited in the May issue of *FRA Today* (page 21). More than 3.1 million family members and others visit the national cemetery annually. We apologize for any confusion this error may have caused.

Lauren Armstrong is FRA's Director of Communications and serves as the Managing Editor of *FRA Today*. Please contact her at lauren@fra.org.

FRA today

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FRA TODAY MAGAZINE

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FIREBRAND, Alexandria, VA	www.firebrandstudios.com
Design Director	Scott Rodgerson
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FRA TODAY (ISSN 1935-7192) 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 • PHONE: 703-683-1400, 800-FRA-1924 • FAX: 703-549-6610 • E-MAIL: FRATODAY@FRA.ORG • WWW.FRA.ORG

VOLUME 93 NUMBER 6



MADE IN THE U.S.A.

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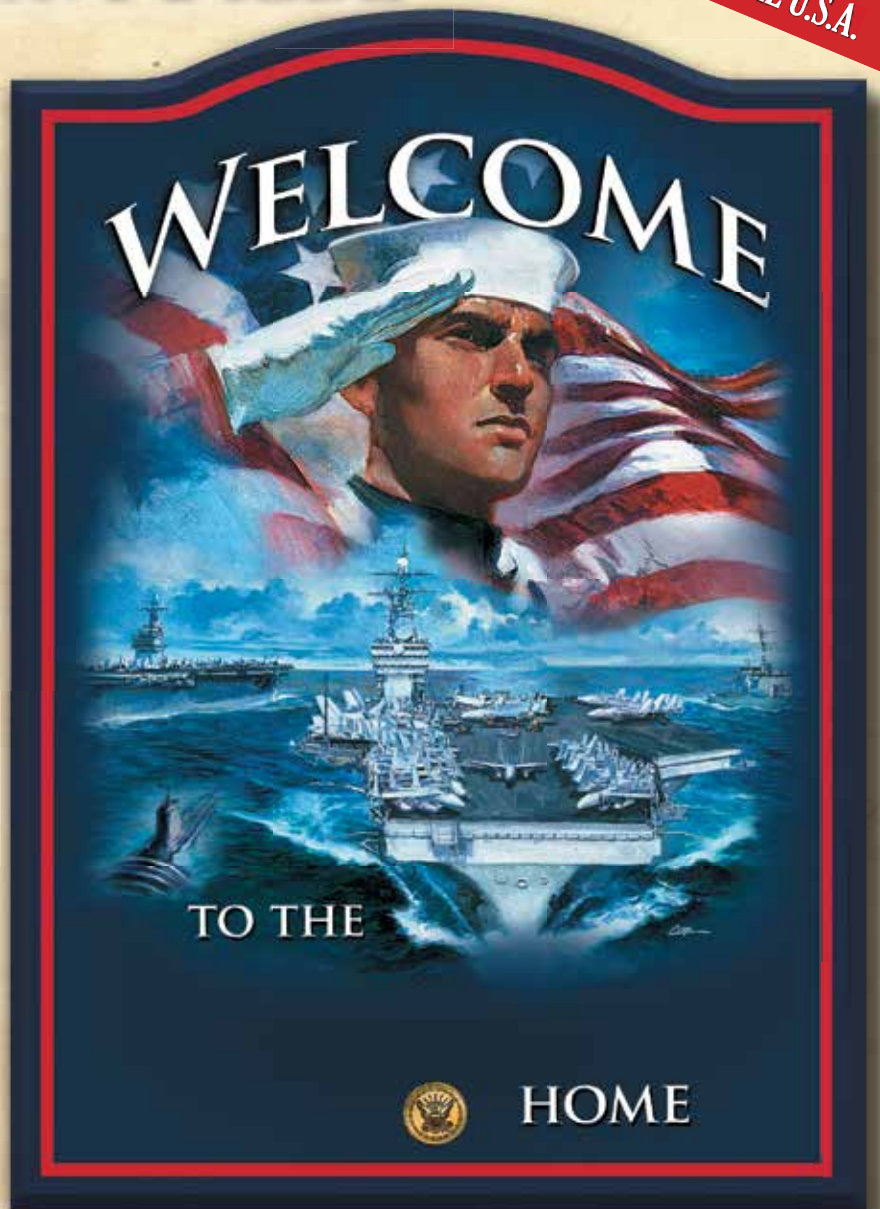
U.S. Navy pride is right at home

Established in 1775, the United States Navy is the world's undisputed naval superpower. Now you can honor this historic military tradition and all who have served with the *U.S. Navy Pride* Personalized Welcome Sign from The Bradford Exchange. Powerful new artwork from renowned artist Dennis Lyall appears in full color on this hand-crafted wooden plaque, sized at 14 inches high. The impressive naval montage imagery is sure to evoke feelings of U.S. Navy pride and patriotism. But the best part of all this: your family name is printed at the bottom. Just hang the sign in a place where everyone can see it and enjoy it.

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FINALLY, IT'S SUMMER! After a very grueling winter for most of the country, we now can get out into our communities, our conventions and bases and talk-up the FRA. We can share those legislative concerns that truly need our support and immediate attention from all. Sequestration, ops-tempo, force manning reductions, proposed commissary closures, and military and veterans' health care concerns are among the topics that keep popping up in our local and national news, on talk shows, C-SPAN coverage of congressional hearings, town-hall meetings and social media.

Whatever the transmission channel, the message should be clear: There is a strong push to balance the budget on the backs of current and former military personnel. We must "hold the line" against those initiatives that compromise the value of military or contradict our objectives. FRA's Legislative Team works hard to stay on top of these threats and ensure our members' perspective is heard on Capitol Hill. *FRA Today*, our weekly e-mail updates (*NewsBytes*) and *Making Waves* alerts are all designed to keep our members informed on relevant issues and prompt immediate action when needed. Shipmates are encouraged to stay up-to-date on legislative issues that affect them and use the FRA Action Center (action.fra.org/action-center) to communicate their views to their elected officials. For those without Internet access, we make the *Communicate with Your Elected Officials* guide and directory available at no charge. (Contact Maria at 800-FRA-1924, ext. 108, to request your free copy.)

The FRA Education Foundation is also worth talking about in your community. As this issue of *FRA Today*

goes to press, our volunteer committee is in the process of selecting this year's scholarship recipients. Our education outreach efforts will soon include a connection with Excelsior College in Albany, N.Y. Formerly known as Regents College, this educational entity is well known on many bases and we're optimistic that this partnership will provide additional support for our service members and their families as they pursue their educational goals.

The capital improvements project for our National Headquarters building is well on track. The NHQ staff continues its work to consolidate workspaces on the third floor, contractors are securing the necessary materials and renovations will begin soon. We don't anticipate any disruption to member services, but phone or e-mail services may be out of commission for brief periods as we make this transition. If such interruptions occur, please be patient and know that your FRA team is doing its level best to provide the best possible customer service. Based on our contractor's timetable (and barring complications), construction is slated to be complete by mid-September.

Shipmates, remember that November is election month. We have always been a bipartisan Association, respecting the ideals of each shipmate and family member. In past elections, service members and their family members, particularly those serving overseas, have experienced registration problems and even the rejection of absentee ballots. One way to combat these problems is to register and cast absentee ballots in a timely fashion. It bothers me when I hear our citizens complain about elected officials and/or issues, but didn't bother to vote! Simply, it is your responsibility to be

a registered voter in your respective state, precinct or town and VOTE! Ask the hard questions to ensure your right to vote is met. Military personnel, I strongly encourage you to see your Voting Assistance Officer to ensure you meet registration timelines prescribed by your home states so that you will receive your absentee ballots on time. Your vote counts, both at sea and on the battlefield.

Your voice also counts and there is strength in numbers. When addressing elected officials, it is critical that FRA membership remain strong so that our collective voice is heard. When lawmakers hear us speak, they know our representation value and our message, and they listen. Share the 90-year tradition of successful representation that our organization has enjoyed and emphasize our efforts to continue that tradition into the next 90 years. We provide timely, useful information; we have access to experts; we have a tremendous scholarship program and we are making a real difference in our communities, our states and our nation.

Shipmates, always remember, "*If we wait until we're ready, we'll be waiting for the rest of our lives.*" Now is the time to let others know our concerns, vote and call on others who are equally affected and ask them to join our great organization. "*Great minds discuss ideas. Average minds discuss events. Small minds discuss people*" (Eleanor Roosevelt). You have the course; take the action and *Press on!*



Tom Snee

Tom Snee is FRA's National Executive Director and can be reached at NEDFRA@fra.org.

★ ★ ★ ★ TO HONOR ACTIVE & RETIRED MEMBERS OF THE UNITED STATES NAVY ★ ★ ★ ★

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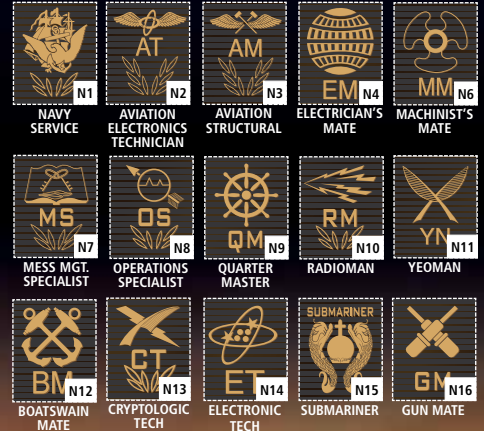
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“Blue Water” Vietnam Veterans

The Blue Water Navy Vietnam Veterans Act of 2013 (HR-543), introduced in February of 2013 by Rep. Christopher P. Gibson (N.Y.), is stuck in committee. To date, only 148 members of Congress have co-sponsored this bill. If passed, the bill would recognize Navy and Marines who served off the coast of Vietnam for VA benefits related to Agent Orange exposure. What is wrong with Congress when it comes to our veterans? Is Congress broken or do they just not care?

As it stands now, the VA only recognizes one of the approximately 12 non-cancerous and 38 cancerous diseases (Lymphoma non-Hodgkin's) for Blue Water Navy veterans. The Agent Orange Act of 1991 afforded VA benefits, including compensation, to 534,000 Navy and Marine veterans. In 2002, the VA stopped awarding benefits to this group of veterans. There are approximately 170,000 of these veterans known to still be living. If a Navy or Marine Vietnam veteran cannot prove boots on ground or prove actual contact with Agent Orange they will be denied. At sea and in the territorial waters of Vietnam, Navy and Marines did come in contact with the herbicide Agent Orange dioxin in their drinking water and mists of the herbicide as it drifted out to sea. This dioxin has been linked to harmful, life-threatening health effects.

Vietnam veterans need help. Many suffer today with no recourse. The voice of the American people can help. Call, write and e-mail your members of the U.S. Congress, urge them to co-sponsor the bill and pass legislation for HR-543.

John J. Bury

FRA Response: Shipmates can contact their elected officials directly via FRA's online Action Center. Visit action.fra.org/action-center to send a pre-written message on this important topic.



In reading the Shipmate Forum in the March 2014 issue, I noted your advice to have Vietnam Veterans submit their VA Agent Orange claims based solely on being aboard a ship on the list for which Agent Orange can be presumed.

I served onboard a ship on the list, during the time specified. The ship was even tied to the pier at Cam Rahn Bay and in the harbor at DaNang. Unfortunately, the VA felt this was not enough evidence for Agent Orange exposure, instead requiring “boots on the ground” in order to qualify for Agent Orange benefits. Have you found this to be true for other veterans who have submitted claims?

Gene Cordova

FRA Response: The criteria for filing a claim based on the presumption for exposure to herbicides during Vietnam is to be either in country in Vietnam, be aboard a ship that was designated or operated on inland waterways (“brown water”) or a ship that docked in country. You must also have one of the 14 listed illnesses associated with exposure to Agent Orange. There is no compensation for simply being exposed.

Through the urging of many veteran service organizations, including FRA, the VA compiled a list of ships that the VA has conceded to be in the operational areas and are part of the presumptive group for exposure to herbicides. If your ship is listed and you can verify that you were serving during the period designated on the list, presumption should be conceded by VA. If a Regional Office denied your claim, you should file an appeal based on the ship's designation on the list.

Honoring the U.S. Coast Guard

I was pleased to read FRA's response to the article “An Unintended Slight” in the April 2014 issue of *FRA Today*. I'm a retired Coast Guard CPO, FRA member, and president of the Coast Guard Enlisted Memorial Foundation (CGEMF). Through my experience, the FRA holds the Coast Guard in high esteem, along with our sister services. And I am greatly appreciative of that.

I don't know if there were other circumstances that contributed to our shipmate leaving the FRA; however, I hope comfort can be taken knowing the FRA gave a generous donation to a memorial that will honor enlisted men and women who died in the performance of Coast Guard missions. Information about the memorial can be found at www.CGEMF.org.

Tom Dougherty



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John Davis

Exclude Defense from Sequestration Now!

THERE IS GROWING ANXIETY regarding the long-term effects of sequestration on the Defense budget. Sequestration is a blunt instrument to reduce huge annual budget deficits and the mandated budget cuts were intended to be so punitive that Congress and the Administration would work together to find reasonable alternatives. Unfortunately, Congress and the White House have been unable to come to a long-term agreement on the budget and sequestration cuts continue to jeopardize readiness and earned benefits.

The federal deficit is a serious problem, but total Defense spending as a percentage of Gross Domestic

Product (GDP) is significantly below past wartime periods and projected to go lower. Sequestration requires that half of the overall budget cuts come from Defense, even though Defense only makes up 17 percent of the federal budget. If sequestration continues it will have a devastating impact on military programs, personnel and readiness. No federal responsibility is more important than providing for the national defense. Members are urged to use the FRA Action Center at action.fra.org/action-center to ask their elected officials to exclude Defense from sequestration.

HASC Approves Defense Authorization

The House Armed Services Committee (HASC) marked up and approved the House version of the FY 2015 National Defense Authorization Act (NDAA, H.R. 4435) in early May, which is \$31 billion less than authorized in the FY 2014 NDAA. The full text of the Committee action is not available at press time, but media accounts and information obtained from the Committee indicate that the panel rejected the Administration's proposal to increase TRICARE fees and co-pays, cut Basic Allowance for Housing (BAH), and cap pay for active duty/Reserve personnel (although the Committee denied flag officers a pay raise in 2015).

The proposal to cut stateside commissary subsidies by \$200 million was not eliminated, but was reduced to \$100 million. (Members can use the FRA Action Center at action.fra.org/action to ask their legislators not to cut commissary benefits.) To offset the cost of the smaller cut, the legislation reduces operation and maintenance funding.

Committee members from both parties expressed reluctance to make major changes to pay and benefits until the Military Compensation and Retirement Modernization Commission (MCRMC) makes its final report, which is scheduled to be released February 2015. The bill also authorizes the Department of Defense (DoD) to survey service members on the value they place on forms of compensation, relative to one another.

The Committee-approved version of the NDAA eliminates the "good soldier defense," a consideration of general military character toward the probability of innocence in sexual assault prosecutions. It also calls for a review of the terms of discharge for those who are victims of sexual assault to ensure they have not been persecuted for reporting



FY 2015 National Defense Authorization Act plans to cut stateside commissary subsidies by \$100 million. This Department of Defense Commissary is located in Pearl Harbor, Hawaii.

crimes. Other provisions deal with suicide of service members and dependents, and domestic violence.

The House committee mark-up is only the second phase of a long legislative process that will eventually result in the final version of the FY 2015 NDAA. Once both chambers approve their respective versions of the legislation, a conference committee will be appointed to reconcile the differences between the House and Senate bills. The final bill is then sent to both chambers for approval, after which it will be sent to the president for his approval or veto.

RETIREE ISSUES

Expanded TRICARE Prime is Back

More than 170,000 TRICARE Prime beneficiaries were dropped from Prime coverage and automatically enrolled onto TRICARE Standard on October 1, 2013, as required by TRICARE regional service contracts. The contracts limited Prime Service Areas (PSA) to within 40 miles of a military hospital, clinic, or BRAC base closure site. The FY 2014 National Defense Authorization Act (NDAA) allows many beneficiaries affected by the reduced PSAs to reinstate their Prime coverage. Beneficiaries who reside within 100 miles of a military medical treatment facility or live in a ZIP code that was a Prime Service Area as of September 30, 2013, will have the option to re-enroll in Prime. On April 28, 2014, the Defense Health Agency (DHA) mailed re-enrollment forms to these impacted TRICARE beneficiaries, who have until June 30, 2014, to reinstate their TRICARE Prime coverage.

FRA Briefs Coast Guard Retiree Council

FRA's Director of Legislative Programs, John Davis, and Phil Odom, of the Military Officers Association of America (MOAA), briefed the Coast Guard Retiree Council on current legislative issues associated with retiree benefits. Top issues are proposed TRICARE fee increases, possible cuts to commissary benefits, expanding concurrent receipt eligibility to include additional disabled retirees, and repeal of the Survivor Benefit Plan/Dependency and Indemnity Compensation (SBP/DIC) offset. The Coast Guard Retiree Council, which is co-chaired by retired Master Chief Petty Officer of the Coast Guard (MCPOCG) Skip Bowen and RADM John Acton, USCG (Ret.), meets annually to ensure retirees' concerns are brought to the attention of USCG leadership and that members of the retired community are kept informed on key legislative initiatives. FRA also hosted a reception for the Council at the Navy Memorial.

TRICARE, VA Care and Obamacare

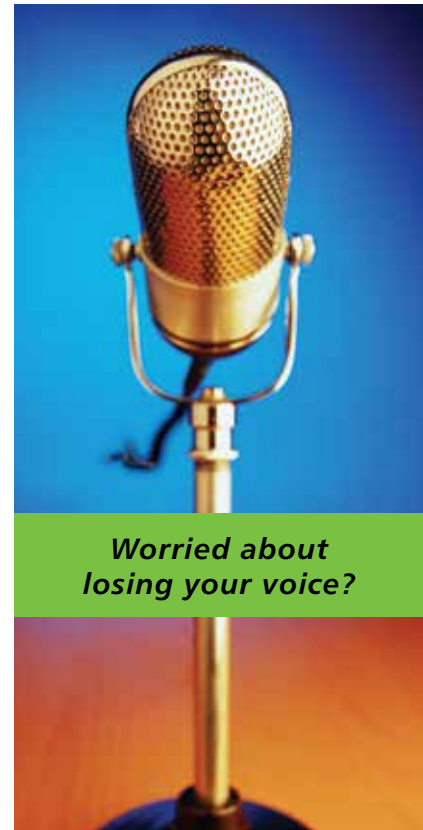
A recent Congressional Research Service (CRS) report claims that the Department of Veterans Affairs (VA) anticipates a net increase in enrollment as a result of the Affordable Care Act (ACA), also commonly known as "Obamacare." The VA is assuming that the ACA requirement for individuals to pay a penalty unless they comply with the minimum essential health coverage will encourage non-enrolled eligible veterans to enroll in the VA health care system.



Since January 1, 2014, all Americans must have Minimum Essential Coverage (MEC) to fulfill the individual-coverage mandate of the ACA. Unless exempted, those without MEC may be required to pay a penalty (a "shared responsibility payment") for each month they go without health care coverage.

TRICARE Prime, Prime Remote and Standard; the U.S. Family Health Plan; TRICARE Overseas plans; Transitional Assistance Management Plan; and TRICARE for Life (TFL) meet the requirements of MEC. Purchased programs such as TRICARE Young Adult (TYA), TRICARE Retired Reserve (TRR), TRICARE Reserve Select (TRS), and the Continued Health Care Benefit Program also qualify.

FRA worked to ensure TRICARE and VA health care programs are separate from the ACA, and the FRA Legislative Team continues to monitor implementation of the law to ensure those programs are not adversely impacted by unanticipated consequences.



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losing your voice?***

FRA gives voice to Navy, Marine Corps and Coast Guard enlisted personnel on Capitol Hill. You have the important mission of defending our country, FRA's mission is defending you.

Visit www.fra.org to read our 2014 Legislative Agenda and see all the ways we are making sure your needs are met. We are proud to serve you, and will make sure your voice is heard.



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House Panel Listens to Beneficiaries' Concerns on Program Cuts

At a recent hearing, the House Armed Services Military Personnel Subcommittee (HASC-MP) gave the Military Coalition (TMC) the opportunity to express the concerns of the FRA and the 32 other military and veterans organizations that comprise the coalition's membership. TMC representatives expressed concern over DoD's proposals to cap future active duty pay increases, increase TRICARE fees, reduce Basic Allowance for Housing (BAH) and cut commissary benefits, especially before the final report of the Military Compensation and Retirement Modernization Commission (MCRMC) is released in February, 2015.

Subcommittee Chairman Joe Wilson (S.C.), recipient of FRA's 2014 Pinnacle Award, and Ranking Member Susan Davis (Calif.) objected to these proposed cuts and indicated that the subcommittee would make significant changes. In addition to supporting the TMC testimony, FRA also submitted a written statement to the subcommittee that is available on the FRA Action Center. To read it, navigate to action.fra.org/action and then click "FRA Testimony."

Navy Increase to Sea Pay

Secretary of the Navy Ray Mabus recently announced that Sailors and Marines who are deployed at sea for 190 days or more could see as much as a 25-percent increase in their monthly stipend. According to Secretary Mabus, the increase is needed to help fill thousands of critical positions at sea that typically involve frequent, long deployments.

"Those Sailors and Marines on sea duty, deployed away from home around the world, are the backbone of the Navy and Marine Corps, and enable us to provide and maintain our global presence," said Mabus in March, when the incentive was approved. "This increase is long overdue and is meant to reward our Sailors and Marines for their continued sacrifices as part of 'America's Away Team.'"

ACTIVE DUTY/RESERVE ISSUES

USMC Sergeant Major Responds to Pay Cut Testimony Comments

When Sergeant Major of the Marine Corps Micheal Barrett testified before the Senate Armed Services Personnel Subcommittee on April 9, 2014, he said pay and compensation are not among the top three concerns of active duty Marines. He further said that "Marines prefer better equipment over high pay and that lowering pay raises would improve discipline."

FRA's recent online survey indicates otherwise, with active duty participants rating the top three concerns as base pay, health care access and retirement benefits.

Sergeant Major Barrett issued a statement to clarify his oral testimony, saying his words were misreported. The Sergeant Major's letter of explanation is available at www.fra.org/BarrettLetter.

Senate Panel Discusses Military Pay and Benefits

Current and former generals and admirals recently testified before the Senate Armed Services Committee (SASC) to discuss military compensation and the challenges and restraints caused by sequestration cuts. The first panel to testify consisted of:

- General Martin Dempsey, Chairman of the Joint Chiefs of Staff;
- Admiral James Winnefeld, Vice Chairman of the Joint Chiefs of Staff;
- General Ray Odierno, Chief of Staff of the Army;
- Admiral Jonathan Greenert, Chief of Naval Operations;
- General Mark Welsh, Chief of Staff of the Air Force;
- General James Amos, Commandant of the Marine Corps; and
- General Frank Grass, Chief of the National Guard Bureau.

These Joint-Chiefs-of-Staff panelists argued that the Department of Defense (DoD) cannot sustain the current growth of personnel costs and that readiness and modernization will be impacted if Congress cannot curb the costs of personnel programs. They also expressed support for provisions in the Administration's budget request, including setting a pay raise for service members below the rate of the private sector, reducing basic allowance for housing (BAH) from 100 percent to 94 percent of actual average costs, reducing the subsidy to commissaries and making changes to TRICARE that would result in increased fees and cost-shares for most non-active duty beneficiaries. The notable exception was Commandant of the Marine Corps James Amos' concern about the impact commissary cuts would have on military families.

Senator John McCain (Ariz.) asked if the real problem is sequestration and not out-of-control personnel costs. These terms of the Budget Control Act require that 50 percent of the sequestration cuts come from DoD, even though Defense makes up only 17 percent of the federal budget. Senators Kelly Ayotte (N.H.), Tim Kaine (Va.) and Angus King (Maine) voiced similar sentiments during the hearing. Senator Ayotte reminded the other senators that these cuts were intended to be so punitive that Congress and the Administration would be forced to work together to find reasonable alternatives to sequestration. Unfortunately that did not happen.

A second panel consisting of retired admirals and generals from military associations also testified briefly. SASC Chairman Carl Levin (Mich.) told this panel that he and other members of the committee are developing a proposal as an alternative to sequestration. FRA believes this alternative will exclude Defense or, at least, significantly reduce the scheduled punitive cuts for DoD in the coming years. FRA believes Defense should be excluded from sequestration and members are strongly urged to use the FRA Action Center at action.fra.org/action to ask their legislators to exclude Defense from sequestration.

Talk Show Doctor Reveals Digestion Remedy That Works Instantly!

Television host and best selling author explains how a new aloe-vera extract can make bouts of heartburn, acid-reflux, constipation, gas, bloating, diarrhea, and other stomach nightmares disappear!

Recently, alternative medicine expert Dr. Bryce Wylde, a frequent guest on the Dr. Oz show, revealed a simple secret that amazed millions who suffer with digestion nightmares. People haven't stopped talking about it since.

"I'd give anything to make it stop!"

That's what most people will say about their digestive problems. "It's just horrible," says Ralph Burns, a former digestion victim. "I was tortured for years by my Acid-Reflux. Sometimes I'd almost pass out from the pain. My wife suffers with digestion problems too. If she eats one wrong thing, she spends hours stuck in the bathroom dealing with severe bouts of constipation or diarrhea."

FDA Warns About Popular Antacids

A recent FDA warning explained that excessive use of antacids could lead to an increased risk of hip, wrist, and spine fractures. Especially in people over the age of 50.

So when alternative medicine expert Dr. Bryce Wylde discussed an alternative on National TV, you can imagine how thrilled people were to find out they could finally get relief without having to rely on *Prevacid*®, *Nexium*®, *Prilosec*® and other dangerous antacids. But now, according to Dr. Wylde, your stomach problems could be over by simply drinking a small amount of a tasty Aloe Vera extract.

Finally There's Hope...

This delicious "digestion cocktail" is doing amazing things for people who suffer with stomach problems --- even if they've had them for years. Here's how it works...

Stop Stomach Agony

Your stomach naturally produces acid so strong, it can dissolve an aluminum spoon in just 30 minutes! And when excess acid

escapes into your esophagus, throat and stomach lining, it unleashes the scorching pain of Acid-Reflux, heartburn, ulcers and more misery. Add the problems of stress, and "all hell breaks loose."

Dr. Liza Leal, a well known expert on chronic pain management explains... "*AloeCure*® can work genuine miracles. It buffers high acid levels with amazing speed, so your stomach feels completely at ease just moments after drinking it." In fact, it could wipe out stomach pain, discomfort, and frantic runs to the bathroom.

Until Now, Little Could Be Done...

But "*AloeCure*® can help virtually anyone. Even people with chronic stomach pain can feel better right away," says Dr. Leal. And what's really exciting is *AloeCure*® aids in keeping your digestive tract healthy, so intestinal distress stops coming back.



"I'm always in 'indigestion hell'. Doctors put me on all sorts of antacid remedies.

Nothing worked. One day a friend said, "Why don't you try *AloeCure*®. I was shocked! It tasted pretty good! I stopped taking the PPIs altogether and replaced it with a daily diet of *AloeCure*®. Then something remarkable happened - NOTHING! Not even the slightest hint of indigestion. For the first time in 40 years I didn't need pills or tablets to avoid indigestion. Thank you *AloeCure*®"

- Ralph Burns

Digestion Defender #1: Balances Stomach Acid: Your first line of defense is calcium malate. This natural acid buffer instantly sends stomach acid levels plunging. And holds acid levels down so they don't return!



ADVERTISEMENT

Doctor recommended AloeCure® may be the most important application ever discovered for digestive health!

Digestion Defender #2: Instant, Soothing Relief: AloeCure®

is brimming with polysaccharides, a "wonder" compound that gently coats the throat, esophagus and stomach, carrying instant relief to cells scorched by excess acid.

Here's What Doctors Are Saying!

AloeCure® is backed by important scientific studies that confirm... aloe calms stomach acid and allows your body to heal itself.

Dr. Liza Leal, M.D & Chief Medical Officer at Meridian Medical, says, "That's why I recommend it to patients who suffer from bouts of heartburn, Acid-Reflux, ulcers, and irritable bowel syndrome..."

Dr. Santiago Rodriguez agrees. "Just two ounces of *AloeCure*® reduces the acids in your stomach by ten times."

AloeCure® may be the most important application ever discovered for digestive health!

Safe And Easy To Use

With no sugar, no stimulants, and zero calories, *AloeCure*® is safe, all-natural and has absolutely no side effects. Just drink two ounces, once in the morning, and once at night, and start enjoying immediate life-changing relief!

Try It 100% Risk-Free!

The makers of *AloeCure*® have agreed to send you up to **6 FREE bottles PLUS 2 free bonus gifts** with your order—they're yours to keep no matter what. That's enough *AloeCure*® for 30 days of powerful digestive relief, absolutely free!

But hurry! This is a special introductory offer, reserved for our readers only. But you must call now!

**Call Now. Toll-Free!
1-800-328-8919**

VETERANS ISSUES

Veterans' Omnibus Bill Stalls on Senate Floor

As *FRA Today* goes to press, Senator Bernie Sanders (Vt.), chairman of the Senate Veterans Affairs Committee and sponsor of the "Comprehensive Veterans Health and Benefits and Military Retirement Pay Restoration Act" (S. 1982), has been unable to get his bill called for vote on the Senate floor. The impasse is a result of a disagreement concerning possible amendments to the veterans' omnibus legislation and cost offsets for existing provisions in the bill. An important provision in the bill expands the VA caregiver program to provide caregiver coverage to all who were seriously injured in the line of duty. This program currently only applies to wounded warriors who were injured in the line of duty on or after September 11, 2001. If enacted, this legislation would provide the caregiver pay, training, and relief from 24/7 care.

There are many other important provisions in this legislation that include:

- Requiring in-state tuition rates at public colleges for all student veterans using the Post-9/11 GI Bill and Montgomery GI Bill benefits;
- Expanding VA health care to include alternative medicine and dental care;
- Extending access to VA health care from five years to 10 years for recently separated veterans;
- Repealing the one-percent COLA cut for future military retirees who joined the military after January 1, 2014;
- Improving delivery of care for veterans who experience sexual trauma while in military service;
- Improving protections under the Servicemembers Civil Relief Act (SCRA);
- Allowing two-year funding for the entire VA budget;
- Renewing veterans retraining assistance; and
- Allowing "Veterans Status" for reservists who served 20 years, but were never mobilized.

Members are urged to use the Action Center (action.fra.org/action) to ask their senators to support this important legislation.

FRA, Others Discuss Veterans Issues with HVAC Chairman

FRA participated in a roundtable discussion of veteran's issues with Rep. Jeff Miller (Fla.), chairman of the House Veterans Affairs Committee (HVAC), other members of the committee, and House leadership.

The free-flowing discussion focused on the spike in veteran deaths at the Phoenix, Ariz., VA Medical Center, which are allegedly due to delays in treatment (see story below for additional details), the need for legislation to help veterans impacted by toxic exposure, and the need for two-year budgeting for the VA.

House Panel Subpoenas VA Secretary

The House Veterans' Affairs Committee (HVAC) voted unanimously to subpoena Veterans Affairs Secretary Eric Shinseki in the aftermath of accusations that the Department of Veterans Affairs (VA) delayed health care treatment for veterans seeking care at the Phoenix, Ariz., VA hospital, which resulted in the deaths of as many as 40 veterans.

Media reports and hearings at the House Veterans Affairs Committee (HVAC) have exposed excessive delays of treatment in the Phoenix VA Health Care System. Beginning several years ago, a surge of veterans and an exodus of medical staffers resulted in increasing delays in care. Waits for first-time appointments with primary care doctors exceeded one year and referrals to specialists often took months.

Because of the logjam, vets began flooding the hospital emergency room, which was already shorthanded. A previous director of the emergency department said patients waited hours while nurses with inadequate triage training tried to determine which ones needed immediate attention for life-threatening problems. There are also reports that VA staff has been destroying documents to cover up their negligence in treating veterans. Senator John McCain's office claims that there have been more than 2,000 complaints filed against the VA Phoenix office in the last 18 months, and the HVAC was made aware of the issue at an April 7th hearing, after which the VA Office of Inspector General (OIG) was asked to investigate. The Secretary of VA has also charged Under Secretary for Health Petzel to conduct an internal review of the incident. In the meantime, Phoenix VA Director Sharon Helman, Associate Director Lance Robinson and a third employee were placed on administrative leave until further notice.

The Shinseki subpoena includes e-mails that allegedly discussed the destruction of a secret list of veterans waiting for care at the VA hospital. At a White House briefing, Press Secretary Jay Carney said that President Obama takes seriously the allegations, repeated that the VA's Inspector General is conducting an independent investigation into the allegations, and that "the President remains confident in Secretary Shinseki's ability to lead the department and take appropriate action."

Secretary of Veterans Affairs Eric K. Shinseki made the following statement on the allegations regarding the Phoenix VA Health Care System:

"Providing Veterans the quality care and benefits they have earned through their service is our only mission at the Department of Veterans Affairs. We care deeply for every Veteran we are privileged to serve. We believe it is important to allow an independent, objective review to proceed. These allegations, if true, are absolutely unacceptable and if the Inspector General's investigation substantiates these claims, swift and appropriate action will be taken."



Department of Veterans Affairs Secretary Eric Shinseki

Photo from the Department of Veterans Affairs website.

VETERANS ISSUES

House Spending Bill Pressures VA on Seamless Transition

The House recently approved the Military Construction and Veterans Affairs (MilCon/VA) FY 2015 spending bill (H. R. 4486), which includes provisions aimed at advancing the goal of streamlining service members' transition from Department of Defense (DoD) and Department of Veterans Affairs (VA) health care systems. The appropriations bill proposes to hold back 75 percent of the funding requested by the VA for upgrading its record system, contingent upon DoD and VA proving they are working effectively to create a seamless medical record system for troops and veterans.



Rep. John Culberson (Texas), chairman of the MilCon/VA Subcommittee, said that "similar language is planned for the defense appropriations and defense authorization bills. Pentagon planners won't get their full technology request until lawmakers are satisfied they're addressing the shared records issue."

The FY 2014 NDAA has an FRA-supported provision that requires DoD and VA to implement a seamless electronic sharing of medical health care data by October 1, 2016. Although there is some sharing now between DoD, VA and the private sector, more needs to be done. FRA supports a wider expansion of data-sharing and exchange agreements among health care providers and agencies.

Before the bill passed the House, it was amended to also:

- Provide funding for investigation into suspected misconduct at the Phoenix, Ariz. VA hospital (see page 12);
- Ban a new round of Base Realignment and Closures (BRAC) for DoD;
- Prohibit closure of any stateside commissary in FY 2015; and
- Prohibit bonuses for senior VA employees.

The FY 2015 spending bill also provides \$158 billion for the VA, a seven-percent increase in funding over the FY 2014 enacted level, and includes advanced VA funding for FY 2016. The House Appropriations Committee hopes to complete all 12 spending bills by the start of the fiscal year, October 1, 2014, for the first time since the 1990s.

The bill now goes to the Senate for further consideration.

The FRA Legislative Team is National Executive Director Tom Snee, Director of Legislative Programs John Davis, Assistant Director of Legislative Programs Stephen Tassin and National Veterans Service Officer Chris Slawinski.

One-Stop-Shop Connects Vets, Transitioning Troops, and their Spouses to Employers

First Lady Michelle Obama and Dr. Jill Biden recently announced the launch of a new employment tool to connect veterans and service members with employers, and to help translate military skills into the civilian workforce. The Veterans Employment Center, an integrated, online tool connecting veterans, transitioning service members and their spouses with both public and private-sector employers, is the result of an interagency effort to improve, simplify and consolidate the current array of employment resources for veterans. Additionally, this will provide one comprehensive database of resumes for employers who are seeking to leverage the skills and talents of veterans, service members, and their spouses.

"Our service members haven't always had the time or information they needed to prepare their resumes, to plot their career goals, to meet with employers and get the jobs they deserve. And that's simply not acceptable," said First Lady Michelle Obama. "As my husband has said, when you've fought for this country around the world, you shouldn't have to fight for a job when you return home."

"Veterans deserve an authoritative source for connecting with employers," said Secretary of Veterans Affairs Eric K. Shinseki. "The online Veterans Employment Center is the single, federal source for veterans looking for new career opportunities, service members transitioning to the civilian workforce, and spouses and beneficiaries looking to connect with job opportunities."

The Veterans Employment Center will provide employers with access to a targeted pool of resumes from veterans and transitioning service members, allowing them to search resumes to identify veterans with skill sets applicable to civilian employment at their organization, and to track progress towards reaching their veteran hiring goals.

For more information go to: <https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal>.

Assistant Director of Legislative Programs CWO2 Stephen M. Tassin

FRA WELCOMED MARINE RESERVIST

Stephen Tassin to the National Headquarters team in early May. Stephen serves as Assistant Director of Legislative Programs, working closely with Director of Legislative Programs John Davis. He'll be working on all quality-of-life concerns, but his main focus will be health care and TRICARE issues.



"One of the biggest challenges our Association and members face is ensuring there are adequate funds to provide health care services for veterans, service members and their families," said Tassin. "We need to keep TRICARE fees in check and ensure the system is operating as efficiently as possible. We also need to ensure our members have access to quality health care services through DoD and VA medical systems."

Stephen was born in Metairie, Louisiana, and grew up in the town of Loranger. He joined the Marine Corps and, following graduation from boot camp in September 2002, he reported for training as a Personnel Clerk (now called Administrative Specialist) at Camp Johnson, in Camp Lejeune, N.C. His subsequent duty assignments included a tour as a Separation/Retirement Clerk with the Consolidated Administration Processing Center in Quantico, Va.; a joint billet deployment with MNSTC-Iraq and a follow-on assignment back to Quantico.

Stephen separated from active duty in July of 2006 and joined the Reserve Support Unit IMADET at Quantico. As a Reservist, he's mobilized multiple times, including a forward deployment to Afghanistan. In February 2011, Stephen was selected for appointment as a Warrant Officer (Personnel Officer), and completed the Basic School and the Personnel Officer Course. In July 2011, Stephen was mobilized in support of Wounded Warrior Regiment/Wounded Warrior Battalion East, Bethesda Detachment where he served as the Personnel Officer for Walter Reed Military Medical Center Bethesda until April 2012. Between April 2012 and September 2013, Stephen served at the Pentagon; Marine Forces Central Command, Tampa, Fla.; and as OIC for both the Camp Lejeune and Camp Pendleton MARCENT LNO offices. He continues to serve as a Personnel Officer with his Reserve unit, 3rd Bn. 14th Marines (artillery), but enjoys spending more time in the field as well.

"The knowledge I received from working with military pay and benefits for the past 12 years will help in my fight to preserve and enhance benefits and the overall quality-of-life for active, Reserve, retired, and veteran members of the Navy, Marine Corps and Coast Guard," added Tassin.

Stephen, his wife Amanda, and their three children, Matthew, Brynn and Andrew, live in Springfield, Va.

Marketing and Communications Manager/ Managing Editor Will Kohudic

WILL KOHUDIC JOINED THE FRA

National Headquarters team in September 2013 and, since his arrival at NHQ, his cross-disciplinary duties have evolved to include communications, public relations, publications, social media, and website operations, along with gradually assuming the role of marketing manager,



as Eileen Murphy transitioned out of that role. "I'm comfortable with gray areas," Will said of his start with FRA. "I saw this ever-expanding position as an opportunity to put my existing skills to good use for a great cause, and to stretch them. I do best when I'm learning and I learn best by doing."

Before coming to FRA, Will spent the past seven years working for other nonprofit associations as manager or director of publications, creative services, marketing, and website administration. "Titles like 'manager' and 'director' tend to have a broader meaning in associations than they do in the corporate world," Will said of his previous association experience. "In addition to defining your department's goals (strategy) and keeping them on track (operations and budgeting), you are often called on to perform some or all of the details (tactics) as well. In my case that has included researching news stories, writing magazine columns and press releases, editing and posting website copy, proofing magazine issues, producing newsletters, tracking reader statistics and member demographics, you name it. You do more with less, and you take pride in being able to say, as we do at FRA, that 85 percent of all funds we take in go directly to pay for member programs and services."

Prior to his nonprofit experience, Will worked as a web developer and programmer, a retail store manager, and a barista. He received his undergraduate degree in English from the University of Virginia, and earned his MBA at Arizona State University. He has two children, Erin and Jackson, and enjoys every moment with them.

Of his time at FRA, Will said, "I'm excited to be here. I enjoy helping people, and I can't think of a more deserving group than our servicemen and women. I love the hands-on nature of the work I do, and I like working with everyone here. Even eight months in, that's as true as it was the first day I started."

Rare African Emerald Find Shocks Colombian Cartel

U.S. jeweler seizes more than 10,000 carats and makes history by releasing the One-Carat Pride of Zambia Emerald Ring for UNDER \$100!

LUSAKA, ZAMBIA - A recent find of high quality emeralds in this African republic has thrown the luxury gem world into tumult. For hundreds of years, Colombians have controlled the high-end emerald market and sent prices soaring to over \$15,000 per carat for top graded stones. But the history-making discovery of Zambian emeralds has revealed a green gemstone with mesmerizing clarity that simply changes everything.

This important find led Stauer, a major gem dealer and importer, to bid on over 10,000 carats. Stauer designed a classic 1-ctw ring for people who love the gem but don't love outrageously priced luxury. Because of their timely buy, Stauer is releasing this exclusive, natural emerald ring—aka *"The Pride of Zambia"*—to the public for under \$100!

Discover a Different Kind of Emerald

"For the price, these natural gemstones were the most magnificent emeralds that I've seen in 30 years," said Michael Bisceglia at Stauer. "The value of Colombian stones can't compare."

Industry experts back him up. Lab tests prove that Zambian emeralds are less porous and brittle than their Colombian brothers. And gem cutters have found Zambians so brilliant that they lend themselves more to high-luster cuts than traditional emerald designs.

Unfortunately, the window on this exciting emerald opportunity is closing fast. Not long after Stauer acquired their cache, a recent auction saw Zambian emerald prices hit a new record high. The time to act on this great gem value is now, before it's too late. Please call our U.S.-based client service team at 1-888-277-8375 or visit us online at www.stauer.com.

Emerald Is THE Gem of 2014

The rise of emeralds is more than just a passing trend. An article in the *Financial Times of London* from June of this year pointed to the reason. In "Emeralds: Shades of Green Start to Outshine Diamonds," the newspaper reported that emerald demand is soaring worldwide even as diamond demand softens. Rarity is key as fine emeralds are much rarer than diamonds.

"With wealthy Russian and Chinese demand for emeralds way up, we expect prices to continue to rise quickly," Bisceglia said. "That's why we're so happy to have found these beautiful stones at this price."

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Pride of Zambia Emerald Ring

(1 ctw) Only **\$99** + shipping & processing

Call now to take advantage of this fantastic offer.

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The History of FRA

1960-1969

1960

President Harry Truman drops by FRA's National Convention to greet shipmates at Seattle's Olympic Hotel.

1



1

1963

A banner year for FRA – The Association drafts successful legislation to increase Basic Allowance for Quarters (BAQ) by 18.5 percent, supports implementation of cost-of-living adjustments, creates an organized system for launching grassroots letter-writing campaigns and adds 28 new branches.

1964

FRA receives 25,000 responses to its Military Retirement Hospital Rights questionnaire and distributes results to Congress.

2

1964

Former President Harry Truman is named an Honorary FRA Shipmate.

3

1966

The Civilian Health and Medical Program Uniformed Services (CHAMPUS) is enacted, expanding health care availability for dependents and retirees. (CHAMPUS was the precursor to TRICARE.)

3



2



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Preparing for Your Fi

American inventor Alexander Graham Bell once said, “Before anything else, preparation is the key to success.” Although he probably wasn’t specifically talking about financial preparations, his words ring true in that arena, just the same.

Regardless of your age or income level, it’s important to have a plan for handling your financial affairs when you can’t.

Financial Future

Getting Your Financial Affairs in Order

There’s a common misconception that only wealthy or elderly people need an estate plan. Unfortunately, that’s just not true. We all need one, regardless of how much money we have or how many years we think we have left. And it’s not just for when we’re gone. A carefully crafted estate plan will also lay out your wishes if you’re incapacitated and unable to make decisions.

Last year, our friend and co-worker lost a fairly short, but truly merciless, battle with brain cancer. About a year prior to her death, she received the

unfathomable news and a loose timeline from her doctors. While it was nearly impossible to find anything positive about the diagnosis, it did provide her with motivation and the time she needed to revisit and plan for her financial final wishes. That’s something we should all do.

We never know what the future holds, how much future we have left or what our future will look like. No one has a crystal ball, but one thing is certain: We’re all going to pass away. And, although not inevitable, it’s also possible

By Scott E. Halliwell, CFP® and J.J. Montanaro, CFP®

that we may not be able to care for ourselves or make our own financial decisions as that future unfolds.

Keeping these simple facts in mind, there's no better time than right now to put your affairs in order. These eight steps will have you on your way to doing just that:



1 Make a List.

No one — maybe not even your spouse — knows your business like you do. Create an informal document that can be used as an over-arching reference document by your loved ones. Bank, insurance and investment account information, professional contacts, social media names and passwords and anything else that you feel is important can be included. This is not a legal document, but rather a guide for your loved ones or survivors.



2 Establish back-up decision making.

If you're alive, but incapacitated, you won't be able to make financial decisions or take care of your financial business. In these situations, a durable power of attorney allows you to name an agent to act on your behalf. In the same vein, a medical power of attorney appoints the person you want to make medical decisions on your behalf, if you are unable to make them for yourself. They are separate documents and you can name different people. In both cases, naming a primary and a backup is a good idea.



3 Let Your Wishes be Known.

Everyone has heard the stories of a family fighting amongst themselves or in court regarding medical treatment for a terminally ill person. A

living will allows you to detail your wishes with respect to what you would like, or not like, if you're ever the subject of such a debate. While often used in conjunction with a medical power of attorney, a living will is a separate document. It could help avoid disputes during an already difficult time.



4 Create a will.

A will is the centerpiece of most estate plans. It provides for the distribution of your assets and certain property in accordance with your wishes. In addition, it also allows you to name the person who will be responsible for settling your estate, an executor or personal representative. Finally, if applicable, it allows you to choose a guardian for your minor or dependent children, instead of allowing the court to make this important determination. A will can also create trusts for a myriad of purposes.



5 Consider a trust.

You may want to set up a trust, particularly if you have minor or dependent children, a blended family, own real estate in more than one state or have other more complex tax or charitable goals. A trust can be established while you are alive or it can be created at the time of your death through instructions in your will. The appropriate choice will depend on your situation and personal goals. A living trust, created and funded during one's life, is often used as a means to avoid the probate process — the process of administering the estate, resolving all claims and distributing the deceased person's property under the terms of his/her will. Though not always the case, probate can sometimes be a time-consuming and expensive process. And it's always public.



6 Synchronize beneficiary designations.

Life insurance policies, IRAs, retirement plans and accounts registered as “payable on death” or “transfer on death” (POD/TOD) all pass automatically to beneficiaries named on the account — regardless of what your will says. In other words, they bypass probate. Thus, it's important to make sure that your overall plan is synchronized so that your assets go where you want them to go.



7 Handle final plans and expenses.

What are your wishes when you're gone? And how will they be funded? While it may seem grim, planning your burial and making funeral arrangements in advance will relieve your loved ones of this responsibility during the difficult time immediately following your death. And mapping out and providing for your final expenses can forestall major headaches and financial surprises for your loved ones. In some cases, it will make sense to have a separate account set up for this specific purpose.



8 Don't keep it a secret.

Though nobody relishes the opportunity to talk about their ultimate demise, it's important to communicate your plans with at least the main players in your estate plan. Things will typically go more smoothly if they learn your intentions before your passing or incapacitation rather than after. At a minimum they should know that they're involved and where they can find your important documents.

Planning ahead will provide peace of mind for you and will make difficult times easier to navigate for your loved ones.

Long-Term Care: Will you need it?

Those fortunate enough to postpone death for some period of time face another inevitability: aging. If we're lucky, our health holds on for as long as we do, but that isn't always the case.

If we focus purely on the positive facets of our golden years, we won't see a single glimpse of a nursing home; nobody looks forward to that possibility. And it's hard to imagine anyone eagerly anticipating the day they'll require help at home to get dressed in the morning, clean up, or make their way to the bathroom. Most people would rather dwell on happier thoughts, but the reality is that our health usually fades as we advance in years.

Like it or not, the need for some type of long-term care (LTC) is a very real possibility for a lot of people. According to the *2014 Medicare & You* handbook, a shocking 70 percent of those over the age of 65 will need some type of LTC services during their lifetime. To make matters worse, the need for this type of care can rip families apart, strip the patient of his/her dignity and consume a lifetime of savings — often all at the same time. It's an uncomfortable topic to say the least, but we still need to plan for how we'd like to handle it if it happens to us.

It goes well beyond money

To be clear, planning for long-term care isn't just about nursing homes and money. Even though paying for care can be a major financial issue, it's also important to address the human and practical sides of who will provide the care if (or when)



it's needed. Quite often, the two are closely interconnected anyway.

Many non-financial questions need to be answered: Whom would you want to provide your care? Would someone in your family feel obligated to assist? If a family member would likely be involved, are they physically and financially capable of providing the level of support that may be needed? How will assisting you impact their current lifestyle (i.e., their own work, children and other responsibilities)? You also need to make sure your goals are known regarding nursing homes, in case at-home care isn't an option.

But money is a real issue

And we can't ignore the financial aspects of long-term care. The aforementioned concerns go beyond money, but costs must be considered. What would this type of care cost in your area? Do you have sufficient resources to cover the expense? And

would you want to use the resources for this purpose?

Spending \$40,000 a year for assisted living, \$75,000 for a nursing home or \$300 per day for round-the-clock care at home would push most families to the brink of financial Armageddon. It's important to understand that Medicare, TRICARE and TRICARE for Life are not the answer for this type of care. The safety net of Medicaid exists, but not until much of a family's finances have been depleted.

The overarching question is this: What's your plan? Without a solid plan in place, the stress created by a need for long-term care can be overwhelming. It's important to have a financial game plan around long-term care, preferably one established well in advance of the need.

Is LTC insurance the answer?

So what about long-term care insurance? Is it a good idea to cover these

potential costs? Maybe. It depends on your situation. While it's not the only solution, in many cases, it's the easiest and least emotionally draining way to handle long-term care needs.

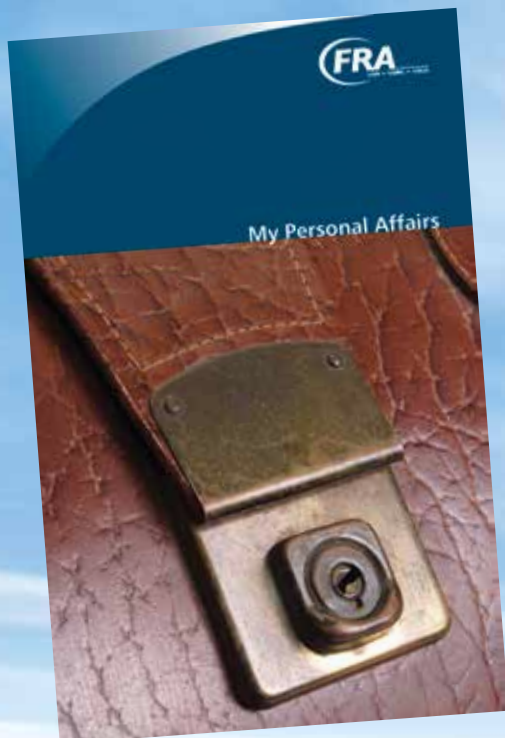
Fortunately, when it comes to LTC insurance, not all policies are created equal. Most pay benefits when the insured can no longer perform activities of daily living (sometimes referred to as "ADLs"), such as bathing, dressing, eating, and toileting, for themselves. The key components of a policy, all of which can typically be independently adjusted to impact costs, are:

- **The Benefit Period** — How long your benefits will last once you start receiving them. The shorter the term, the lower the cost.
- **The Daily Benefit** — The amount of benefit you'll receive once the policy begins paying, expressed in a daily equivalent. The lower the benefit, the lower the cost.
- **The Elimination Period** — The amount of time that has to pass from the day you begin receiving care until the policy begins to pay. The longer the waiting period, the lower the cost.

- **Inflation Adjustment** — The percentage, if any, your benefit amount will increase each year. The lower the increase, the lower the cost.

The bottom line here is that a lot of customization can be implemented to get a level of coverage that's affordable for you. When assessing whether LTC insurance is a good option for you, compare the cost of premiums to the cost of care you may need in the future.

If you or someone you care about is reaching the stage of life where long-term care may be required, how are you going to handle it? Will you just hope it doesn't happen? Or will you have a plan? Like estate planning, the key to



My Personal Affairs

FRA offers a free guide to organizing your personal and financial information. Sponsored by USAA, *My Personal Affairs* allows you to have all your personal records and information in one place, which can be particularly helpful when preparing taxes, applying for veterans benefits or doing estate planning. This useful booklet can also be a source of great comfort and assistance to your loved ones if you are no longer able to oversee your own personal and financial matters.

To request your free copy, e-mail Maria@fra.org or call 1-800-FRA-1924, x 108.

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New technology usually starts out at astronomical prices and then comes down years later. We skipped that step to allow everyone the chance to experience this watch's brilliant fusion of technology and style. We originally priced the Stauer **Compendium Hybrid** at \$395 based on the market for advanced sports watches... but then stopped ourselves. Since this is no ordinary economy, we decided to offer the **Compendium Hybrid** at **92% off**. That means this new technological marvel can be yours for only \$29⁹⁵!

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DOCUMENTS DEFINED

The key to any well-established plan is the same for everyone: the right paperwork that's up to date. Preparation is the key to ensuring your wishes are carried out in the event you become incapacitated or pass away, but if those wishes aren't documented, it can cause headaches and heartaches for loved ones.

"Sometimes people mistakenly believe that estate planning is only for the rich and famous. That belief couldn't be further from the truth," says J.J. Montanaro, a Certified Financial Planner with USAA. "It doesn't matter whether you're flush with cash or an average Joe, you should consider developing an estate plan to make sure your wishes are carried out after you're gone."

Here's Montanaro's recommended list of the basic documents you need as part of your plan:

Will

Generally, a will allows for the distribution of your assets and property in accordance with your wishes after your death. Without a will, the state may divide your assets, possibly depriving your dependents of what they need to make ends meet or distributing assets in ways you wouldn't have approved. A will also allows you to designate an executor of your estate to ensure the terms of your will are carried out appropriately. By choosing a trusted relative, friend or corporate executor, you can save the cost of a court-appointed attorney. Designating a guardian for your minor or dependent children can also be a provision of your will. Without such direction, the probate court could possibly appoint a guardian you wouldn't have chosen and/or don't want.

In most circumstances, a will doesn't supersede beneficiary instructions given on life insurance policies, annuities, or other accounts with "payable-on-death" or "transfer-on-death" statements. You should periodically review your beneficiary designations to ensure that they align with your wishes.

Living Will

A living will allows you to make your medical wishes known. It allows you to decline certain types of medical treatment, such as life support, if you become incapacitated. It also authorizes someone to act on your behalf to share these decisions. It can help avoid family disputes over your care or the erosion of your assets by medical costs.

Durable Power of Attorney

It's a good idea to designate a person you trust to make financial decisions, pay your bills and handle other financial matters in the event you become incapacitated. A durable power of attorney will make that designation legal and binding.

Medical Power of Attorney

A medical power of attorney is similar to a durable power of attorney, except it authorizes a person to make medical decisions on your behalf. This can include determining whether heroic measures are employed to continue your life or carrying out the provisions of your living will.

Letter of Instruction

It is a tremendous help to surviving family members if there is an informal, non-legal document that helps them understand your final wishes and put your affairs in order. While the distribution of your property and assets may be outlined in a will, a letter of instruction might include details about funeral arrangements, canceling credit card accounts or memberships, and paying outstanding bills. It even can include personal thoughts and instructions, such as how to care for a prized orchid collection or what's in a safe-deposit box.

Once these basic documents are in place, you can have the peace of mind that comes with knowing your affairs are in order. As time passes and your life changes, you need to keep them up-to-date.

"When it comes to estate planning, it's not one and done," Montanaro adds. "Your documents should be reviewed at least every three to five years to ensure they still reflect your wishes and current laws."

effectively handling a long-term care situation is to have a well-thought-out plan in place, whether it involves insurance or not. Remember, having a plan doesn't mean you want to or plan to receive long-term care in your future. It just means you'll be better prepared if that day ever comes.

worst ... or in some cases, the inescapable. Dealing with these stressful situations is never easy, but a solid plan can reduce the anxiety and worry substantially. Preparation is, indeed, the key to success.

Having a plan is key

It's uncomfortable to think about the possibility of ill health or death as you look toward the future. It's a good rule of thumb to hope for the best, but prepare for the

Scott Halliwell and J.J. Montanaro are both CERTIFIED FINANCIAL PLANNER™ professionals, each with over 20 years of experience in the financial services industry. They provide advice in USAA's Financial Advice Community, Ask USAA, USAA's Financial Advice Blog, and in the Ask Scott & JJ page on military.com. They also regularly speak on personal finance topics to audiences around the country and have been quoted in virtually every major financial publication.



Penny Collins

Passing on Leadership Principles

MANY BRANCHES AND REGIONS will be electing and installing new officers this month — many of whom will be assuming FRA leadership roles for the first time. During this transition, it is important to ensure incoming leaders are well informed about their new responsibilities and it is up to the outgoing officers and chairmen to mentor and guide them.

It goes without saying that having a list of Standard Operating Procedures (SOPs) on how to carry out the responsibilities of any position is a useful transition tool. FRA's Constitution and Bylaws (C&BL) and the Administrative Manual have many guidelines for branch operations, and can serve as basic SOPs for leaders. However, it is equally important that branches and regions have their own internal C&BLs, which will govern how their individual organization will be managed. At a minimum, a list of responsibilities for branch and regional officer, as well as board member duties, should be documented. Ideally, branches will have a file of SOPs on recurring branch activities, such as how to organize and conduct a ceremony for Veterans or Memorial Day, setting up a recruiting or outreach event, identifying communication outlets in the community to promote awareness of the FRA, calling members to discuss their continued involvement in the FRA, and what steps are needed to hold a social or community service activity.

Many FRA leaders are groomed through a progression of positions. Being a member of the branch Board of Directors and serving as an advisor to the branch president and officers, for example, is great preparation for moving up the leadership ladder. Each board member brings different

skills and expertise to the organization — assets that can be taught to others within the group. For example, Shipmate Curtis Jones of Branch 24 (Annapolis, Md.) recently completed the Veteran Service Officers' course of instruction and was nominated to be a Board of Directors member. In this capacity, he will be a valuable member of the board by providing insight into veterans' claims process, which might lead him to a future branch officer position. Serving as a Master at Arms, Chaplain or Vice President can

“All current branch officers should consult the Branch Admin Manual and work with those newly elected officers to review the requirements of the office.”

also be positions that will lead to other leadership opportunities within the branch, region or national structure of our organization.

Being a mentor to newly elected officers should be considered a primary responsibility for the leader who is ending his/her term in office. Taking the time to give guidance and offer suggestions to new officers is an effective leadership principle. An experienced officer can mentor a new officer through one-on-one consultations and referring to guidelines in FRA's and the branch's C&BL. If a

newly elected officer has progressed through the leadership roles, these activities may not be difficult to manage. However, if a new leader has never participated or planned branch meetings or events, the verbal and written references can prove invaluable.

Shipmate Tom Vatter, secretary of Branch 93 (Patuxent River, Md.), reminds shipmates of the many leadership and teaching resources available. “All current branch officers should consult the Branch Admin Manual and work with those newly elected officers to review the requirements of the office. Go to the FRA website,” adds Vatter, “which offers a wealth of information for officers and committee chairmen,” including Check Sheet for Branch Officers, Regional Rosters, Americanism & Patriotism Manual, Branch Admin Manual, Constitution & Bylaws, Public Relations Manual, Standing Rules, Branch IRS 990N Instructions, Committee Report Forms and Branch Report and Credential Forms, just to name a few.

Every newly-elected officer and chairman can be successful with appropriate guidance and mentoring from current or past leaders. Share the wealth of your corporate knowledge and help new officers learn the skills to become talented, strong and effective leaders in the FRA.

Penny Collins is FRA's Director of Membership Development and a member of FRA Branch 24 in Annapolis, Md. She can be reached at penny@fra.org.

New Prospective Member Brochure

OVER THE YEARS, THOUSANDS of FRA shipmates have made their voices heard on Capitol Hill by contacting their senators and representatives by using the Action Center (action.fra.org) and on their own. Your efforts continue to bear fruit in protecting and enhancing the pay and benefits of enlisted Sea Service personnel, and we thank you. Numbers are effective, and recruitment of new members is a crucial component in maintaining and enhancing our influence with elected officials. You've heard it before, and it's true: Greater numbers speak with a louder voice.

Many of you have also made your voices heard by providing feedback to our National Headquarters (NHQ) staff regarding your ideas and wish lists for materials to help you recruit prospective members. We have listened, and we're happy to introduce our new prospective member brochure (pictured at right). These new eight-panel brochures feature clear, concise talking points that will help you focus on the most important benefits of FRA membership when speaking with prospective shipmates, as well as links to our website for further detail. They show prospective shipmates how to join FRA and, for those on the fence, contain a self-mailing postcard that interested prospects can return to request more information and free items, including a guide to communicating with Congress, a guide to organizing personal finances, and a subscription to NewsBytes, our weekly legislative e-mail update.

Please help us to grow FRA by requesting these free, easy-to-use prospective member brochures today. Shipmates who are recruited directly by members are more active in the Association, more likely to renew their memberships, and tend to be effective recruiters of other shipmates as well. FRA NHQ understands this, and we have created this tool to help you recruit more FRA shipmates!

In addition to the new prospective member brochure, we are developing a similarly themed series of posters suitable for placement at commissaries, exchanges, veterans club meeting places, wherever they will likely be seen by potential members. Wallet-sized membership applications are another popular tool currently available. What else would you like to have in your recruiting arsenal? Please let us know!

FRA offers many ways to win valuable recruiting awards. Show your support for FRA and be rewarded by growing the Association, making new friends and receiving prestigious and valuable awards. To learn more about recruiting awards, please visit www.fra.org/awards.



2013 Membership Awards

AT THE CONCLUSION OF each recruiting year, FRA presents membership awards to 10 shipmates who actively recruited other members. The names are selected randomly from the pool of members who were engaged in the recruiting process. The winners receive extensions to their membership or, in the case of Life Members, a cash equivalent.

Congratulations to this year's winners!

The new Membership Year began on April 1, 2014, and every shipmate you recruit gives you one entry in the next drawing. More importantly, every member you bring to the Association strengthens our voice on Capitol Hill and strengthens the FRA. Branches that increase their overall membership during the year also receive special recognition at our National Convention each October (see page 16). Recruit early and recruit often.

The winners from the Membership Year that ended in March 2014

First Place	Franklin P. Duncan, Branch 29 (Bremerton, Wash.)	5-year extension
Second Place	Daniel P. Galegher, Branch 103 (Yokosuka, Japan)	3 year cash equivalent
Third Place	Larry J. Nicodin, Branch 269 (Goose Creek, S.C.)	2 -year cash equivalent
Fourth Place	Anthony Mason, Branch 261 (Lemoore, Calif.)	1-year extension
Fifth Place	Charles E. Garrison, Branch 46 (Honolulu, Hawaii)	1-year cash equivalent
Sixth Place	Richard L. Nelson, Branch 264 (Meridian, Miss.)	1- year cash equivalent
Seventh Place	William R. Welch, Branch 290 (Mayport, Fla.)	1 -year extension
Eighth Place	James J. Johnson, Branch 371 (Baton Rouge, La.)	1- year cash equivalent
Ninth Place	Louis F. Drawdy, Branch 105 (Owensboro, Ky.)	1- year cash equivalent
Tenth Place	Paul N. Hanson, Branch 289 (Imperial Beach, Calif.)	1-year cash equivalent



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National Association of Naval Photography

September 25–28, 2014, Pensacola, FL. Contact Bill Solt, 2444 Colony Drive, Virginia Beach, VA 23453, 757-427-5766, sisbill@aol.com

US Navy Opticalman-Instrumentman Association

November 2–5, 2014, Arlington, TX. Contact Gerry Haight, 4825 Packard Ct. Suite C, Forest Hill, TX 76119, 817-602-0825, charliehaight@yahoo.com

USCGC Southwind (WAGB-280)

September 18–20, 2014, Williamsburg, VA. Contact CW04 (bosn) Ed Clancy, USCG (Ret.), 888 6th Street North, Jacksonville Beach, FL 32250, 904-242-9070, clancyedward@bellsouth.net

USS Bayfield (APA-33)

September 25–28, 2014, Albuquerque, NM. Contact William A. Pancake, 2430 E Parkside Dr., Mohave Valley, AZ 86440, 928-330-2216, pancakenews@fmohave.com

USS George K. MacKenzie (DD-836)

September 4–7, 2014, San Diego, CA. Contact Stan Baggett, 24 Georgina St., Chula Vista CA 91910, 619-426-5138, slbag66691@cox.net

USS Harry E. Yarnell (DLG/CG-17)

November 7–9, 2014, Virginia Beach, VA. Contact Paul Bolduc, 978-249-4038, pcbolduc@verizon.net

USS Hunley (AS-31)

September 10–14, 2014, Waterloo, IA. Contact James Fitkin, 319-266-3509, jfitkin@netins.net

USS Inchon (LPH/MCS-12)

October 12–16, 2014, Norfolk, VA. Contact David F. Fix, 131 Waypoint Dr, Lancaster, PA 17603-5676, 717-203-4152, ussinchon@gmail.com

USS Manley (DD 940)

April 30–May 4, 2014, Jacksonville, FL. Contact Harold V. Kane, 609-409-7737, manleypres940@gmail.com

USS Perkins (DD-26, DD-377, DDR-877) 24th Annual Reunion

September 10–14, 2014, Ft. Worth, TX. Contact Bill & Sue Orr, 2388 E. State Hwy 56, Bonham, TX 75418, 903-227-1852, jackaloperancher@msn.com

USS Piedmont (AD-17)

September 10–14, 2014, Rapid City, SD. Contact Ruth Geraghty, 18 East 37th St., Bayonne NJ 07002, 201-339-5155, rwgeraghty@verizon.net

USS Saufley (DD / DDE / EDDE-465)

September 7–11, 2014, Gaithersburg, MD. Contact Curtis Barrett, 2407 Willowbrook Ct., Prospect, KY 40059, 502-419-8188, curtisbarrett@twc.com

USS Sperry (AS-12)

September 17–20, 2014, Silverdale, WA. Contact Gary Elliott, 446 W Hemlock St., Sequim, WA 98382, 360-683-9569, gngelliott@yahoo.com

USS Spiegel Grove (LSD-32)

October 15–19, 2014, Branson, MO. Contact Chuck Siedschlag, 715-851-5878, lsd32@bellsouth.net



USS Tattnall (DDG-19)

April 19–24, 2015, Branson, MO. Contact Richard Harmon, 386-235-8723, dharmonlpga1@aol.com

USS Uhlmann (DD-687)

September 17–21, 2014, Tucson, AZ. Contact Bob Jimenez, 36133 Coffee Tree Place, Murrieta, CA 92562, 951-461-1525, Bobgwen.jimenez@gmail.com

USS Wright (AV-1, AZ-1, AG-79, CVL-59, CC-2)

September 15–19, 2014, Charleston, SC. Contact Ray Sheridan, 2518 Smouldering Wood Dr, Arlington, TX 76016, 817-457-1767, ray.sheridan@juno.com

VR-21

October 20–23, 2014, St Augustine Beach, FL. Contact Gale Downs, 904-707-5568, gadcpa@comcast.net


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

Reunions are a Great Recruiting Opportunity!

IF YOU'RE HOSTING OR attending a reunion, please consider how many prospective FRA members will also be there! FRA has published a prospective member brochure with an information request form. You can easily talk through benefits of membership with the prospect using this brochure and offer *NewsBytes* or one of the FRA guides, provided by filling out the information card. For their convenience,

they can keep the list of benefits and a handy list of information sources.

These work great for one-to-one conversations with someone you know is eligible for membership (at least one day of enlisted service in the Navy, Marine Corps or Coast Guard). You can request these brochures or other items for your reunion from Penny Collins at 1-800-372-1924 (ext. 123) or penny@fra.org. Reunions are great



Yes, I'd like more information on FRA!

Name: _____

Rate/Rank: _____ Status: Active Reserve Retired Veteran

Service: USN USMC USCG

Address: _____ Zip: _____

City: _____ State: _____ Branch # _____

Previously an FRA Member? No Yes, Membership # _____

Home Phone: () _____ Work Phone: () _____

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- NewsBytes, FRA's weekly e-mail news update.
- OnWatch, FRA's quarterly newsletter for active duty and Reserve personnel.

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- Communicate with Your Elected Officials guide to contacting Congress.
- Personal affairs, a kit to help organize personal documents.
- FRA's Education Foundation scholarship program information.

places to recruit — if you'd like additional information or ideas for your reunion, please contact Penny!



ENS Gale Jung, RM1 Norman and Teresa Evans

We were stationed at NCS Naples, Italy in the 70s. Contact Chris and Maureen Johnson at ccjmodsl@embarqmail.com or 941-629-9785.

Susan Gresche

Susan was a counselor at the brig in Guam, who made CPO at Fort McClennan, Ala., at the Navy LED School. Please contact MACM William Browne at 740-864-2143 or 53925 State Route 7, New Matamoros, OH 45767-6066.

Cecil Joyner

He was a GMG and went to GM a school in 1955–1956. He was then stationed on Midway Island until 1957, when he was stationed on the USS Belle Grove (LSD-2). Please contact Bob Haslett at ritah@cableone.net or 928 636-1288.

Crew from Landing Ship Squadron 2 and the 11 LST's that made up the squadron, from 1964 to decommissioning.

We're hoping to generate enough interest to start a reunion group. Please contact Harvey Spencer at spencer.carol@att.net or 864-638-7553.

John W. Batchelor

We served together on board the USS Harlan County (LST-1196) in the mid 70s, and I'd like to hear from him or from family members who might know his whereabouts. Please contact Alan H. Marcotte at 757-569-1414 or ahmarcotte@charter.net

USCG WAGL Hornbeam Shipmates

Anyone having served on the Hornbeam on Cape Cod, Mass., and interested in attending a get-together in September or October, please contact Charles (Blackie) Gravelin at cegludlow@charter.net or 413-530-7679.

John Puska

We were stationed together in the early 1970s in Sidi Yahia, Morocco. He and his wife, Audrey, had three children: John, Steve, Mimi. He made chief prior to transfer. They once lived at 295 E. Plane St. Bethel, OH 45106. We lost contact after their transfer, but believe John has retired. Please contact GMG1 Shelly C. Coward (Ret.) and wife Carol Ann, at 870-445-4454, tincan@bullshoals.net or bizcarscc@bullshoals.net

Company 574, NTC San Diego, 1969

I have a color photo of Company 574, NTC San Diego that graduated 24 Sept. 1969. I'd be happy to send it to the first member of that Company to write to me, Ron Kunavich, at dpcmusnret@comcast.net or 801-796-1399.

MSCS/MSCM Harry A. Dalvine

Harry was a special shipmate who served with me aboard USS Kitty Hawk (CV-63) in 1976. He was a records keeper and watch captain for S-2 Division in Bremerton, Wash. We served together for 10 months before I retired. Please contact CWO4Ramon M. Schley, USN (Ret.) at 121 E. Olympia Street, Chula Vista, CA 91911, 619-427-0131 or 619-948-9947.

AZ1 Gary White

AZ3 Linda Reese

We were all stationed together at NAS Lemoore, Calif., Engine Repair Facility, where our last contact was April 01, 1977, at my retirement. Gary was sent to Atsugi, Japan, and Linda was transferred to Okinawa. If anyone has any information about these shipmates, please contact ADC Alvin Lakin, USN (Ret.) at alakin@wavecable.com or 360-265-2858.

AQC Robert Elliott and his wife, Pat

We were last stationed together at VA-125, NAS Lemoore, Calif., 1961 thru 1964. If you have any info about them or their whereabouts, please contact ADC Alvin Lakin, USN (Ret.) at alakin@wavecable.com or 360-265-2858.

AZC Elaine Glick

We were stationed together at CONTACTSUPWING One in 1980. Please contact Edward Tessier at edwardjtessier@yahoo.com

Chief Petty Officers

Looking for Navy and Coast Guard CPO'S who want to join the Florida CPO Association. (You don't have to live in Florida). Please contact Steve Miglionico at 407-348-8466 or visit www.flcpoa.org for more information.

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E-mail fratoday@fra.org or mail your request to: FRA, Looking for..., 125 N. West St., Alexandria, VA, 22314.



EAST COAST REGION: JUNE 25-29, 2014

HOST: BRANCH AND UNIT 40 AND BRANCH 099

Fort Magruder Hotel and Conference Center, Williamsburg, Virginia

Contact: PNP Jim Scarbro at 757-323-1218, jimscarbro@cox.net or Aux PRPEC Jackie Scarbro at 757-482 2209, jackiescarbro@cox.net

Candidates: ECRP: John J. Willis, Branch 060
ECRVP: Penny Collins, Branch 024



SOUTHWEST REGION: AUGUST 8-9, 2014

HOST: BRANCH AND UNIT 47, BRANCH AND UNIT 289

Quechan Casino Resort, Winterhaven, California

Contact: PRPSW Mike Frontz at 619-448-0782, cstcnnctn2@cox.net

Candidates: RPSW: Augustive "Gus" Hermes, Branch 61
RVPSW: Don Kelley, Branch 289



SOUTH CENTRAL REGION: AUGUST 13-16, 2014

HOST: BRANCH AND UNIT 98

Shreveport Downtown Hotel, Shreveport, Louisiana

Contact: PRPSC Bob Holcomb at 512-295-3691, bholcomb7@austin.rr.com or Aux RPSC Joan Miller at 512-863-9692, bikerdoll@suddenlink.net

Candidates: RPSC: Mike Oliver, Branch 307
RVPSW: Don Gibson, Branch 11



NORTH CENTRAL REGION: AUGUST 14-17, 2014

HOST: BRANCH AND UNIT 136

The Kahler Grand Hotel, Rochester, Minnesota

Contact: Gene Jarnigan at 651-454-3402 or Branch 136 secretary at fra136@q.com



SOUTHEAST: AUGUST 20-24, 2014

HOST: BRANCH AND UNIT 290

Ramada Convention Center, Jacksonville, Florida

Contact: John Sutton at 904-246-6855, frasutton@att.net

Candidates: RPSE: Larry Cox, Branch 269
RVPSE: Dave Davis, Branch 290
J.J. Thomas, Branch 126



WEST COAST REGION: AUGUST 21-23, 2014

HOST: BRANCH 192 AND UNIT 137

Gold Dust West Hotel and Casino, Carson City, Nevada

Contact: PRPWC Patrick LeClaire at 775-423-4168, patch72@yahoo.com or Aux PRPWC Kathy Goheen at 775-781-4108, goheens4god@gmail.com

Candidates: RPWC: Larry Briggs, Branch 192



NORTHEAST/NEW ENGLAND REGION: SEPTEMBER 5-6, 2014

HOST: NO HOST BRANCH

Hudson Valley Hotel and Conference Center, Newburg, New York

Contact: PNP George Hyland at 860-445-7361 or PRPNE David Munday III at 732-350-6403 (H), 732-966-4554 (C)



NORTHWEST REGION: SEPTEMBER 19-21, 2014

HOST: BRANCH AND UNIT 38, BRANCH AND UNIT 63

Ramada at Spokane Airport, Spokane, Washington

Contact: Anna Martin at 509-891-4592, ratsaronii@comcast.net or JrPRPNW Peg Burke; (H) 509-315-8818, (C) 509-385-7275, Margret.burk@gmail.com

Candidate: RPNW: Mike Archer, Branch 59



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NAME	BRANCH	NAME	BRANCH
Adams, Albert S, MGYSGT, USMC	MAL	Hooten, Curtis M., PCC, USN	MAL
Amos, Lonnie L., PO3, USN	MAL	Horan, John J, CAPT, USNR	020
		Hotelling, James W, MA1, USN	334
Bagwell, Will C, BTC, USN	223	Hoyt, James J, MMCM, USN	099
Bednarz, Aloysius T, CPO, USN	012		
Bostick, Lenton E, MM1, USN	024	Jackson, Robert B, HTC, USN	268
Bovino, Richard R, SHCM	113	Jews, Jake, ADR2, USN	013
Brantley, Elmond A, SSGT, USMC	208	Jipson, John B, BUC, USN	MAL
Budden, John H, ETCS, USN	376	Jobe, Wendell K, EOCS, USN	008
Buell, Earl E, CWO, USN	MAL	Jones, Charles F, ENC, USN	175
Burcroff, William J, ENCM, USN	290	Jones, Leonard P, EMCM, USN	219
Burton, Henry C, ADRC, USN	022		
Bush, John J, EMC, USN	072	Kardos, Emory J, DC1, USN	230
		Karl, Robert, FTCS(SS), USN	284
Carlson, Edgar L, LCDR, USN	382	Karo, Frank C, PO1, USN	MAL
Carson, Whitelaw W, MSGT/1ST, USMC	060	Keating, Charles P, MRC, USN	020
Cass, Ronald D, AFCM, USN	097	Kiederling, Ira R, 1STSGT, USMC	040
Chan, Norman L, PN2, USN	136	Kirk, Thomas E, HTCS, USN	234
Clemens, William A., SGT, USMC	024	Koon, Laverne, CPO, USN	182
Coleman, Harold G, ATC, USN	091	Lambert, Robert A, GMTC, USN	269
Core, Norman A, BMC, USN	MAL	Larkin, Jonnie C, SD1, USN	MAL
Cranmer, Harry D, BTCM, USN	MAL	Leighton, Charles W, EQCM, USN	120
Craven, Donald F, ADRC, USN	175	Lindsey, William R, SSGT, USMC	022
		Lobrin, Josefino V, MSC, USN	020
Danise, James T, MR3, USN	061	Lonergan, James M, EMC, USN	MAL
Davis, Stacy E, EMC (SS), USN	118		
Davis, Kenneth, OTACS, USN	MAL	Malik, Stefan P, CPL, USMC	229
Daylong, Richard E, AMH1, USN	227	Mason, William, LT, USN	MAL
Del Pidio, Michael, UTC, USN	057	May, William G, CSC, USN	008
Delia, John N, BMC, USN	060	McClung, Harold P, MMC, USN	066
Denison, Lawrence E., GM2, USN	020	McGovern, Edward P, ADR1, USN	146
Doyle, Lorne E, HMCS, USN	024	Merkel, Jerae D, CTR1, USN	273
		Meunier, Emery H, GYSGT, USMC	014
Emmons, Robert N, AKCM, USN	289	Mindt, Ervin A, PNC, USN	MAL
Engleman, Jerry, BMCS, USN	276	Moore, Daniel H, AMSC, USN	101
Erickson, Delbert E, ASC, USN	038	Moose, Jerry A, EMCM, USN	117
		Munger, Edwin M, AECS, USN	093
Falk, Richard A., USN	029	Murphy, Charles E, TM1, USN	038
Firman, Kenneth B, PNC, USN	MAL	Myhre, Wayne E, ADJ1, USN	264
Fisher, Stephen P, AMC, USN	018	Neumeister, Donald, CPO, USN	256
Flynn, Daniel J, ACCM, USN	MAL		
Foreman, Billy J, MSC, USN	020	Nord, Elmer C, WO1, USN	136
		Norris, Donald, PNC, USN	MAL
Gebers, Fred H, GYSGT, USMC	276		
Grafton, William W, MM1(SS), USN	050	O'Ham, Kenneth, RMCM, USN	MAL
Gregory, Charlie J, MMC, USN	280		
		Pennington, Richard M, HM1, USN	313
Haling, Vernon, ADJC, MAL		Perkins, Thomas R, HTC, USN	382
Hammond, George W, MM2, USN	001	Petrucelli, Frank, LCDR, USN	MAL
Haney, Edward, CWO4, USN	118	Phillips, George W, CS2, USN	MAL
Hansen, Leonard G, AECS, USN	170	Phillips, Melvin, AO1, USN	346
Harper, Jimmy L, CPO, USN	147		
Hendershot, Jerald T, AE1, USN	042	Randall, Ray, POC, USN	170
Holmes, Richard J, CPO, USN	MAL	Richey, Arthur, SOC(SS), USN	MAL



NAME	BRANCH
Rimi, Carmine F, RMCM, USN	004
Roberts, William H, ICC, USN	268
Robinson, Ben J, AWC, USN	MAL
Rodgers, Kenneth C, AE1, USN	MAL
Salafia, Anthony, HTCM, USN	020
Sawyer, George, UT1, USN	145
Scida, John P, ETCM(SS), USN	MAL
Scott, Charles E, ATC, USN	047
Seguancia, Felix, SD1, USN	043
Seguin, Albert W, DCC, USN	042
Shaner, Kenneth L, MMC, USN	MAL
Shorten, Robert E, CSC, USN	181
Simmons, Odis C, GMGC, USN	311
Simonet, John C, BMC, USN	MAL
Skinner, Alvin J, ADRC, USN	001
Smith, Gary W., HM1, USN	MAL
Sole, Mike, PO3, USN	061
Sterling, Charles C, ACCS, USN	MAL
Stickan, Michael J, PRC(NAC), USN	MAL
Strehle, James A, HM1, USN	024
Sult, Walter E, BMC, USN	060
Swanson, George, ATC, USN	MAL
Swanson, Ronald R, LCDR, USN	245
Tanner, James R, MSGT, USMC	060
Teroy, Henry D, MS2, USN	084
Thomas, Arthur H, EN1, USN	319
Thompson, L Frank, POCM, USN	371
Tolson, Edward W, GYSGT, USMC	053
Weeks, Robert V, MMC, USN	018
Westbrook, Jim, YN1, USN	094
Williams, Stanley, BMC, USN	307
Williams, Franklin D, BMC, USN	282
Wittkopp, George W, MRCS, USN	358
Zankl, George L, BMC, USN	175

Names in red indicate 50 year continuous members.

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BRANCH 172 YORKTOWN, VA.

Shipmate Ray Duley (center in blue shirt) is recognized for his 50 years of continuous FRA membership by Branch President Ira Millen. Other shipmates in attendance were (l to r) John McPherson, Branch Secretary Bill Howell, Hank Mahaney, Joe Alford and Ray Gaul.



BRANCH 156 BRUNSWICK, MAINE

Pine Tree Branch had the pleasure of presenting a 40-year membership certificate, letter and lapel pin to Shipmate Richard Brobst (center). Shown here with Branch Secretary/Treasurer Paul Loveless (left) and Branch Vice-President Rod Ricker, Brobst was honored at a potluck luncheon.



BRANCH 89 ATLANTA, GA.

Shipmate Al Hudson (center) proudly displays the pin he received for his 30 years of continuous FRA membership. Hudson's son, Jimmy (left), looks on as Shipmate Wayne Barron offers his congratulations.



BRANCH 166 VIRGINIA BEACH, VA.

East Coast Regional Vice President John Willis and Regional Master-at-Arms S.D. Martin pose with the Fleet Sailor of the Year selectees at the Norfolk Waterside Marriott Hotel.



BRANCH 146 JOHNSVILLE, PA.

Branch President Dave Carver (left) poses with Shipmates Charlie Drake (center) and Dan Schuck (right) who are celebrating 40 years and 20 years (respectively) of continuous FRA membership. Congratulations and thank you, shipmates!



BRANCH 367 SAN MIGUEL, PHILIPPINES

After performing a Two-Bell Ceremony, Branch President Richard Moran, Secretary Scott M. Simms, Vice President Don Randolph and Chaplain Joe Alvarado (l to r) present a wreath at America's Forgotten Veterans Cemetery (Clark Veterans Cemetery, Philippines). Photo Shipmate Lee Vatter.



BRANCH 186 HERNANDO, FLA.

At a "Welcome Home" event held in Crystal River, Fla., Branch 186 presented a \$1,000 donation to Honor Flight, a program that has allowed five local shipmates (William Magito, Florence McCann, Timothy Donovan, and brothers Aubrey and John Patten) to visit the WWII Memorial in Washington, D.C. Shown (l to r) are Citrus County Commissioner J.J. Kennedy, Branch President Timothy Donovan, Branch Secretary Bob Huscher, Welcome Home honoree and new branch member LCpl Dan Beatty, Welcome Home founder and Honor Flight coordinator Barbara Mills, and Jack Townsend.



BRANCH 251 MT. HOME, ARK.

Shipmate Ralph X. Klotz proudly displays his 60-year membership certificate with his beautiful wife, Ann.



BRANCH 126 JACKSONVILLE, FLA.

Branch members conducted a graveside memorial service for fellow Shipmate Herman R. Wilkes at the Jacksonville National Cemetery. Pictured (l to r) are Shipmates Donald Rodely, Bill Kulier, Edward Gribbin, Branch President James J Thomas and David Pippin.



BRANCH 87 BEDFORD, PA.

Branch members take time out to pose for a picture at their annual picnic.

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.

Message from the National President

OUR ORGANIZATION'S ANNUAL PILGRIMAGE to Arlington National Cemetery took place on April 12th and, once again, this time-honored Auxiliary tradition was a powerful and moving experience. I appreciate all who participated, including FRA and Auxiliary members and members of the U.S. Navy Ceremonial Guard. Special thanks also go to those who helped organize this and other events over the weekend.



CAROLYN WHITAKER
National President



Photo credit: FRA photos by PPREC Paul Gunthier

Auxiliary National President Carolyn Whitaker (right) poses with flagbearers, who are also her daughters, Lynn Horan (center) and Sharon Prue (left).



Photo credit: FRA photos by PPREC Paul Gunthier

NP Whitaker is escorted to the Tomb of the Unknown Soldier by members of the Navy Ceremonial Guard.



Photo credit: FRA photos by PPREC Paul Gunthier

FRA and Auxiliary members gathered in the Amphitheater for remarks and prayers before the wreath presentation.



Photo credit: FRA photos by PPREC Paul Gunthier

NP Whitaker had the privilege of presenting a wreath at the Tomb of the Unknowns on behalf of the Auxiliary.



Photo credit: FRA photos by PPREC Paul Gunthier

Auxiliary Past National Chaplain Lucretta Davis (left) was among the many members who attended the National President's Tea.

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ALEXANDRIA, VA 22314-2754



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Member VFW, DAV, American Legion
and the Fleet Reserve

Former National President of the Retired Enlisted Association and client of The Johnson Law Firm.



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