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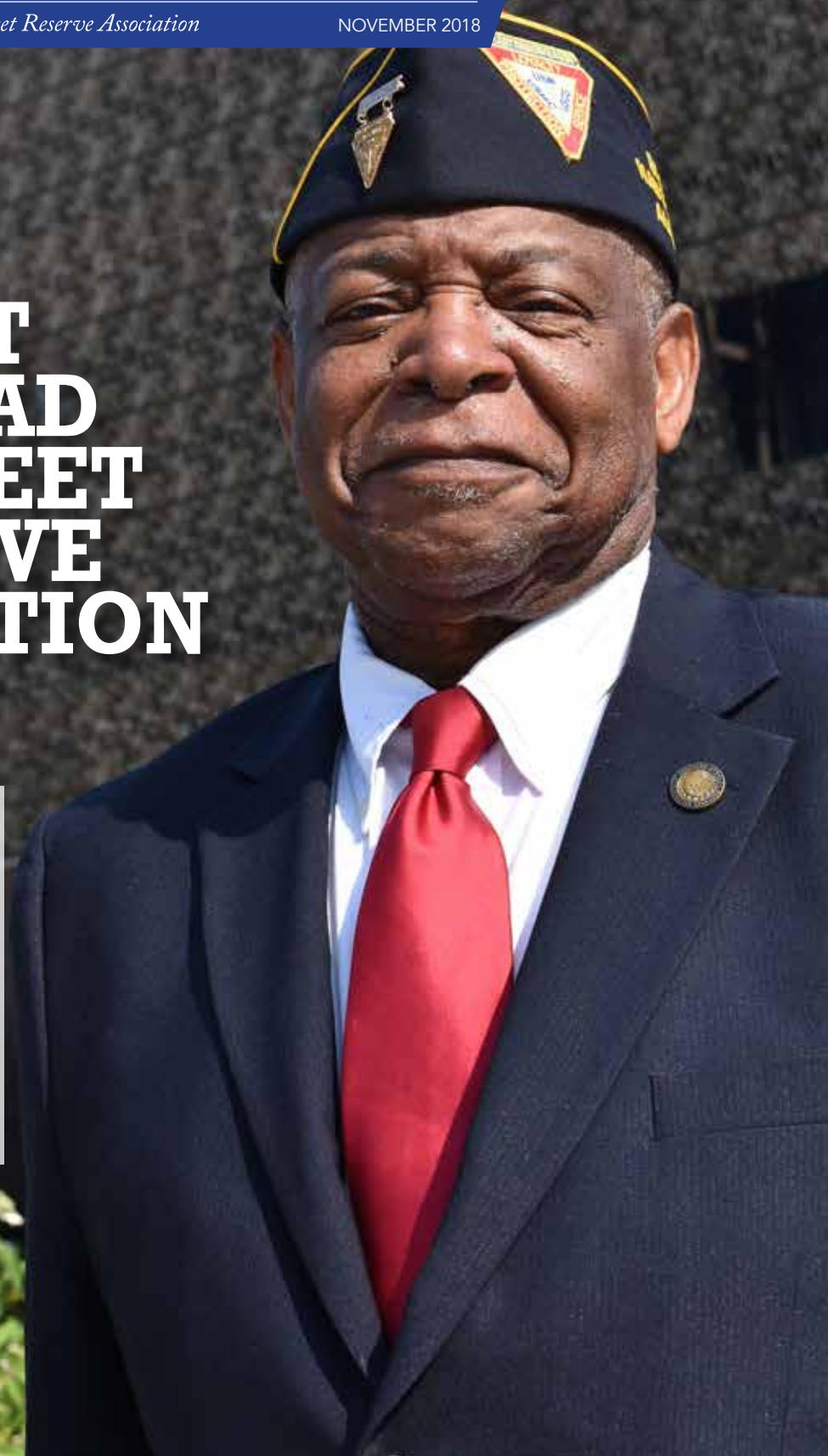
The magazine of the Fleet Reserve Association

NOVEMBER 2018

NEXT TO LEAD THE FLEET RESERVE ASSOCIATION

INSIDE:

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- 20** Convention Review
- 38** Life Members



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LOYALTY, PROTECTION AND SERVICE

FRA is a congressionally chartered, nonprofit organization advocating on Capitol Hill for current and former enlisted members of the U.S. Navy, Marine Corps and Coast Guard.



“Still Kickin”

I was contacted by a Shipmate who wanted to share a bit of interesting news about his Naval career and a rather illustrious claim to individual achievement. Of course, I am the person injecting all these adjectives for him. He is actually a quiet, humble sailor with a real claim to fame!

Chief Herman B. Evans ADC USN, enlisted in the regular U.S. Navy on December 18, 1940 at the young age of 17. Evans rose to the rank of Chief Petty Officer on February 1, 1944 when he was just 20 years old. Chief Evans retired from the regular Navy on July 12, 1960 following 20 years of active duty.

Evans then signed up for an additional 10 years in the Navy Reserve, totaling 30 years of service. Chief Evans was informed that he was the youngest Chief Petty Officer to serve in the U.S. Navy.

Chief Evans would like to inform all of our *FRAtoday* readers, Shipmates and friends that he is now 94 years old and still “kicking” – just not very high! **FRA**

In Loyalty, Protection & Service,
William Stevenson, Communications & Marketing Director



2019 Calendar Mistake

Your 2019 FRA Calendar has an error on the third week of January. The dates skipped January 13th and duplicated January 19th.

2019 Calendar “Fix-It”

The December *FRAtoday* will mail out in a polybag containing a sheet of paper that has a Fix-It strip included. Just fold and tear off the new January 13th through January 19th week along the perforation and affix it over the top of the incorrect dates and you can “Fix-It.”

We sincerely apologize for any inconvenience but hope this will allow shipmates to keep track of the proper dates for that week in January.

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My Plans for the Future



Robert Washington
National President

The Fleet Reserve Association is pleased to announce that Robert Washington has been elected as National President for the 2018 to 2019 term.

Robert Washington has been a member of the FRA since 1988 and a life member since 2004 both in good standing. Washington has served in various capacities in local FRA branches and regional leadership, and was also the National Vice President for the 2017 to 2018 term.

He is a Shipmate who believes in serving others, and empowering others to serve, by providing the necessary tools for the benefit of all shipmates.

Washington has contributed greatly to the FRA and as the new national president he is determined to take the association to another level. He would like the association to grow and expand in order to provide essential services to shipmates in need. Washington's motto is "change."

Ironically, Washington's election as national president marks a historical change in itself, as he is the first African American Shipmate to hold this title. Washington understands the power of unity, and believes that shipmates will need to work together to take the association to the next level.

Washington is ready to do his part as national president by delegating time and effort in each region to ensure that the association's goals are being met nationwide. Here are a few words from the national president on some of the changes he will implement during his term. "Shipmates, I am both humbled and honored to be elected as your next national president. We have work to do in order for us to turn this ship around. We have to do it collectively—not National Headquarters, National Vice, or National President—but all of us. We can not continue to move this association forward if we keep looking backwards.

"It is time for change; change is necessary. We need to be able to create change, make change, respect change, and most importantly, accept



change. Shipmates, we do not have an expense problem, but a revenue problem. We need to figure out a way to increase revenue, which in turn should offset the budget and allow us more time to concentrate on membership.

"As national president, my plans for the future of the Fleet Reserve Association is to bring the Presidency back to the Shipmates. I want to spend more time out into the Association with the Shipmates on the front line. I plan to visit each regional president, to discuss how we can increase membership in their region. I want to visit as many Fleet Concentration areas, schedule appointments to meet with senior enlisted leaders, asking for their help, and to tell them in order for us to continue advocating for their benefits, we need members.

"There is strength in numbers, and a much louder voice on Capitol Hill. I want to establish a mentorship/sponsorship program in each branch, to help new members and most importantly, come up with some innovative ideas to help bring young people into the association." **FRA**

In Loyalty, Protection & Service
NP Robert Washington, Sr.

Robert Washington, Sr. is the National President of the Fleet Reserve Association for the 2018-2019 term.

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Why Did You Accept This Advertising?!

Shipmates, the telephones have been ringing off the hook, our voice mails are full, my email has been flooded and you all are saying the same thing! The advertising that ran in the October issue of FRAtoday, which promoted author Jerome Corsi's book entitled "Trump At War," was a poor decision on my part.

The sales team is good at what they do for us, BUT now I clearly understand my mistake, what some Shipmates say, and probably what most think. More scrutiny shall be used in the future.

Give Lowe's a Break

After reading MCPO Wayne Dean's remarks about Lowe's, I feel it is necessary to set a couple things straight on behalf of Lowe's. I have enjoyed getting the 10% discount from Lowe's for many years and I feel there is a misconception about the program as stated in his letter. Lowe's offers this program to all veterans. The reason they have you register is two-fold. First off, there are many veterans that do not have an ID card, (such as retirees) and they establish their eligibility by showing their DD214 or some other document. These are not normally carried with them on a daily basis. Secondly, by being registered in the Lowe's system this also affords you the 10% discount if you shop and order online (not offered by Home Depot). They also only ask for basic personal information such as phone number and address. They DO NOT ask for social security. Another reason is when you do shop, they like to know it is actually you and not somebody else using your ID card. I have also found that every time I make a purchase and they ask for my phone number they also tell me "Thank you for your service." I do, and will continue, shopping at Lowe's.

*SCPO Gregory Womeldorff US Navy (Ret.)
FRA Life Member*

FRAtoday: Shipmates, this recent Shipmate Forum has generated several dozen calls and emails regarding both sides of the issue of Lowe's not accepting official military IDs as proof, in order to receive a discount. One Shipmate even offered to take their copy of FRAtoday to Lowe's management to get them to weigh in upon

our debate (thanks Shipmate David). Please remember this forum is just that, a place to share your opinions, points of view or just to comment on something you have read in your magazine. THANKS FOR READING!

What? No Ships in My Calendar!



Dear Fleet Reserve (Association),

I would have donated [to your calendar fund raising campaign] if only you had a few pictures of US Navy Ships. Every month [in the 2018 calendar] I see no ships. Then your 2019 calendar comes out again..NO SHIPS!

*Name intentionally omitted
EMC US Navy (Ret.)*

FRAtoday: Dear Shipmate, I ran your letter because you have made a point and it holds true. Please believe me when I say this was not my plan to omit US Navy ships. Throughout the photo searching and reviewing process, I was looking for action shots of sailors doing things that were, well, just amazing. In all the images, and I just reviewed the calendar again, NO SHIPS. I apologize; it was an oversight and next year we shall indeed salute naval ships.

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

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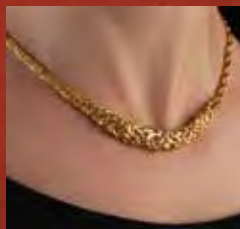
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ON & OFF *capitol hill*

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



John Davis DLP

Voting is a Right and an Obligation

As you receive this issue of *FRAtoday*, the mid-term election is just around the corner. One third of the U.S. Senate (33) and all (435) members of the U.S. House of Representatives will be up for re-election. Also, 36 states will have gubernatorial elections and many state legislative seats will be up for election, as well as many local and municipal positions. A democracy can only survive if its citizens see informed participation in the political process as a right and a responsibility.

If we all stopped participating in the electoral process, elected officials would be unaccountable for their actions and

their votes. We hope how your U.S. Representative and your U.S. Senators voted on key legislative issues will be a major factor in your decision on who to vote for this November. Congress tends to respond to those who are organized and informed on the issues, so it is critical that FRA members are engaged in the legislative process.

To stay involved, members should subscribe to *NewsBytes* and use the FRA Action Center at www.fra.org. Included with this issue of *FRAtoday* is the FRA 2019 Legislative Agenda (see page 14) that was approved by delegates at the National Convention in San Antonio, Texas.

Agent Orange Reform Bill Stalls in Senate Committee

As *FRAtoday* goes to press, the Department of Veterans Affairs Secretary Robert Wilkie has dispatched a letter to members of the Senate Veterans Affairs Committee (SVAC) urging the Committee not to pass the "Blue Water Navy Vietnam Veterans Act" (H.R.299). The bill is now in the Senate Veterans Affairs Committee awaiting a vote, after passing the House (382-0) in June. The SVAC held a hearing where the FRA testified in support of the bill.

The original proposal would clarify that service members serving off the coast of the Republic of Vietnam during the Vietnam conflict have a presumption for filing disability claims with the Department of Veterans Affairs (VA) for ailments associated with exposure to the Agent Orange herbicide.

The bill has been amended to extend the

presumption of exposure for veterans who served on or near the Korean DMZ between September 1, 1967 and August 31, 1971. As amended, the legislation will now also extend health care, vocational training & rehabilitation and monetary allowance to a child who was born with spina bifida, if at least one of the child's parents served in Thailand between January 9, 1962 and May 7, 1975 and the VA determines that at least one of the parents had been exposed to an herbicide agent during that period. The bill also now includes improvements to VA's home loan program.

The FRA believes Congress should recognize these veterans who were exposed to Agent Orange and authorize presumptive status for disability claims. Now is the time to contact your Senators through the FRA Action Center (www.fra.org) to ask them to support this bill, and push for a Senate committee vote.

Arlington National Cemetery Advisory Commission Meeting

NED Tom Snee and Assistant Director, Veterans Programs Brian Condon attended the meeting of the Advisory Committee on Arlington National Cemetery (ANC) to discuss the expansion plans and the second public feedback survey results. During the meeting, it was announced that the "Southern Expansion" project, which has been in the planning stages for almost 20 years, is ready to move forward with a draft plan and a timetable. This expansion plan has not been fully funded, and the proposed land acquisition has not yet been authorized. It would add 37 acres to ANC, creating approximately 60,000 new interment sites targeted for completion in 2025. This expansion, along with the newly opened "Millennial Project" section, would provide enough land to keep ANC open to new burials for the next 35 years, assuming there are no eligibility policy changes. These expansions are not enough to keep ANC open "well into the future" (150 years), which is the goal of the Commission recommendations.

The results of the second ANC survey were also discussed during the meeting. Almost 230,000 people responded to ANC's request for public feedback, of which approximately 56 percent were identified as military retirees. The most significant difference between the first and second surveys was the number of people who supported restrictions on which veterans could be buried at ANC. The first survey showed that 35 percent of respondents supported restrictions and the second survey indicated that 59 percent supported restrictions.

VA Announces More Assistance for Homeless Veterans

The Department of Veterans Affairs (VA) announced that it will provide \$200 million for the Grant and Per Diem (GPD) Program. The GPD Program was established in 1994, and provides programs and support services for homeless veterans across the country. The new funding is expected to support more than 13,000 beds for veterans in need across the country. Within the provided funding, \$2.7 million will be awarded to 12 specific need-based grants that address homelessness among veterans with chronic mental illness, female veterans and veterans taking care of minor dependents.

It is estimated that 39,472 veterans were homeless as of January 2016. That is down from about 75,600 veterans reported in 2009 when then President Obama announced plans to house every veteran in America by the end of 2015. So far, 33 communities and three states have been certified as "effectively" ending veteran homelessness, meaning that they have the resources to rapidly house all veterans facing financial distress in their community.

Some of the proposed restrictions included limiting eligibility to allow only Killed In Action service members, Medal of Honor recipients, and certain Valor Award recipients to be buried at ANC. There could be some eligibility changes for in-ground internments while above-ground internments remain open to those who meet current eligibility requirements.

The FRA surveyed members in December 2017 regarding ANC eligibility. A large majority (92 percent) of respondents believed ANC should pursue all possible options for acquiring additional land before making any eligibility restrictions. More than 67 percent wanted to reserve space for Medal of Honor recipients and/or active duty deaths. ANC is managed by the Army and does not fall under the Department of Veterans Affairs's rules and regulations for veteran's cemeteries.

The Secretary of the Army will be presented with recommendations and decide on the best way to proceed by September 2019. The Veteran Service Organizations (VSOs) in attendance, including the FRA, stressed to the Advisory Committee the importance of keeping VSOs up-to-date about the latest information and decisions, in order to communicate changes to the larger community of veterans, retirees and active duty service members. The survey results can be found on the Arlington National Cemetery website <https://www.arlingtoncemetery.mil/Media/News/Post/4941>. The FRA will continue to monitor developments on this issue.



FRA Convention Keynote Speaker talks about TRICARE Improvements

The opening keynote speaker during the 91st Annual FRA Convention, Rear Admiral Mary Riggs, informed FRA and FRA Auxiliary delegates about the continuing improvements coming to TRICARE.



She told the delegates that TRICARE cares for 9.4 million individuals, and operates 54 hospitals and 377 clinics, making it the largest health care system in the world. The Defense Health Agency (DHA) even has its own medical school.

The Rear Admiral discussed the upcoming TRICARE open season (November 12 to December 10, 2018) and reminded attendees that if they wanted stay in their current TRICARE plan (Select or Prime) they did

not have to do anything. However, if they wanted to keep their current dental plan or obtain new dental coverage, they would have to sign up for it during the open season. The current TRICARE Dental Plan will expire and be replaced by the Federal Employee Dental and Vision Insurance Program (FEDVIP), which is administered by the Office of Personnel Management (OPM). She told delegates to remember that this November is for “Turkey and TRICARE—that makes it easy to remember.” More details about changes to the dental program can be found in the August 2018 FRAtoday cover story, which was authored by DHA.

She also said the DHA and the Department of Veterans Affairs will begin using the same Electronic Health Record (EHR) system, which has been a long-standing FRA legislative goal. She noted that DHA is working to expand access to telehealth and mental health care.

OIG Finds VA Denying Too Many MST Claims

The Office of Inspector General (OIG) recently issued a report (17-05248-241) on their investigation of denied disability claims for post-traumatic stress disorder (PTSD) caused by military sexual trauma (MST).

The findings concluded that the Veterans Benefits Administration (VBA) had processed approximately 12,000 claims annually throughout the past three years for PTSD related to MST. In the 2017 fiscal year, VBA denied about 5,500 (46%) of those claims. The OIG review team sampled 169 denied



claims and discovered 82 were incorrectly processed, which indicates an overall adjudication error rate of 49 percent. The incorrectly processed denials were mostly found to be due to VBA staff failing to request required medical examinations, not requesting adequate evidence, failing to call veterans or using incorrect

wording in letters to veterans, and deciding cases based on insufficient or contradictory medical opinions.

In response to this report, the Under Secretary for Benefits agreed to act on all six of the recommendations made by the OIG that called for reviewing (and correcting, if necessary) all denied MST-related claims for fiscal year 2017, improving staff training for MST-related claims, increasing staff oversight, utilizing a specialized group of claims processors for MST-related claims, updating the MST-related claim processing checklist and holding claim processors accountable for claim decision accuracy. The OIG will continue to monitor the progress of the VBA as they enact these steps.

In March 2017, the VA started to offer veterans physical and mental health care services for military sexual trauma (MST), starting that care would be provided without proof of service-connected disability. The VA is providing outreach to veterans, both men and women, who may be experiencing difficulty with MST and eligible to receive care.

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Here's a memorable beach moment: You're basking in the warm sun, toes in the sand, letting the gentle turn of the foam-capped waves lull you into a state of complete relaxation. As your eyes scan the endless horizon of blue on blue, you're rewarded with a school of dolphins making their way across the sea. There's no denying their signature shape as they leap from the water. If you don't see anything else extraordinary the rest of day, you can take solace knowing you've witnessed one of nature's most playful and intelligent creatures in their natural habitat.

Why not recreate that special toes-in-the-sand moment with our **Blue Topaz Dolphin Pendant**? The beloved sea mammal has been captured mid-jump in sterling silver. And, tucked into its fins is a full two carats of shimmering blue topaz.

Nothing captures the shimmering color of the ocean in the midday sun like blue topaz. With its sparkling clear blue color and high refractive index, blue topaz is one of the top-selling blue gemstones. And with our special price, you have quite the catch.

Satisfaction guaranteed or your money back. Enjoy the **Blue Topaz Dolphin Pendant** for 30 days. If it doesn't pass the test swimmingly, send it back for a full refund of the item price.

Limited Reserves. A full two carats of genuine blue topaz set in sterling silver for this price is as rare as a dolphin sighting. We cannot guarantee availability for long. Call today!

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— Dolphins-World



"This sterling silver dolphin is absolutely beautiful and the blue topaz is like the color of the ocean"

— Vivian, Cabool, MO

† Special price only for customers using the offer code versus the price on Stauer.com without your offer code.

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To show exquisite details, pendant shown is not exact size. Chain sold separately.

Blue Topaz Dolphin Pendant non-offer code price \$395 †

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Your Insider Offer Code: **DPP187-01.**

Please use this code when you order to receive your discount.



Rating of **A+**

• 2 ctw blue topaz; ½ ctw lab-created DiamondAura® • .925 sterling silver setting • Sterling silver chain sold separately

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Advertisements Urge Administration to Protect Military from Predatory Lenders

The administration is considering scaling back enforcement of the Military Lending Act (MLA) by the Consumer Finance Protection Bureau (CFPB) Office of Service Members Affairs. The MLA was an FRA-supported measure passed in 2006. It had bipartisan support to help safeguard active duty military members and their families from financial fraud, predatory loans and credit gouging. The law recognizes the risk to military readiness—including the attainment and maintenance of security clearances—when service members are stressed by excessive debt at high interest rates. Among its many provisions, the law caps the annual interest rate at 36 percent for an extension of consumer credit to a service member or their dependents.

The FRA and several other like-minded groups have signed onto a newspaper advertisement urging the administration not to “abandon military families” by reducing enforcement of the MLA. The advertisement appeared in *The Washington Post*, *Stars & Stripes*, *Military Times*, *Killeen (Texas) Daily Herald*, *The Hill*, *Roll Call*, *San Diego Union Tribune* and several other newspapers. A copy of the advertisement is on the FRA website. Members can go to the FRA Action Center to weigh in on this issue.

Senate Passes Spending Minibus

As *FRAtoday* goes to press, the Senate passed a \$675 billion defense spending measure (H.R.6157) that was included with the Labor-HHS-Education spending legislation, known as a “minibus.” This legislation delineates two-thirds of the discretionary spending for the 2019 fiscal year, which began on October 1. The bill also includes a continuing resolution to fund a number of agencies, including the Department of Homeland Security (U.S. Coast Guard), and will keep those agencies funded until December 7, 2018. The bill now goes to the House for a vote. Should it pass, it would be the first time in over a decade that the two largest appropriations bills (Defense & HHS) were sent to the president to sign before October 1, the start of the new fiscal year. Another “minibus” bill (H.R.5895) including the Military Construction and Veterans Affairs appropriations, and another three of the 12 appropriations bills, have already been sent to the president to be signed into law. The FRA monitors the appropriations process to ensure that spending bills adequately fund Department of Defense authorized programs, the Department of Veterans Affairs and the Coast Guard.

SASC Selects New Chairman

After the passing of Senate Armed Services Committee (SASC) Chairman John McCain (Ariz.), the Republican Committee members selected Senator James Inhofe (Okla.) to serve as SASC Chairman. On the Senate floor, Senate Majority Leader Mitch McConnell praised Inhofe’s “rich committee experience” and his stewardship of the FY2019 National Defense Authorization Act on McCain’s behalf. “Jim Inhofe filled in for Senator McCain during a difficult year. He rose to the occasion and helped lead the committee in passing crucial legislation that honored the example of his predecessor and the volunteers who defend our nation,” McConnell said.

Senator Inhofe grew up in Tulsa, Oklahoma, served in the Army, and worked in real estate and insurance. He was elected to the House of Representatives in 1986, and then elected to the Senate in 1994. He has served on SASC for eight years and in 2013-2014, Inhofe served as SASC Chairman after Senate term-limit rules forced McCain to step down. During the next term of Congress, McCain reclaimed the Chairmanship. Senator Inhofe had been serving as acting chairman for the past nine months while Senator McCain was absent. After being selected by the committee’s majority members, the new chair must be approved by the GOP conference as well as the full Senate. Senator Jack Reed (R.I.) will remain SASC Ranking Member.

Invention of the Year

Designed for the differences in the way women and men experience hearing loss.

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available in
two different
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or male

IT'S NOT A TRADITIONAL HEARING AID

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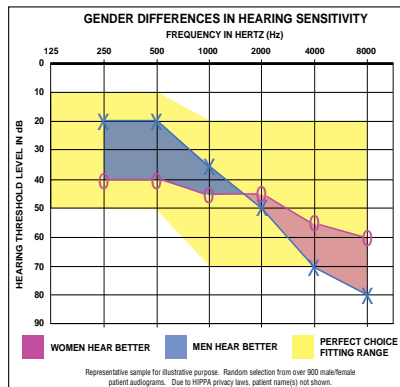
Now you don't



Perfect Choice HD Ultra™
is perfect for...

- Watching TV • Restaurants
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 - Outdoor conversations
 - Sermons
- ...and other times where you need to turn up the volume

If you are one of the 48 million Americans suffering from hearing loss, we have great news for you. An innovative team of doctors and engineers has teamed up to create a truly revolutionary personal sound amplifier. Perfect Choice HD Ultra™ features sophisticated programming that targets the lower frequencies for women and the higher frequencies for men. Women tend to retain more of their high frequency hearing than men, however, they tend to lose their lower frequency hearing at a greater rate. With men, it's basically the opposite.



Until now, to get sound amplification specific to gender, you had to go to an audiologist, take a battery of hearing tests, get fitted for a hearing aid, and pay as much as \$5,000 for it.

What's more, both versions feature Dynamic Sound Optimization (DSO). This technology enables the device to prioritize the spoken word over other sounds... sounds that can drown out words and make conversations hard to understand.

Just imagine how great it will feel to be able to understand what people are saying... the first time they say it!

That's only the beginning. This unit is small and lightweight at less than an ounce, so it hides discreetly and comfortably behind your ear. The only way people will know you have it on is if you tell them. There's no fitting or hearing test required, so it's ready to use right out of the box.

Understand what people are saying... the first time they say it!

Once it's arrived, a helpful product expert will provide a one-on-one set up over the phone so you'll get the maximum benefit from this new technology. Call now, and you'll find out for yourself why so many people love their Perfect Choice HD Ultra, and be sure to ask about special discounts for Seniors and Military personnel.



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Please mention promotional code 110186.

Men call now toll free
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1998 Ruffin Mill Road, Colonial Heights, VA 23834

2019 FRA LEGISLATIVE AGENDA

The delegates at the 91st FRA National Convention in San Antonio, Texas, approved the 2019 FRA Legislative Agenda. The FRA will fight to preserve and enhance benefits and quality-of-life programs for active duty, reserve, retired and veteran service members of the Navy, Marine Corps and Coast Guard, as well as their families and survivors. The FRA's 2019 legislative agenda is as follows:

EXPAND HEALTH CARE OPTIONS

Oppose Excessive TRICARE Enrollment Fee Increases

– The Defense Department must sufficiently investigate and implement other options to make TRICARE more cost-efficient as alternatives to shifting costs to TRICARE beneficiaries, and the Association opposes any indexing of future TRICARE fee increases beyond CPI indexed to COLA increases.

Support Adequate Funding for Defense Health

Agency – Ensure adequate funding for the Defense Health Agency (DHA) in order to meet readiness needs, fully fund TRICARE, and improve access to, and awareness of, benefits for all beneficiaries regardless of age, status or location, including Reservists participating in TRICARE Reserve Select, TRICARE Retired Reserve, and the Individual Ready Reserve.

Support Health Care Resource Sharing – Ensure adequate funding for Department of Defense (DOD) and Department of Veterans' Affairs (VA) health care resource sharing in order to deliver seamless, cost effective, quality services to personnel wounded in combat and other veterans, and their families.

Pharmaceutical Drug Benefit – Monitor pharmacy benefits and ensure that pharmacies maintain a broad, uniform formulary. The FRA supports efforts to reduce prescription costs

through “federal pricing” and other discount programs, and will encourage increased utilization of home delivery prescriptions to limit co-pays for beneficiaries and reduce costs, as alternatives to higher fees and co-payments.

Allow Military Retirees to Pay for Healthcare with Pretax Dollars – Secure authorization for military retirees to pay health insurance premiums on a pretax basis and allow for a tax deduction for TRICARE supplemental insurance premiums.

PROTECT PERSONNEL PROGRAMS

Ensure Active Duty Pay Increases – Secure annual active duty pay increases that are at least equal to the Employment Cost Index (ECI) to at least keep pace with private sector pay.

Keep 12 Years of Service Bonus – Oppose efforts to eliminate a major provision of the newly created “Blended” Retirement System that provides a mandatory 12 years of service bonus (minimum three months' pay) if a service member signs up for four more years of service.

Extend and Increase Government Match for TSP – Extend the government match for the Thrift Savings Plan beyond the current 26 years of service to a service member's retirement, and increase the maximum government matching contribution.

Ensure Early Retirement Benefits for Involuntarily Separated Personnel – Early retirement and other benefits must be authorized for service members involuntarily separated with less than 20 years of service – including the Temporary Early Retirement Authority (TERA) program to minimize the impact of end strength reductions on career personnel.

Defense Budget – Advocate for a Defense (DOD) budget that is at least five percent of the Gross Domestic Product (GDP) to ensure adequate funding for both personnel and weapons programs.

Military Resale System – Ensure adequate funding for the Defense Commissary Agency (DeCA) and oppose privatization, consolidation and closure of military exchanges to preserve the value of the current benefit and access for all patrons.

Purple Heart Recipients Exempt from Some GI Bill Transfer of Benefit Limitations

The Department of Defense (DOD) recently issued a memorandum (DTM-18-006) stating that Purple Heart recipients will now be allowed to transfer their Post-9/11 GI Bill education benefits without requiring four more years of service. This change comes after another policy change issued in July 2018 that prohibited service members with 16 or more years of service from transferring this benefit without extending their service, including service members who were severely wounded and undergoing the medical retirement process. As the transferability of education benefits continues to be a retention tool, service members who are currently eligible to designate a family member as a beneficiary should do so prior to separating from the service.

A copy of the DOD Memorandum is available at: <http://www.esd.whs.mil/Portals/54/Documents/DD/issuances/dtm/DTM-18-006.pdf?ver=2018-09-06-075642-153>

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Maintain Adequate End Strength – Track active duty and reserve end strengths to ensure there is adequate personnel available to meet operational requirements, and work to minimize expanded deployment periods and reduced dwell times.

Increase BAH – Oppose cuts to Basic Allowance for Housing (BAH) payments, and restore BAH to 100 percent of housing costs. Reform enlisted housing standards by allowing E-7s and above to reside in separate homes. Track BAH to ensure it is commensurate with actual housing costs, ensure adequate housing inventory and ensure that housing privatization programs are beneficial to service members and their families.

Improve PCS Reimbursement – Track the permanent change of station (PCS) process; ensure adequate funding of the Transition and Relocation Assistance Programs, and authorization of increased PCS mileage rates and higher household goods weight limits for senior enlisted personnel. Also advocate for shipment of a second privately owned vehicle for accompanied overseas assignments.

SCRA Enforcement / Predatory Lending Protections – Ensure that the Service members Civil Relief Act (SCRA) is enforced by regulatory agencies, including the Consumer Financial Protection Bureau (CFPB) Office of Military Affairs, and work to ensure that active duty personnel are protected from predatory lenders. Make mandatory arbitration agreements in financial contracts unenforceable.

Equivalent Coast Guard Spending – Ensure funding parity with DOD on pay, benefits and housing for Coast Guard personnel, and ensure adequate resources for same within the U.S. Coast Guard budget.

Support Adequate Funding for Educating Military Children – Ensure that the Department of Education has adequate funding to reimburse local school districts for educating military children and that the DOD budget includes sufficient supplemental funds to provide support for highly-impacted school districts.

School Choice for Military Families – Allow military families the option to use public funds to send their children to a private school or pay for other education services.

Reserve Component Readiness - Ensure Congress adequately funds and supports Reserve Component requirements for an operational Reserve.

Reservists' Out-of-Pocket Expenses – Allow full tax-deductibility of non-reimbursable expenses related to military training and weekend drill.

Sea Services Recruiters – Work to ensure that sea services recruiters have the same level of unrestricted access to secondary schools, colleges and universities as private sector employers.

VETERAN'S ISSUES

Monitor Implementation of VA Choice Card Program – Monitor implementation of the Veterans Access, Choice and Accountability Act (VACAA) and support improvements to ensure veterans have timely access to medical care.

No VA Claim Pending Over 125 days – Support legislation that requires the VA be held accountable for achieving the VA Secretary's stated goal of no claim pending for more than 125 days and all claims have an accuracy rate of 98 percent or higher.

Improve Department of Veterans Affairs Funding – Support initiatives to help ensure adequate funding for the Department of Veterans Affairs (VA), with special attention for VA health care to ensure access and care for all beneficiaries.

Support Blue Water Navy Agent Orange Disability Claims – Seek to reverse the VA's policy that prevents "blue water" military retirees and veterans from claiming disability benefits for diseases associated with exposure to Agent Orange during the Vietnam War.

Oppose Access Fees – Oppose establishing a tiered enrollment fee structure for veterans in Priority Groups 7 and 8 within the VA Health Care System.

Improve VA Claim Processing – Work to eliminate the backlog of claims at the VA and support reform of the antiquated Veterans Benefits Administration (VBA) paper claims system.

Expand VA Caregivers Act – Extend the VA Caregivers Act to full-time caregivers of catastrophically disabled veterans from conflicts before September 11, 2001.

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

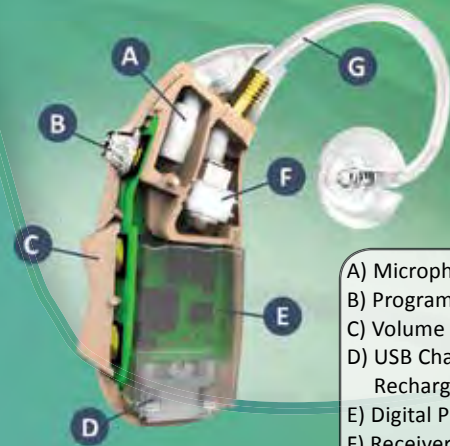
Women Veterans Health Care – Work to increase access to gender-specific medical and mental health care to meet the unique needs of female service members and transitioning women veterans.

NEW Rechargeable Digital Hearing Aid Technology Only \$229!*

(*Each when you buy a pair)

The new more powerful HearClear™ HCR3 rechargeable hearing aid combines advanced technology with a low price to provide you with outstanding value.

New!
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- A) Microphone
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5 Star Reviews! ★★★★★

Outstanding Product! "This product is outstanding. Dad loves it, my mom loves it, and I am grateful! Don't believe that you have to spend a lot of money to get a quality hearing aid"

- Gilmore B.



HCR3 Features!

- ✓ Digital sound processing chip provides **crystal clear sound and makes speech easier to understand** with less feedback than old analog technology
- ✓ Don't worry about replacing batteries! **Full Charge Gives 16 Hours of Use! (Charger Included)**
- ✓ Easy **On / Off Button**
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- ✓ **100% Money Back Guarantee**
- ✓ **4 Programs** for different listening situations

Even Better In Pairs!

Your brain is designed to use both ears working together. In fact, studies show that you may be able to **hear up to 3 times better** in noisy situations when using two hearing aids. Buy a pair for the best results and maximum savings!



Simple. Affordable.

Rechargeable Digital Hearing Aid - For Only \$229!*

The new HearClear™ HCR3 Rechargeable Digital Hearing Aids are now available to you for an unbelievably affordable price! The HCR3 is packed with the same key technologies that all high end digital hearing aids share while leaving out the extra bells and whistles that increase cost and require expensive adjustments. This helps you **hear better, while saving you a lot of money.**

Your new HearClear HCR3 hearing aids work at a fraction of the cost of name-brand hearing aids, and you don't have to keep changing the batteries! You will love the discreet, comfortable, lightweight Open-fit design. The HCR3 is **shipped directly to you and pre-programmed for most hearing losses.** It will help you hear better right out of the box and does not require professional appointments to make costly adjustments.

You can spend thousands for an expensive hearing aid, or you can spend just **\$249** for a hearing aid that is great for most hearing losses (**only \$229 each when you buy a pair – hear up to 3 times better than wearing just one**). We are so sure you will love your hearing aids that we offer a **100% Money Back Guarantee - Risk Free** if you are not satisfied for any reason.

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~~List Price: \$849~~
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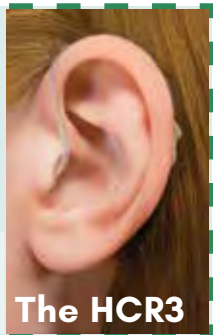
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POW/MIA Accountability – Work to ensure that the DOD makes every effort for a complete accounting of all prisoners of war and missing in action service members for past and current conflicts.

SAFEGUARD RETIREE BENEFITS

Protect Military Retired or Retainer Pay – Oppose efforts to reduce military retired or retainer pay, and ensure equitable cost-of-living adjustments (COLAs) for all military retirees commensurate with their service and sacrifices, and oppose efforts to civilianize the military retirement system. Advocate for rounding up to the next dollar for retired pay and other benefits.

Concurrent Receipt – Support legislation authorizing the immediate payment of concurrent receipt of full military retired pay and veterans' disability compensation for all disabled retirees.

Oppose Delay in Matching TSP Contribution – Oppose the extension of the waiting period for a service member's eligibility to receive matching employer Thrift Savings Plan contributions from three years to five years.

Reserve Retirement Age – Support extension of authority for early retirement (90 days active duty = three months reduction) for all Reservists who have served since 9/11/01.

USFSPA – Encourage the introduction and enactment of legislation to eliminate inequities in the Uniformed Services Former Spouses Protection Act (USFSPA).

Retention of Final Month's Retired Pay – Support legislation authorizing the retention of the full final month's retired pay by the surviving spouse (or other designated survivor) for the month in which the member was alive for at least 24 hours.

SBP/DIC Offset – Support legislation to repeal the SBP/DIC offset for surviving spouses of personnel who die of service-connected causes.

Increase SSIA for Widows – Support increasing the Special Survivor Indemnity Allowance (SSIA) which should continue to be increased gradually to pay at least a portion of the SBP/DIC offset.

Paid-up SBP at Age 67 – Work to change the minimum age for paid-up SBP from age 70 to age 67, which will allow those who joined the military at age 17, 18 or 19 and serve 20 years to only be required to pay SBP premiums for 30 years.

Maintain BRAC Site Facilities – Closely monitor the impact of base closures and realignments, and the support retention of military treatment and other facilities at BRAC sites that are patronized by sizeable retiree and reserve populations. **FRA**

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New Pill Reverses Memory Loss in an Amazing Way

Developed by top Israeli doctor; study shows key ingredient reverses years of mental decline and may also prevent dementia; initial users in America report improvements in memory, concentration, and thinking power

Daniel Ward, Sr.
Associated Health Press

AHP – It is not often that another country beats the US to a medical breakthrough. So when it happens, you know it's something special. That's why doctors and patients are so excited that Israel's new memory pill is now available in America.

Sold under the brand name *Lipogen PS Plus*, the new pill contains a key ingredient that regrows cells in the part of the brain that stores memories, which improves memory, concentration, and thinking power.

The phenomenon of growing new brain cells is known medically as neurogenesis. American scientists believed it was impossible to experience after a certain age. It may now be achieved at any age with *Lipogen PS Plus*.

"With daily use, *Lipogen PS Plus* will help replenish your natural brain's "building blocks" and develop healthy cells, which restore memory functions, enhance cognition, and prevent further mental decline" explains David Rutenburg, President of the parent company behind the Lipogen pill.

"This is what the clinical studies have shown and is why so many U.S. doctors are now recommending it to patients," he added.

WHY SO MUCH EXCITEMENT?

Since hitting the US market, sales for *Lipogen PS Plus* have soared and there are some very good reasons why.

To begin with, the clinical studies have been impressive. Participants taking the active ingredient in *Lipogen PS Plus* saw a 44% improvement in mental function. They also enjoyed a stronger memory, better recall, and were notably more upbeat and happy.

Lipogen's active ingredient is made of a natural compound. It is both safe and healthy. There are also no known side effects and it can be taken safely alongside any other medications.

Scientists believe that it helps to stimulate the growth of new brain cells in the hippocampus. The hippocampus is the part of the brain that's responsible for forming and storing long and short term memories.

Research has shown that as we get older, brain cells in this area of the brain become dysfunctional.

This is what causes lapses in concentration, forgetfulness, and mental decline and why *Lipogen PS Plus* seems to be so effective.

"I no longer have the memory lapses I experienced before, and my recall and focus are once again effortless!" says Raymond H of Oregon.

IMPRESSIVE CLINICAL RESULTS

Groundbreaking research published by major health organizations, like PubMed, reveal that the leading ingredient in *Lipogen PS Plus* can improve your memory significantly.

In a double-blinded study, 149 men and women with age associated memory loss took the key ingredient in *Lipogen PS Plus* for a duration of three months. They were instructed to take it every morning without making changes to their current diet or lifestyle.

The results were stunning. The participants who took the pill as directed reversed their mental age by nearly 12 years according to researchers conducting the study.

They were also able remember names, faces, and recall events faster and with great clarity.

A subsequent study conducted in Italy produced similarity outstanding results, where users experienced a 44% improvement in mental function in just 90 days.

With results like these, it's easy to see why sales of *Lipogen PS Plus* are booming.

HOW IT WORKS

Lipogen PS Plus is a memory pill that is taken just once daily. It does not require a prescription.

The active ingredient is a compound known as phosphatidylserine. *Lipogen PS Plus* contains phosphatidylserine in a clinical dose, which is why it's so effective.

Research has shown that as we get older, brain cells become dysfunctional especially in an area of the brain called the hippocampus. The hippocampus is where long and short term memories are stored. If brain cells in this region fail, so does your memory.

Some people experience this in the form of lapses in concentration, forgetfulness, and the inability to recall important dates, names, and facts.

This would explain why so many users are experiencing impressive results so quickly.



POPULAR PILL: Doctors are now recommending new Lipogen PS Plus to seniors suffering from symptoms of memory loss and mental decline.

"After about two or three weeks of taking the recommended dose, I noticed that I was remembering things, regardless of the degree of importance. Also, I noticed I was more alert and able to concentrate. Hooray!" Linda R, West Virginia

"I am a 51 year-old woman taking your formula for about two months. I recognize a distinct difference in my memory and mental acuity. My mind is razor sharp!" -Linda H., Flowery Branch, GA

REDUCES STRESS AND ANXIETY

Published, clinical reports show daily dosing with phosphatidylserine not only helps sharpens your mind but also helps "perk you up" and put you in a better mood.

PS helps to manage everyday stress and elevate your mood by lowering your body's production of the hormone cortisol. When cortisol levels are too high for too long you experience fatigue, bad moods and weakness .

This drug-free brain-boosting formula enters your bloodstream fast (in as little as thirty minutes).

Officially reviewed by the FDA, phosphatidylserine is only nonprescription ingredient that has a qualified health claim for both cognitive dysfunction and dementia.

HOW TO GET LIPOGEN PS PLUS

This is the official release of *Lipogen PS Plus* in the US. As such, the company is offering a special discounted supply to any memory loss sufferer who calls.

A special hotline number and discounted pricing has been created for our readers. Discounts will be available now and will automatically be applied to all callers.

Your Toll-Free Hotline number is 1-800-697-3749 and will only be open while supplies last. Only a limited discounted supply of *Lipogen PS Plus* is available during this promotional period.

Consumers who miss out on our current product inventory will have to wait until more becomes available and that could take weeks. Experience the guaranteed *Lipogen PS Plus* relief already enjoyed by thousands of consumers. The company advises not to wait. Call 1-800-697-3749 today.

91st Annual FRA Convention: *The Year of Change*

By William Stevenson

During the opening days of setup for the 91st annual convention, all staff met with the hotel leadership to review the food and beverage orders of each room set up for the week. During this pre-event run down, Greg Haugland, Director of Sales at Omni San Antonio Hotel at the Colonnade, informed us that since we had exceeded our room night quota for the conference, the Fleet Reserve Association had donated 861 meals to the local food bank through Omni's national "Say Goodnight to Hunger campaign."



Rear Adm. Riggs and Jackie Scarbro

Both exceeding our estimated room bookings and feeding those in need was a fantastic way to start off an excellent convention—no hurricanes this time!

One of the things that gives me great pride, and makes me feel that I am part of an organization that matters in this country, is our opening ceremony. It is steeped in tradition and protocol. In a country that struggles with "political correctness" and religion being stripped from our public schools, where the pledge of allegiance and the National Anthem have become a debate, the FRA sticks to its traditions. Just as we do each and every meeting, to open our annual convention we openly acknowledged our allegiance to America, our National Chaplain invoked the blessing of God, and we all sang the National Anthem, even though I struggle to hold a proper note. We all hold fast to these things because they matter to us. Whether or not you are a voting delegate, attending the FRA Annual Convention can be a great reminder of the things that our country and organization were founded on.

Two Bells for Shipmates

National Chaplain John W. Davis (Branch 44) along with the help of PRPSW Mick Fulton from Imperial Beach (Branch 289) performed a rather inspiring Two Bell Memorial Ceremony that held each and every attendee in such a sense of reverence. The tempo, length and words from Davis all culminated into a memorable ceremony.

Keynote Speakers

Rear Admiral Mary C. Riggs was the opening keynote speaker this year. In addition to her military rating, she holds a bachelor's degree in nursing from Catholic University of America and two master's degrees from Georgetown University. Riggs has served in both reserve and active duty roles, and is currently the Director of Research and Development at the Defense Health Agency. Riggs discussed the changes coming to TRICARE dental and vision plans, as well as the objective and goals of an integrated health care system for veterans. Further details of her presentation can be found on page 10.

Joseph Barnes also took the podium to discuss the FRA Education Foundation, which has been officially recognized as part of the Military Support Groups of America. This means that the FRA Education Foundation can now proudly display The America's Best Charities Seal of Excellence, which is a highly selective award given to organizations that demonstrate effective services and financial transparency.

This year the foundation provided 19 scholarships, totaling more than \$90,000, distributed across 16 states. In addition, there were two Rosemary Posekany Memorial Scholarships of \$1,000 each added to the list of scholarships awarded by the

foundation. The full list of the winners, along with photographs, can be found on pages 42 and 43 of the September issue of *FRAtoday*.

Barnes also shared the reasons he joined the Fleet Reserve Association in 1983 and has since become a Life Member. He understood the value of an organization that advocated for his pay and benefits in Washington D.C.; at that time, maintaining health care coverage and scholarships were enough to convince him to become a member. Even today, Barnes volunteers his time to direct the operations of the foundation.

Next, NED Thomas Snee addressed the audience, reading three letters sent to the FRA, wishing us all a successful and enjoyable convention. The letters came from President Donald Trump and the White House, Secretary of the Navy Richard V. Spencer and Master Chief Petty Officer of the Navy Russell L. Smith. At the following business session, Snee read a fourth letter, which came from Secretary of Veterans Affairs Robert Wilkie.

Auxiliary President Jean Smith also took the stage to wish each and every shipmate and auxiliary member a wonderful convention this year, as well as to thank them for supporting her President's Project, which is working to help cure Alzheimer's disease.

Credentials Report

PRPNW Pete Lazzaretti (Branch 18) gave the first Credentials Report, which was a bit shy of the 100% report given in Hunt Valley, Md. this past year during the 2017 convention. There were 122 delegates representing 66 branches present, with a voting strength of 738. There were 96 branches represented by a proxy vote count of 470. Only 21 branches were not registered, but that number decreased as the convention proceeded.

Session Speakers

Ronald J. Kartz, Chief of Resident Services at the Armed Forces Retirement Home (AFRH) at the Washington, D.C. location gave a brief presentation about recent changes at the D.C. AFRH. Kartz



Delegates check in and receive their delegate kits

explained that when sailors or Marines get their pay docked for improper conduct infractions, the withheld portion of their paycheck goes into a fund that provides revenue to the AFRH. According to Kartz, however, today's military does not seem to get into as much trouble as they used to, resulting in less money for the AFRH to draw upon. Kartz explained that the reduced funding has prompted the AFRH to seek out new revenue sources to maintain both locations' operations.

Setting aside the revenue issue, Kartz reported that spouses are now able to reside with their veterans in the D.C. home, and construction is underway to accommodate two-person rooms. Kartz—a Chief and SeaBee (NMCB) who worked around the globe and served as a Senior Enlisted Leader—closed by thanking the FRA for taking the lead on limiting the rent increase for his residents to a reasonable figure. Oh, and did I mention that Kartz is an FRA Life Member?



PNPs George Hyland and Larry Boudreaux



PNPs Virgil and Helen Courneya



Robert M. Walton



Robert Washington



Donna M. Jansky

“Not living close to San Antonio and still being able to make the entertainment a huge success with the attendees was our pleasure. We were delighted when we saw our group dancing and enjoying the sounds of San Antonio. The Mariachi's were exceptional along with the Kathy Bauer Band and we finished off with the music of Cool Like Roy Band. It could not have been any better.”
— Virgil and Helen Courneya, Entertainment Committee



Ronald J. Kartz

During the second business session, Robert M. Walton, Director of South Texas Veterans Affairs, spoke about health care progress for veterans in Texas. Walton stated that the VA Mission Act of 2018 extends the Veterans Choice Program, modernizes the veterans appeal process, reforms GI Bill benefits and improves the VA's accountability.

“Improving access for Veterans is one of the things we worked a lot on. We were trying to increase capacity for primary care, [and] trying to increase the number of specialties we provided in house,” said Walton. “Improving the non-VA care process was one of the big challenges we had in the Valley...I'm hoping that having one way of doing non-VA care will make it much simpler for everybody: veterans, employees and providers, for that matter.” The target date for rolling out a unified healthcare network system is June 2019.

Disaster Relief Donations

At each convention, branches and Shipmates donate to the FRA Disaster Relief Fund, which has grown to be substantial. Even though the Constitution and by-laws (C&BL) restricts the distribution of the funds by procedural means, the money does not go into any operations of the FRA, it is restricted by the rules. Maybe in the future the C&BL can be modified so the funds can be quickly deployed in the wake of a disaster—when Shipmates need the support most. This year the collections topped \$1,900 given by 11 branches and one individual.

Elections and Roll Call Votes

This year, unlike my previous two conventions, there were two shipmates running for National President and three running

for National Vice President. This slate of candidates was as diverse as any could be. To decide amongst prospective national board members, a roll call vote is completed at the annual convention. If one Shipmate does not secure a clear majority vote of 604 during the initial vote, then all proxy votes that were not designated as directed may change their candidate of choice for a second roll call vote. Voting continues until a winner is decided. PNP and Convention Committee Chair Larry Boudreaux ran this event like clockwork, promptly lining up the Shipmates and clearly repeating each vote and its strength.

In the end, Robert Washington Sr., of the Navy Department (Branch 181) won the election to National President with Donna M. Jansky, of North Shore (Branch 31) securing the National Vice President seat. Washington is the first African-American to hold the NP position, and Jansky is the first woman to hold the NVP seat and may very well succeed to the highest position within the FRA next year. Both Shipmates have been very active with the association for decades. In fact, Washington was part of the NHQ staff for many years.

National Vice President Donna M. Jansky said, “I am humbled, with not only the title I am honored with, but more so because of the caliber of the Shipmates I am to represent.

“The FRA has a great history that spans 94 years. This is a history that should never be forgotten and we the current generation owe it to the past members to keep this great organization strong and vibrant as we face the challenges that confront us now and into the future.

“My goal is to ensure shipmates stay



John Davis and Jerry Pugh



Abe Zino and a Fellow Shipmate



Joseph Barnes

“We would like to thank to the members of the Convention Committee, all of whom assisted us in the preparation and delivery of an outstanding convention. We would also like to thank all the shipmates and auxiliary members who attended the functions that were planned.”

— PNP Larry and PNP Pat Boudreaux



engaged and the youth serving our nation today identify with the value our organization provides. I can assure you that this newly elected board is up for the work ahead. We want to hear your ideas, get your feedback, and find out more ways we can better serve you.

“I have two words for you – get involved. You won’t ever regret it.”

NP Washington addressed Shipmates saying, “We all need to work together in order to make a change.” During his first board meeting, things were already different; there was no podium during the meeting.

“I wanted to be able to look my board in the eyes, not from above,” Washington said. “I wanted to be on the same level and not perceived as addressing this board from a higher position. We are all Shipmates and this is my first change.”

Washington went on to list half a dozen changes he intends to make in his term as NP. He encouraged regions to reach out and request that national staff attend their regional conventions throughout the year to bring knowledge, direction and support to branches desiring help. He also expressed his desire to have NVP Jansky, “attached to my hip at all times so she knows exactly what is going on during my term.” Washington stated strong support for regular conference calls with the board, constant clear communications and a commitment to visiting as many branches as possible throughout the year. NP Washington wants this board, his board, to “leave a legacy we can all hang our hat on.”

While wrapping up a very successful convention on

Sunday, PRPSW Mick Fulton, who was also on the convention committee said, “It was a pleasure to serve the Shipmates and Auxiliary members as Treasurer for the 2018 National Convention, and I hope that everyone had a memorable experience. I look forward to working with NHQ in some form of the same capacity as we plan for the 2019 National Convention.”

This may indeed be a “year of change,” with both ethnic and gender barriers being overcome in elections to national positions. Diversity has arrived at the Fleet Reserve Association within its highest ranks, and there is much work to be done. I am confident Shipmates National President Washington and National Vice President Jansky can make a change for the better. **FRA**



PRPSC Bruce Talbot Jr.



Fellow Shipmate



National President
Robert Washington, Sr.
Navy Department Branch 181
Arlington, Va.



National Vice President
Donna M. Jansky
North Shore Branch 31
Peabody, Mass.



National Executive Director
Thomas J. Snee
Navy Department Branch 181
Arlington, Va.



Jr Past National President
William E. Starkey
South Jersey Branch 57
South Jersey, N.J.



Regional President
Northeast/New England
Joyce M. Harris
Groton Branch 20
Groton, Conn.



Regional President
East Coast
Randy L. Phillipp
Triangle Branch 182
Bethesda, Md.



Regional President
Southeast
James P. Richmond
Pensacola Branch 22
Pensacola, Fla.



Regional President
North Central
Barry M. White
Mo-Kan Branch 161
Kansas City, Kan.



Regional President
South Central
Emmett H. Smith, Jr.
Shreveport Bossier Branch 98
Shreveport, La.



Regional President
Southwest
John F. Quesnel, Jr.
Imperial Beach Branch 289
Imperial Beach, Calif.



Regional President
West Coast
Rick Athenour
Sierra Tahoe Branch 137
Minden, Nev.



Regional President
Northwest
William H. Hall
Gem State Branch 382
Boise, Idaho



National Chaplain
Valerie Toulotte
Annapolis Branch 24
Annapolis, Md.



Finance Officer
Bryan M. Proctor
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The FRA Annual Convention concludes the association's year and is where the committees recognize the branches and individual Shipmates who have demonstrated excellence in community involvement and participation. Congratulations to all branches and Shipmates! **FRA**

Americanism-Patriotism Committee

Chair: PRPNC Leon J. Zalewski, Branch 014 (Milwaukee, Wisc.)

The committee recognizes:

First Place

- Group I - Branch 269 (Goose Creek, S.C.)
- Group II - Branch 161 (Kansas City, Kan.)
- Group III - Branch 89 (Atlanta, Ga.)
- Group IV - Branch 201 (Austin, Texas)
- Group V - Branch 229 (Newburgh, N.Y.)

Second Place

- Group I - Branch 24 (Annapolis, Md.)
- Group II - Branch 22 (Pensacola, Fla.)
- Group III - Branch 162 (New Orleans, La.)
- Group IV - Branch 186 (Hernando, Fla.)
- Group V - Branch 185 (Ogden, Utah)

Third Place

- Group I - N/A
- Group II - Branch 61 (Chula Vista, Calif.)
- Group III - Branch 40 (Chesapeake, Va.)
- Group IV - Branch 101 (Santa Clara, Calif.)
- Group V - Branch 17 (Cleveland, Ohio)

The Walter "Step" Rowell Award for the First place overall report goes to Branch 201 (Austin, Texas)

The Leonard "Swede" Nelson Award

for Shipmate of the Year goes to Shipmate Darrell F. McKinley Branch 293 (Elizabeth City, N.C.).

There were no submissions for the Robert Doherty Award for Shipmate for Special Recognition.

The committee determined the theme for the 2019-2020 Americanism Essay Contest is "What my vote will mean to me."

Honorary Membership Committee

Chair: PRPWC Charles R. McIntyre, Branch 101 (Santa Clara, Calif.)

FRA delegates awarded honorary membership to **Lt. Col. Joe R. Johnson** sponsored by Branch 112 (Birmingham, Ala.)

Hospitals, Welfare and Rehabilitation Committee Chair: RVPEC Marty S.D.

Martin, Branch 166 (Virginia Beach, Va.)

The Committee recognizes:

First Place

- Group I - Branch 269 (Goose Creek, S.C.)
- Group II - Branch 166 (Virginia Beach, Va.)
- Group III - Branch 126 (W. Jacksonville, Fla.)
- Group IV - Branch 298 (Grand Rapids, Mich.)
- Group V - Branch 112 (Birmingham, Ala.)

Second Place

- Group I - Branch 24 (Annapolis, Md.)
- Group II - Branch 161 (Kansas City, Kan.)
- Group III - Branch 163 (Phoenix, Ariz.)
- Group IV - Branch 186 (Hernando, Fla.)
- Group V - Branch 85 (San Gabriel Vly, Calif.)

Third Place

- Group I - N/A
- Group II - Branch 289 (Imperial Beach, Calif.)
- Group III - Branch 162 (New Orleans, La.)
- Group IV - Branch 104 (Puyallup, Wash.)
- Group V - Branch 37 (Portsmouth, Va.)

The committee selected **Clyde Toler**, Branch 37 (Portsmouth, Va.) as **National Shipmate of the Year**.

Public Relations Committee

Chair: PRPNE/NEng Donna Jansky Branch 31 (Peabody, Mass)

The Committee congratulates:

First Place

- Group I - Branch 269 (Goose Creek, S.C.)
- Group II - Branch 161 (Kansas City, Kan.)
- Group III - Branch 162 (Seattle, Wash.)
- Group IV - Branch 186 (Hernando, Fla.)
- Group V - Branch 13 (Atlantic City, N.J.)

Second Place

- Group I - Branch 24 (Annapolis, Md.)
- Group II - Branch 94 (Corpus Christi, Texas)
- Group III - Branch 117 (Orlando, Fla.)
- Group IV - Branch 316 (Springfield, Mo.)
- Group V - Branch 185 (Slidell, La.)

Third Place

- Group I - N/A
- Group II - Branch 289 (Imperial Beach, Calif.)
- Group III - Branch 08 (Vallejo, Calif.)
- Group IV - Branch 31, (Peabody, Mass)
- Group V - Branch 268 (Oklahoma City, Okla.)

Shipmate of the Year was awarded to Shipmate **Robert W. Huscher**, Branch 186 (Hernando Fla.).

Youth Activities Committee Chair:

RVPSE James P. Richmond, Branch 22 (Pensacola, Fla.)

The Committee selects:

First Place

- Group I - Branch 91 (Jacksonville, Fla.)
- Group II - Branch 70 (Poway, Calif.)
- Group III - Branch 40 (Chesapeake, Va.)
- Group IV - Branch 201 (Austin, Texas)
- Group V - Branch 17 (Cleveland, Ohio)

Second Place

- Group I - Branch 24 (Annapolis, Md.)
- Group II - Branch 166 (Virginia Beach, Va.)
- Group III - Branch 276 (Omaha, Neb.)
- Group IV - Branch 293 (Elizabeth City, N.C.)
- Group V - Branch 185 (Ogden, Utah)

Third Place

- Group I - N/A
- Group II - Branch 161 (Kansas City, Kan.)
- Group III - Branch 162 (New Orleans, La.)
- Group IV - Branch 18 (Seattle, Wash.)
- Group V - Branch 146 (Johnsville, Pa.)

Congratulations to Shipmate of the Year Alfred McMullen, Branch 31 (Peabody, Mass.).

Veterans Service Committee

Chair: NSD/PRPEC Chris Slawinski Branch 181 (Arlington, Va.)

The Committee selects:

First Place

- Group I - Branch 24 (Annapolis, Md.)
- Group II - Branch 161 (Kansas City, Kan.)
- Group III - Branch 181 (Arlington, Va.)
- Group IV - Branch 298 (Grand Rapids, Mich.)
- Group V - Branch 274 (Reno, Nev.)

Second Place

- Group I - Branch 269 (Goose Creek, S.C.)
- Group II - N/A
- Group III - Branch 117 (Orlando, Fla.)
- Group IV - Branch 201 (Austin, Tex.)
- Group V - Branch 123 (Morganton, N.C.)

Third Place

- Group I - N/A
- Group II - N/A
- Group III - N/A
- Group IV - Branch 44 (Columbia, Tenn.)
- Group V - N/A

Shipmate of the Year was posthumously awarded to Shipmate **RPNC Rosemary Posekany**, Branch 298 (Grand Rapids, Mich.).

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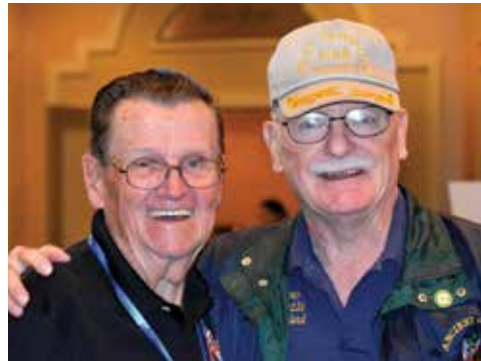
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Photos courtesy of Chris Murray, Chesapeake (Branch 40)



CONVENTION SCENES



Early Morning Elliptical or Afternoon Aerobics

A List of Pros & Cons to Help You Choose Your Routine

By Denny Marshall

The early bird may get the worm, but does he also get more from his morning exercise than the night owl gets from his evening workout? In the world of fitness, experts have been divided over whether gym-goers receive more benefit from a morning workout or an evening one. With science to back up both schools of thought, how does one decide whether to schedule a morning or evening sweat session? To help you make the best choice for your body and routine, here is a thorough list of the advantages and disadvantages of each type of workout.

Advantages of a Morning Workout

Faster fat-burning. During your workout, your body will consume sugar first and then go after fat. American diets are high in sugar, so working out in the morning makes it more likely that you will have fewer sugars in your body and



therefore more likely that your body will attack your fat. You will get greater results if you work out in the morning before eating or after eating a small meal consisting of protein and complex carbohydrates (egg whites and oatmeal are my personal favorites!).

Greater consistency. Generally speaking, it is easier for an individual to stay on track with a fitness regiment first thing in the morning because there are fewer opportunities for family needs, evening plans, commuting, late nights at the office or other distractions to get in the way. Fatigue from a long day can also lead to skipped evening workouts.

Avoiding crowds. Fitness centers tend to see the most traffic between 5 and 8 p.m., which can make it hard to get the machine or group fitness class you really want. Mornings see less traffic, making your a.m. workouts more likely to align with your exercise preferences. Your trip may also be more efficient if you spend less time waiting for machines or shower stalls. And while there may be an influx of gym-goers between 6 and 8 a.m., these patrons tend to get in and get out within a fixed period of time, leaving little room for socialization or clogging up the gym floor.

Convenience. There are few workout options more convenient than going to bed in athletic attire and waking up ready to pop in your favorite fitness DVD or head straight outdoors for a walk or run. It might sound odd, but many of my personal training clients do this to capitalize on their morning “seize the day” attitude.

Healthier food choices. When you start your routine with exercise, you are setting yourself up for a series of healthy choices throughout the day. For example, you may be more likely to follow your morning exercise with a healthy post-workout shake or to increase your water intake all morning long. After a workout you feel better about your body and are more likely to make positive food choices that align with your body-positive attitude.

Increased sleep. Knowing that you have an a.m. sweat session may provide the extra motivation you need to hit the sack earlier; so those extra-early mornings may actually result in more sleep the



night before. Getting enough shut-eye is of utmost importance when it comes to weight. A study published in the journal *Nature Communications* (<https://www.nature.com/articles/ncomms3259.ris>) indicates people crave unhealthy food when they are sleep-deprived because levels of leptin (a hormone that tells your brain that you are full) drop by 18 percent while levels of ghrelin, which stimulates

appetite, increase 28 percent. Lack of sleep also raises the stress hormone cortisol, which has been linked with weight gain.

Increased energy. If you know someone who maintains a morning workout routine, you might have heard them say they have more energy for their day after they exercise. Although it may seem counter-intuitive, your body's release of endorphins during exercise can help you feel more energized,¹ often leading to greater productivity during your day.

Disadvantages of a Morning Workout

Increased risk of spinal injury. There are a few cons to working out in the morning, including an increased risk of injury. A more thorough warm up will be needed in the morning, especially if you will be doing resistance training exercises that involve bending. While you sleep, your discs swell with water, making them extra puffy and

more likely to herniate or "slip" if performing high spinal compression exercises, like the back squat, or repeated spinal flexion exercises, like rowing (if not performed properly). It takes about an hour for your spinal discs to return to their normal size, so if you like to hit the weights hard in the morning, make sure to get up an hour prior to the start of your routine to reduce the likelihood of injury.

Lower energy while working out. Hitting the snooze button a few times just before you crawl onto the treadmill might have you sleep walking on the machine, rather than pushing yourself to log a few strenuous miles before work. Feeling tired and unable to concentrate can also lead to injury, which will ultimately keep you sidelined. Additionally, working out first thing in the morning could mean that you have had fewer opportunities to eat well and provide your body with the fuel it needs to perform a tough workout.



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Advantages of an Evening Workout

Intensive exercise benefits. Strength and endurance are both higher in the afternoon, while the likelihood of injuries is decreased. Exercising when body temperature is lowest, which is typically later in the day, around 4 or 5 p.m. for the average person, results in improved performance and increased power. At this time of day, muscles are more flexible since your body is more warmed up than it is in the morning. Your reaction time is likely to be quicker, while heart rate and blood pressure are low. Based on this, intense workouts such as weight training or strenuous cardio will be most beneficial during the late afternoon or evening.

Better-fueled body. Protein production peaks around 4 or 5 p.m. as well, giving your muscles more of the building blocks they need for growth and post-workout repair. Additionally, working out later in the day gives your body more calories to draw

upon for fueling your workout.

Stress relief. A study in the *American Journal of Epidemiology* (<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2727271/>) indicates a link between weight gain and increased stress levels, thanks to the release of cortisol. Further research has shown that this hormone can increase an individual's desire to eat unhealthy comfort foods. Having an outlet, such as kickboxing or personal training, at the end of the workday can provide a healthy way to release daily stresses—a far better option than hitting a happy hour! Exercising combats stress by inducing the release of endorphins in your brain, which are responsible for the “runner's high” and improved mood you experience after working out.²

Accountability. It tends to be easier to find a friend, colleague, or personal trainer who is willing to meet you for an evening workout than one who's up for a 5 a.m. cardio session. Exercising

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with another person can provide the additional motivation you need to maintain a consistent workout routine, as well as to push yourself toward performing at your personal best. Additionally, research has found that exercising with another person results in a greater release of endorphins than working out alone.³

Class Variety. Gyms typically offer a greater variety of classes after work than in the morning hours. Plus, a packed post-work class may push you to compete against fellow gym-goers and work harder to get the most from your routine.

Disadvantages to an Evening Workout
Sleep disruptions. One downside to working out in the evening is that exercising two to three hours

before bedtime can affect the overall quality of your sleep. Depending on the intensity of your workout, you're likely to be in a more energetic state post workout, which can make it difficult to fall asleep. You can try yoga or gentle stretching to unwind after a busy day and still enjoy restful sleep at night.

Ultimately, it's up to you to decide what works best in your routine. Whether you're looking for the increased sleep, convenience, and fat burning of a morning workout, or the intensive cardio performance, class variety, and end-of-day stress relief of an afternoon sweat session, remember that consistency is key, so choose a workout time that you can stick to. Showing up matters more than when you do! **FRA**

FOOTNOTES

1. Boecker H., Sprenger T., Spilker M. E., Henriksen G., Koppenhoeffler M., Wagner K. J., Valet M., Berthele A., Tolle T. R. 2008. The runners' high: opioidergic mechanisms in the human brain. *Cereb. Cort.* 18, 2523–2531. DOI:10.1093/cercor/bhn013
2. Boecker H., Sprenger T., Spilker M. E., Henriksen G., Koppenhoeffler M., Wagner K. J., Valet M., Berthele A., Tolle T. R. 2008. The runners' high: opioidergic mechanisms in the human brain. *Cereb. Cort.* 18, 2523–2531. DOI:10.1093/cercor/bhn013
3. Cohen E. A., Ejsmond-Frey R., Knight N., Dunbar R. I. M. 2009. Rowers' high: behavioural synchrony is correlated with elevated pain thresholds. *Biology Letters*. DOI: 10.1098/rsbl.2009.0670. Published 15 September 2009

Denny Marshall operates 360 Fit Performance with his business partner Myron Flowers. They believe everyone is an athlete and strive to bring that athletic aspect out of every client. Fitness 360 takes a grassroots approach in training student athletes from youth sports to high school, college and even at the professional level. Fitness 360 has some notable clients such as the National Football League's Vernon Davis, Vontae Davis, Steffon Diggs, Ronald Darby, Tahir Whitehead, Muhammad Wilkerson and Blake Countess.

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<p>General Services: Medical, Dental & Vision Wellness Program Recreational Activities Full Service Library Dining Facility Computer Center Banking Center Mail Room Campus BX/PX Barber & Beauty Salon On/Off Campus Shuttle</p>	<p>Major Amenities: Private Room-Shower Internet-TV connection Deluxe Fitness Center Movie Theater Bowling Center Hobby Shops</p>	<p>Gulfport, Miss: Walking Path to Beach Outdoor Swimming Pool Ocean-view balconies</p> <p>Washington, DC: 9-hole Golf Course Stocked Fishponds Scenic Walking Paths</p>
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For more information or to obtain an application, call **800.422.9988**
 admissions@afrh.gov | afrh.gov
 3700 N. Capitol Street, NW, Washington, DC 20011



Membership & Retention Awards

The Annual Convention Committee on Membership & Retention met during the 91st Annual Convention in San Antonio, Texas, where members discussed the 2018-2019 Membership Marketing Plan. They plan to continue overall recruiting and retention programs to stabilize membership including the Calls program.

The committee supports participation in outreach events for both active duty and retired veterans and wants to continue with the Branch Membership Development Program. They defined improvements to the Recruiting Awards Program. Some of the

other membership growth efforts will include the 100% Branch Award Recognition Program, the Recruiting 32 Members Program and the Incentives Awards Program for Recruit 5 and Retain 10.

The committee will promote the Life Membership Program to increase life members to 10,000, provide mailing labels to branches for Members-at-Large (MALs), terminated and/or prospective members and continue complimentary memberships for active duty enlisted sea service personnel. Also, they will promote the FRA Student Veteran Program, which was developed to attract the next generation of FRA members. **FRA**

Frank J. McPherson Memorial Award

This award is competitively awarded by the National Convention Membership and Retention Committee to one shipmate who exemplifies the three Cardinal Principles of the Fleet Reserve Association, especially in membership endeavors. The shipmate selected must have expended extensive effort towards the overall growth of the Fleet Reserve Association. The selectee need not necessarily be a top recruiter, but an individual who has maintained a positive public attitude that affects the membership and retention of members of the association. Names of qualified nominees for this award, accompanied by an affidavit supporting the nomination, were submitted by branches to the respective Regional Chairman of the Membership and Retention Committee by June 30, 2018. Regional Presidents forwarded their nominee, along with supporting documents, to the Chairman of the National Committee on Membership and Retention by September 14, 2018. The committee would like to congratulate the following nominees:

East Coast Region Shipmate Kenneth E. Goldman, Branch 166 (Virginia Beach, Va.)

Southwest Region Shipmate Roger R. Kramlick, Branch 289 (Imperial Beach, Calif.)

The Award recipient of the Frank **McPherson Memorial Award** is Shipmate Kenneth E. Goldman.

Charles E. Lofgren Awards

The Charles E. Lofgren Awards for excellence in recruiting are to honor the memory of our late National Secretary, Charles E. Lofgren.

There are ten awards, five for individual and five for the top performing branches. They are awarded in each of the five membership groups. The individuals receive an Award. The branch award is a ship's bell mounted on a wooden base.

The 2017-2018 awardees were:

Group I: Christopher Erickson Branch 24 (Annapolis, Md.) = 39 members

Group II: Donald E. Larson Branch 94 (Corpus Christi, Texas) = 15 members

Group III: Thomas J. Snee Branch 181 (Arlington, Va.) = 37 members

Group IV: Pete Lazzaretti Branch 18 (Seattle, Wash.) = 28 members

Group V: Roberto G. Macaraeg Branch 247 (Dagupan City) = 10 members

Branch Recruiting Awards

Group I: Branch 24 (Annapolis, Md.) 1.40% gain = 27 members

Group II: N/A

Group III: Branch 181 (Arlington, Va.) 3.70% gain = 11 members

Group IV: Branch 230 (Roseville, Calif.) 20.95% gain = 22 members

Group V: Branch 185 (Ogden, Utah) 9.80% gain = 4 members

Abraham M. Rosenberg Membership Award

From the branches winning the Charles E. Lofgren Award, one branch is selected for its achievements in outstanding membership promotion. Shipmate Abraham M. Rosenberg served as National President in 1934-35. He was a member of Cleveland Branch 17 and is credited with establishing the association's financial stability in the late 1930's. Roseville, Calif. Branch 230 was selected as the **Abraham M. Rosenberg Award** recipient with an overall recruiting gain of 20.95 percent. Congratulations to the leadership and members of Branch 230 for their exemplary manner of promoting membership.

Gold Lapel Pin Award

Any member who recruits ten new or reinstated members is eligible to receive the Gold Lapel Pin, a Gold Membership Card and a Letter of Commendation.

The Award was presented to:

Patrick Fedorowicz Branch 24 (Annapolis, Md.)

Jeremy Oswalt Branch 60 (Norfolk, Va.)
Ricky W. Farris Branch 103 (Yokosuka, Japan)

Debra McClure Branch 290 (Atlantic Beach, Fla.)

Jackie Towell Branch 97 (Oak Harbor, Wash.)

Recruiting 32 Members

This was established in 2005 to provide an incentive to members who worked hard to recruit 32 new or reinstated members. The award offered to members who participated in this recruiting effort is a paid life membership or \$100 cash. During the 2017-18 membership year the following members received these awards:

Christopher Erickson Branch 24

Thomas J. Snee Branch 181

Silver Anchor Squadron Award

Any member who recruits 50 new or reinstated members subsequent to September 13, 1974 shall be presented with a Silver Anchor Squadron Award Pin, Silver Anchor Squadron Certificate and a Letter of Commendation signed by the National President. The recipients for this year's award were:

Charles B. Ewy Branch 316

(Springfield, Mo.)

Glenn Shaw Branch 46 (Pearl City, Hawaii)

Christopher Erickson Branch 24

(Annapolis, Md.)

Rick W. Athenour Branch 137 (Minden, Nev.)

James E. Brown Branch 226 (Staten

Island, N.Y.)

Thomas W. Flanik Branch 382 (Boise, Idaho)

Louis P. Irvin Branch 70 (San Diego, Calif.)

100% Gold Ribbon Award

The 100% Gold Ribbon is awarded to each branch that maintains the same or increases their branch membership by one or more members from 1 April through 31 March of the following year. This total must indicate the branch has maintained or increased total members on board overcoming deaths and suspensions. In addition, those members transferred into the branch from the Membership-at-Large rolls are not included in the retention figures and, in addition, members who merged into a branch from another branch

as result of a National Board of Directors action were not included in making this calculation. Only those branches whose membership were the same or increased by one or more through normal recruiting and retention efforts were recognized. For the 2017-2018 membership year, 22 branches qualified for this award out of 191 They were:

GROUP I (736 or more members)

Branch 24 East Coast Md.,

Annapolis = 1.40%

GROUP II (363-762 members)

N/A

Group III (188-362 members)

Branch 181 East Coast

Arlington, Va. = 3.70%

Branch 103 Northwest

Yokosuka, Japan = 1.54%

Group IV (88-189 members)

Branch 230 West Coast

Roseville, Calif. = 20.95%

Branch 183 South East

Interlachen, Fla. = 20.00%

Branch 59 Northwest

Cheyenne, Wyo. = 2.42%

Branch 382 Northwest

Nampa, Idaho = 1.75%

Branch 104 Northwest

Puyallup, Wash. = 0.86%

Branch 307 South Central

Gulfport, Miss. = 0.00%

GROUP V (10-87 members)

Branch 295 South Central

San Angelo, Texas = 12.00%

Branch 185 West Coast

Ogden, Utah = 9.80%

Branch 287 West Coast

Livermore, Calif. = 8.70%

Branch 123 East Coast

Morganton, N.C. = 5.56%

Branch 364 North Central

Houston, Mo. = 5.00%

Branch 15 South East

Walhalla, S.C. = 4.76%

Branch 64 Northwest

Iloilo City, PI = 4.76%

Branch 197 West Coast

Modesto, Calif. = 4.08%

Branch 301 East Coast

Greenville, N.C. = 3.85%

Branch 063 Northwest

Lewiston, Idaho = 2.63%

Branch 260 Southwest

Golden Valley, Ariz. = 0.00%

Branch 154 Northwest

Baguio City, PI = 0.00%

Branch 242 North Central

Davenport, Iowa = 0.00%

Branch Recruiting Incentive Awards Program

The National Committee on Membership & Retention announced the continuation of the Branch Recruiting Incentive Awards Program, which provides a \$100 award to one branch from each of the Groups that recruited the highest number of former members. The winners were:

Group I

Branch 24 (Annapolis, Md.)

East Coast = 38

Group II

Branch 97 (Whidbey Island, Wash.)

Northwest = 18

Group III

Branch 261 (Lemoore, Calif.)

West Coast = 12

Group IV

Branch 18 (Seattle, Wash.)

Northwest = 09

Group V

Branch 364 (Houston, Mo.)

North Central = 07

Congratulations to each branch for an outstanding effort to bring back previous members of the FRA. The checks for \$100 each were distributed to the respective branch delegates or Regional Presidents at the annual convention. **FRA**

MOVING FORWARD

2018 - 2019



Continuing Programs

Recruit 3 Program

Any FRA or Auxiliary member who recruits/sponsors three (3) new or reinstated FRA members will be eligible to receive the red/white/blue collectible pin.

Recruit 32 Program

Any FRA member who recruits sponsors 32 new or reinstated members during the recruiting year will be eligible to receive a life membership or \$100 cash award if already a Life Member. For each subsequent 32 members recruited, a Shipmate will be eligible to receive an additional award of \$100.

Submit completed applications to:

FRA, 125 N. West St., Alexandria, VA 22314 -2754.
Remember to include payment and your full name and membership number in the "Sponsored by" section of the application.

Continuing Recruiting Initiatives (2018)

Recruit 5 Initiative

Any FRA member who recruits/sponsors five (5) new or reinstated members will receive a "Recruit 5" collectible pin and a one-year extension of his/her existing membership, valued at \$40. If the recruiter is already a Life Member, a special gift valued at \$40 will be awarded in lieu of paying for one year of membership dues. The recruiter is eligible to recruit only one set of five new or reinstated members during the recruiting year and receive the special incentive awards.

Retain 5 Initiative

To strengthen retention, we will randomly draw a total of 20 names of new or rejoined FRA members with one or two years of membership who are eligible for renewal. This drawing will be held quarterly to select five names each in July, October, December and April. Winners' memberships will be extended for one year, valued at \$40.

Artist's rendering of the Moving Forward Pins. Actual pin design may vary and is smaller than shown.



125 N. West Street,
Alexandria, VA
22314-2754
703-683-1400
800-FRA-1924
www.fra.org

Join FRA: Membership Application

Membership is open to all current or former enlisted members of the Navy, Marine Corps, or Coast Guard. I certify that I fulfill the eligibility requirements and want to join the FRA. Annual dues include a subscription to *FRAtoday*, *NewsBytes* and *OnWatch*.

SPONSORED BY:

Name: _____

Member No.: _____ Branch No.: _____

Name: _____ Rate/Rank: _____

Address: _____
Street Lot/Space City State Zip Code

Date of Birth: _____ SS No. (Optional): _____ Phone: () _____

Service: _____ Status: _____ Membership Pref.: Branch No. _____ Nearest to home Member-at-large

Previous FRA member: No Yes If yes, previous Member No.: _____

Email Address: _____ Spouse's Name: _____

Applicant's Signature: _____ Date: _____

DUES OPTIONS:

- 1 Year \$40.00
- 2 Years \$64.00 **FIRST TIME MEMBERS**
- 2 Years \$75.00 (for renewing or reinstating)
- 5 Years \$180.00

PAYMENT OPTIONS:

- Master Card Visa Discover American Express Check/Money Order Enclosed

Amount: _____ Credit Card No.: _____

Exp. Date: _____ Signature: _____

SPECIAL OFFER
FOR FIRST TIME MEMBERS!

2 Years for \$64.00

LIFE MEMBERS

The FRA CONGRATULATES THE FOLLOWING Shipmates who became Life Members during the third quarter of 2018. The listing, which is arranged alphabetically and by the month joined, includes their branch number or Member-At-Large (MAL) designation. Call 1-800-FRA-1924 to learn how you can become a Life Member of the FRA.

JULY									
John P. Allison	MAL	Clifford G. Mitton Jr.	MAL	Albert L. Butler	06	Paul R. Oman	136	Edward C. Craig	MAL
Terry L. Allison	61	Brian Moran	24	James N. Catling	290	Billy E. O'Neal Jr.	MAL	Henry R. Dickhous	382
Brian T. Arroyo	181	Cyrus B. Murphy Jr.	46	Charles M. Cossou	MAL	Ronald J. Ouellet	MAL	Ronald F. Drinkwine	49
Winston M. Ashby Sr.	29	Carlos Najera	222	Ronald G. Davis	20	Robert Pedersen	MAL	Noah Dula James Nelson	166
Clive E. Bailey	24	George Neven	263	Russell C. Dedmon	MAL	Denise M. Petrusic	024	Noel E. Durm	24
Richard Barber	234	Merrell Newman	307	Michael Dejiacomo	172	Stewart F. Pickell	061	Oscar Exum	MAL
Ronald A. Belcher	367	Eugene Ochs	MAL	Robert W. Dennard	22	David I. Pierce	22	Samuel F. Fallejo	MAL
Ray M. Bishop	105	Dante A. Olaes Sr.	MAL	John F. Dowd	174	Rafael Pineiro Jr.	24	Harold D. Fox	MAL
Kathleen Bourke	46	Charles Orvis Edward	382	Thomas N. Dukes	MAL	Gordon D. Powell	MAL	Taylor S. Fox	01
Robert C. Brady	24	Thomas C. Proffitt Jr.	MAL	James A. Duran	MAL	Andrew J. Purchase	MAL	Herbert P. Franklin	269
John C. Brown	99	William J. Racz	24	Willard G. Eller	MAL	Ambrosio S. Ragat	302	Mark S. Gallagher Sr.	1 24
Jay W. Brown	57	Thomas M. Rice	136	James E. Farrrens	289	Stanley W. Rankin	MAL	Jorge Gomez	MAL
Michael M. Buchet	24	Tommy Robbins	MAL	Vincent J. Faustina	103	Bruce W. Reed	192	Michael T. Gonzalez	04
Rodney H. Bunde	47	Ron Rucker	46	Donald L. Felthouse	104	Robert Reinke	MAL	Michael T. Hadvavny	269
William Burnett	97	Rubin S. Ruiz	175	Ronald E. Foley	117	Jacob C. Rivera	61	William H. Hall	382
German M. Cababa	MAL	John A. Schiltz	70	Grant Gee	MAL	John W. Robinson	24	Alfred R. Hemke	MAL
Robert E. Chance	MAL	Paul Scott	MAL	Thomas E. Glasl	MAL	Rogelio C. Rodriguez	MAL	Robin Holston	24
Dorothy Chanil	24	Gregg G. Sears	24	Geraldine J. Gorsky	22	Stephanie A. Rowland	24	James L. Howard	24
Allen R. Clark	207	Darrell A. Skinner	MAL	John Grow	221	Ronnie E. Santua	MAL	Fehmi Ilkson	MAL
Larry M. Claussen	24	Edward J. Smith	MAL	Crisogono P. Gurion	08	Raymond E. Sims	24	Eugene Jackson	62
Charles E. Coddington	301	James C. Smith	MAL	Billy J. Hagood	89	John Smith	MAL	Henry E. Jackson	89
Donald L. Coleman Jr.	MAL	Donald Speck	124	Kathy M. Hamaker	227	Lowell J. Soli	238	Corinne A. Janney	269
Carl A. Creason	MAL	Rickey L. Stahlecker	97	William J. Hebert	60	George Stallard	178	Sidney G. Johnson	MAL
James D. Cribbs	156	Ronald Staton	MAL	Robert E. Henderson	MAL	Billy J. Stanley	276	William D. Johnson	147
Vernon R. Dennis	24	Henry J. Storm	MAL	Laurence M. Hicks	261	Steven A. Stetz	24	Kenneth A. Jones	MAL
Frank Dillon	01	Edward J. Sullivan	24	Thomas W. Hill	MAL	William A. Stevens	367	John Kerr	24
Harry L. Driskill	MAL	Darrell S. Tapp	89	Joe B. Hopson	11	Marlin E. Stockdill	60	Jerome C. Kinnear	289
William H. Duquesnel	115	Monico D. Tiongco	46	Edward J. Hudson	201	Michael W. Struve	269	Paul A. Kirkham	126
William L. Ewing	53	Roy Troglin	14	Paul Inserra	141	Charles W. Szad	269	Willard R. Kitchens	MAL
John B. Fesnock	61	Norlin M. Ulad	154	Jerome T. Jacob	28	Jay M. Tefft	MAL	Clayton R. Lindberg	MAL
John Fussell	MAL	Barry W. Van Rensler	MAL	Richard A. Johnson	60	Steven L. Trubey	MAL	Parke C. Manuel	269
Thomas P. Gallagher	57	Hector M. Vega Martinez	24	Paul R. Johnson	311	Robert M. Tulos	208	Stewart G. Margolis	MAL
Gordon L. Gingras	269	Robert E. Wetzel	MAL	Donald R. Keils	24	Kenneth Turner	269	John W. Martin	59
Joe J. Glennon	24	Paul S. Wheeldon	162	Norbert M. Knight Jr.	MAL	William P. Wagner	61	Joe J. Martin	70
David Allan Gravatt	46	David M. Wilhite	22	Larry O. Kyser	22	Kenneth Wagner Edward	14	James L. Murrell	382
Cynthia Grzesek	MAL	Leo Wille	MAL	John F. Latuperissa	24	Thomas Weaver	182	John R. Owens Jr.	289
John Eino Hautala	24	Daniel R. Willis	24	Sampson H. Lee	08	John F. Welsh Sr.	60	Thomas W. Perks	MAL
Louis Wayne Heacock	MAL	Roger K. Wink	289	Jimmy L. Martin	22	Leroy P. Werley	269	Mike Pluta	136
Daniel R. Herring	24	Jon A. Witmer	86	Domingo P. Matias	261	Roderick O. Wisdom	117	Allen R. Roth	MAL
Robert Hetzer James	47	Richard E. Wood Sr.	126	Joseph L. McCarthy	61	Lyle Yeager	177	Kevin Schaaff	24
James A. Howard	104	Willie F. Wright	MAL	Richard A. McCullough	311	Michael T. Zanski	MAL	Helmut Schmolli Peter	226
Nicholas H. Isoldi	MAL			H. A. McKinney Doc Jr.	MAL			Lloyd Seitz	268
Richard S. Kanaski	289	AUGUST		Mark A. Millis	137	SEPTEMBER		Gregory P. Simmons	MAL
Ronald J. Kartz	307	Robert Anderson C.	61	Jeremiah T. Minahan	210	Marcelo S. Alfonso	154	William R. Smith	13
Paul A. Keating	367	Michael Anderson J.	290	George N. Mixon	MAL	Napoleon A. Avena	17	Walter L. Smith	29
Sharon K. Kelly	MAL	Leslie Arnold H.	268	Gerald J. Monaghan	MAL	Richard C. Bauer	161	Tommy Stevens	MAL
Michael D. Knoblett	91	Bobby Baker G.	MAL	Rufus J. Moore	47	James L. Bittle	24	John Stocum	MAL
Otto F. Lassen	161	Albert Beall P. Jr.	147	Kenneth Morgan	MAL	Donald J. Boula	259	Dennis A. Thorsfeldt	70
Andres D. Llorente	127	James Benjamin P.	194	Gordon R. Morris	41	Charles R. Bridges	MAL	Lana C. Tobey	181
James C. Mabe	24	James Blake A.	156	Lawrence G. Neece	70	Michael D. Brown	175	Carl Warner	24
John J. Martin	29	Lester Bleigh M. Jr.	MAL	Federico Nepomuceno R.	08	Charles Corns	MAL	Daniel T. Watrous	MAL
		Siegfried Bruner	MAL	Harry Novak	24	Homer C. Cowart	89	James C. Zimmerman Jr.	24

Break Free from Neuropathy with a New Supportive Care Cream

A patented relief cream stands to help millions of Americans crippled from the side effects of neuropathy by increasing sensation and blood flow wherever it's applied

Raymond Wilson

The Associated Health Press

AHP – A recent breakthrough stands to help millions of Americans plagued by burning, tingling and numb legs and feet.

But this time it comes in the form of a cream, not a pill, suggesting the medical community may have been going about the problem all wrong.

The breakthrough, called *Diabasens*, is a new relief cream developed for managing the relentless discomfort caused by neuropathy.

When applied directly to the legs and feet, it causes arteries and blood vessels to expand, increasing the flow of warm, nutrient rich blood to damaged tissue.

However, what's most remarkable about the cream...and what makes it so brilliant...is that it contains one of the only natural substances known to activate a special sensory pathway right below the surface of the skin.

This pathway is called TRPA1 and it controls the sensitivity of nerves. In laymen terms, it determines whether you feel pins and needles or soothing relief.

Studies show that symptoms of neuropathy arise when the nerves in your legs deteriorate and blood flow is lost to the areas which surround them.

As the nerves begins to die, sensation is lost. This lack of sensation is what causes the feelings of burning, tingling and numbness.

This is why the makers of *Diabasens* say their cream has performed so well in a recent clinical use survey trial: it increases sensation and blood flow where ever it's applied.

No Pills, No Prescriptions, No Agony

Until now, many doctors have failed to consider a topical cream as an effective way to manage neuropathy. *Diabasens* is proving it may be the only way going forward.

"Most of today's treatment methods have focused on minimizing discomfort instead of attacking its underlining cause. That's why millions of adults are still in excruciating pain every single day, and are constantly dealing with side effects" explains Dr. Esber, the creator of *Diabasens*.

"*Diabasens* is different. Since the most commonly reported symptoms – burning, tingling and numb legs and feet – are caused by lack of sensation of the nerves, we've designed the formula increase their sensitivity.

And since these nerves are located right below the skin, we've chosen to formulate it as a cream. This allows for the ingredients to get to them faster and without any drug like side effects" he adds.

Study Finds Restoring Sensation the Key To Effective, Long Lasting Relief

With the conclusion of their latest human clinical use survey trial, Dr. Esber and his team are now offering *Diabasens* nationwide. And regardless of the market, its sales are exploding.

Men and women from all over the country are eager to get their hands on the new cream and, according to the results initial users reported, they should be.

In the trial above, as compared to baseline, participants taking *Diabasens* saw a staggering 51% increase sensitivity in just one week. This resulted in significant relief from burning, tingling and numbness throughout their legs.

Many participants taking *Diabasens* described feeling much more balanced and comfortable throughout the day. They also noticed that after applying, there was a pleasant warming sensation that was remarkably soothing.

Diabasens is shown to provide relief from:

- Burning
- Swelling
- Tingling
- Heaviness
- Numbness
- Cold extremities

Diabasens Users Demand More

Many of *Diabasens* users say their legs have never felt better. For the first time in years, they are able to walk free from the symptoms which have made life hard.

"I have been using the cream now for about ten days. It has given me such relief.

I've had very bad foot pain from injuries and overuse of my feet for years which have contributed to severe itching/tingling and pain for some time. (My father also suffered from this pain and itching. I wish I would have had this for him.)

The first time I used the cream, I felt an almost immediate relief from this.

I now use it at least twice a day: once in the morning before work and once at night before I sleep.

I am so delighted with this. It has helped my walking, also. It has helped generate feeling again in my feet," raves Marsha A. from Texas



Topical Cream Offers Sufferers a Safer, More Effective Avenue of Relief: *Diabasens* increases sensation and blood flow wherever its applied. It's now being used to relieve painful legs and feet.

Targets Nerve Damage Right Below the Skin's Surface

Diabasens is a topical cream that is to be applied to your legs and feet twice a day for the first two weeks then once a day after. It does not require a prescription.

Studies show that neuropathy is caused when the peripheral nerves breakdown and blood is unable to circulate into your legs and feet.

As these nerves deteriorate, sensation is lost. This is why you may not feel hot or cold and your legs and feet may burn, tingle and go numb.

Additionally, without proper blood flow, tissues and cells in these areas start to die, causing unbearable pain.

An ingredient called cinnamaldehyde in *Diabasens* is one of the only compounds in existence that can activate TRPA1, a special sensory pathway that runs through your entire body.

According to research, activating this pathway (which can only be done with a cream) increases the sensitivity of nerves, relieving feelings of tingling and numbness in your legs and feet.

Supporting ingredients boost blood flow, supplying the nerves with the nutrients they need for increased sensation.

How to Get Diabasens

In order to get the word out about *Diabasens*, the company is offering special introductory discounts to all who call. Discounts will automatically be applied to all callers, but don't wait. This offer may not last forever. **Call toll-free: 1-800-580-8371.**

1. BRANCH 294, CROSSVILLE, TEN.

(L) Branch President Jack Fogel along with (R) Past Branch President Bill Rhoads present Natasha McNeil her ward for winning the 2018 FRA Scholarship contest.



1

2. BRANCH 112, BIRMINGHAM, ALA.

(R) Branch President Garland Odell proudly presents (L) Past Branch President Bobby Findley with his 35-year membership pin, accompanied by his beautiful wife Earlene Findley.



2

3. BRANCH 57, SOUTH JERSEY, N.J.

(L to R) Shipmate John Menghini, Layla Howard and Johnnie Howard are credited with saving the life of Shipmate and Branch 57 President Anthony McDonald's brother, Jerry McDonald, after an ATV accident.



5

4. MEMBER-AT-LARGE

Shipmate and HQ staffer Teresa Wiener relaxes a bit before the Annual Convention committee reports start rolling in.



6

5. BRANCH 118, CAPE CORAL, FLA.

Shipmates participate in Branch 118 officer installation.



9

6. BRANCH 166, VIRGINIA BEACH, VA.

Judith Martin holds the bible while S.D. Martin takes the oath of office for East Coast Regional Vice President.

7. BRANCH 162, NEW ORLEANS, LA.

(L) PRPSC Dave Field along with (R) Shipmate Jerry DuPre present a JROTC medal to Marine cadet 1st Lt. Devonn Mendoza for his leadership at the New Orleans Military Maritime Academy.



11

8. BRANCH 14, MILWAUKEE, WISC.

(L) Pat Migliaccio presents (R) Lawrence Biesiadny his 60-year continuous membership certificate and pin. Lawrence was in the Navy for 31 years and retired as a Captain.



12

9. BRANCH 269, GOOSE CREEK, S.C.

The branch hosted the U. S. Coast Guard from the Charleston Sector to celebrate 228 years of service with a cake cutting ceremony.



15



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4

10. BRANCH 216, CEDAR RAPIDS, IOWA

(L to R) Mr. Greer, Mary Greer (essay contest winner), Mrs. Greer and Hawkeye Branch 216 Shipmate Andrew all gather to congratulate Mary.

11. BRANCH 89, ATLANTA, GA.

Shipmate Walt Koscica receives his 40 years of continuous membership certificate from Branch President Rose (R) while Mrs. Koscica (L) pins him.

12. BRANCH 57, SOUTH JERSEY, N.J.

(R) Branch President McDonald presents (L) Shipmate Schroeder his 40 years of continuous membership certificate and pin.

13. BRANCH 59, CHEYENNE, WYO.

(L) Ronald Kempka was presented his 50-year continuous membership certificate by (R) Branch 59 President Jim Henderson.

14. FRA HEADQUARTERS, VA.

43-year staffer Rod Kennedy (with beard) retired from the FRA this September. In recognition of his years of endless dedication to our Shipmates, most of the staff took Rod to Theisman's Restaurant for a farewell lunch.

15. UNIT 94, CORPUS CHRISTI, TEXAS

PNP Gini Larson, RPSC Pauline Wampler and RCSC Hilda Peters hosted dinner for the "Rockport Warriors" during their weekend retreat.



7



8



10



13



14

Submit a photo for Shipmate News by email as an attachment in jpeg format to FRAtoday@fra.org or mail a high-quality photograph to FRAtoday, 125 N. West Street, Alexandria, VA 22314. Please include a brief description and include the names of those pictured.

BREAKING NEWS...

CoQ10's Failure Leaves Millions Wanting

Use this pill to supercharge your brain and think better than ever.

BREAKING NEWS: Millions of Americans take the supplement CoQ10. It's the "jet fuel" that supercharges your cells' power generators, known as mitochondria.

As you age, your mitochondria begin to die. In fact, by age 67, you lose 80% of the mitochondria you had at age 25. But if you're taking CoQ10, there's something important you should know.

As powerful as CoQ10 is, there is a critical thing it fails to do. It can't create new mitochondria in your cells.

Taking CoQ10 is not enough

"There's a little-known NASA nutrient that multiplies the number of new power generators in your cells by up to 55%," says Dr. Al Sears, owner of the Sears Institute for Anti-Aging Medicine in Royal Palm Beach, Florida. "Science once thought this was impossible. But now you can make your heart, brain and body young again."

"I tell my patients the most important thing I can do is increase their 'health span.' This is the length of time you can live free of disease and with all your youthful abilities and faculties intact."

Medical first: Multiply the "power generators" in your cells

Al Sears, M.D., recently released an energy-boosting supplement based on this NASA nutrient that has become so popular, he's having trouble keeping it in stock.

Dr. Sears is the author of over 500 scientific papers on anti-aging and recently spoke at the WPBF 25 Health & Wellness Festival featuring Dr. Oz and special guest Suzanne Somers. Thousands of people listened to Dr. Sears speak on his anti-aging breakthroughs and attended his book signing at the event.

Now, Dr. Sears has come up with what his peers consider his greatest contribution to anti-aging medicine yet — a newly discovered nutrient that multiplies the number of tiny, energy-producing "engines" located inside the body's cells, shattering the limitations of traditional CoQ10 supplements.

Why mitochondria matter

A single cell in your body can contain between 200 to 2,000 mitochondria, with the largest number found in the most metabolically active cells, like those in your brain, heart and skeletal muscles.

But because of changes in cells, stress and poor diet, most people's power generators begin to malfunction and die off as they age. In fact, the Mitochondria Research Society reports 50 million U.S. adults are suffering from health problems because of mitochondrial dysfunction.

Common ailments often associated with aging — such as memory problems, heart issues, blood sugar concerns and vision and hearing difficulties — can all be connected to a decrease in mitochondria.

Birth of new mitochondria

Dr. Sears and his researchers combined the most powerful form of CoQ10 available — called ubiquinol — with a unique, newly discovered natural compound called PQQ that has the remarkable ability to grow new mitochondria. Together, the two powerhouses are now available in a supplement called *Ultra Accel II*.

Discovered by a NASA probe in space dust, PQQ (Pyrroloquinoline quinone) stimulates something called "mitochondrial biogenesis" — a unique process that actually boosts the number of healthy mitochondria in your cells.

In a study published in the *Journal of Nutrition*, mice fed PQQ grew a staggering number of new mitochondria, showing an increase of more than 55% in just eight weeks.

The mice with the strongest mitochondria showed no signs of aging — even when they were the equivalent of 80 years old.

Science stands behind the power of PQQ

Biochemical Pharmacology reports that PQQ is up to 5,000 times more efficient in sustaining energy production than common antioxidants.

"Imagine 5,000 times more efficient energy," says Dr. Sears. "PQQ has been a game changer for my patients."

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

It works right away

Along with an abundance of newfound energy, users also report a sharper, more focused mind and



Dr. Al Sears with fellow physician Dr. Oz at the WPBF 25 Health & Wellness Festival held in Palm Beach Gardens, Florida.

memory, and even younger-looking skin and hair. Jerry M. from Wellington, Florida, used *Ultra Accel II* and was amazed at the effect.

"I noticed a difference within a few days," says Jerry. "My endurance almost doubled. But it's not just in your body. You can feel it mentally, too," says Jerry. "Not only do I feel a difference, but the way it protects my cells is great insurance against a health disaster as I get older."

Increase your health span today

The demand for this supplement is so high, Dr. Sears is having trouble keeping it in stock. "My patients tell me they feel better than they have in years. This is ideal for people who are feeling or looking older than their age... or for those who are tired or growing more forgetful."

"My favorite part of practicing anti-aging medicine is watching my patients get the joy back in their lives. *Ultra Accel II* sends a wake-up call to every cell in their bodies... and they actually feel young again."

Where to find *Ultra Accel II*

Right now, the only way to get this potent combination of PQQ and super-powered CoQ10 is with Dr. Sears' breakthrough *Ultra Accel II* formula.

To secure bottles of this hot, new supplement, buyers should contact the Sears Health Hotline at 1-877-353-0632 within the next 48 hours. "It takes time to get bottles shipped out to drug stores," said Dr. Sears. "The Hotline allows us to ship the product directly to the customer."

Dr. Sears feels so strongly about this product, he offers a 100%, money-back guarantee on every order. "Just send me back the bottle and any unused product within 90 days, and I'll send you your money back," said Dr. Sears.

The Hotline will be taking orders for the next 48 hours. After that, the phone number will be shut down to allow them to restock.

Call 1-877-353-0632 to secure your limited supply of *Ultra Accel II*. You don't need a prescription, and those who call in the first 24 hours qualify for a significant discount. To take advantage of this great offer use Promo Code **FRAT1018UA** when you call in.

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In Memoriam

Name	Rating	Branch	Name	Rating	Branch	Name	Rating	Branch
			Gotchall, Terrence L.	MMCM, USN	29	Montoya, Jerry	YNC, USN	185
Abrams, Robert D.	OSC, USN	70	Grant, Jack	DCC, USN	MAL	Murray, Joseph T.	SHC, USN	156
Armour, Odell S.	FT1, USN	44	Harris, Kelly R.	CTRC, USN	MAL	Nay, John M.	CPO, USN	146
Askew, James B.	CS1, USN	MAL	Hartsfield, Charles B.	CPO, USN	170	Nelson, David E.	SKC, USN	170
Baldwin, Paul G.	CDR, USN	MAL	Hawkins, Ray H.	MK1, USN	MAL	Nichols, Russell B.	MMC, USN	57
Barwicke, Harold	MRCS, USN	MAL	Hicks, Stanley	SKCS, USN	MAL	O'Connor, James P.	MGYSGT, USMC	175
Begert, John J.	YNCS, USCG	MAL	Hill, Benjamin W.	SD1, USN	13	Oakley, Reuben C.	ADCS, USN	89
Bellmer, Dean Ivan	USN 2	89	Hofberg, Samuel M.	USN	24	Oeding, Clarence A.	ADRC, USN	192
Bennett, Arthur D.	NC1, USN	8	House, Paul E.	MMCS, USN	334	Padilla, Eustaquio	BM2, USN	172
Bernard, Al J.	CDR, USCG	181	Howrey, James H.	ADCS, USN	289	Parks, William S.	SGTMAJ, USMC	MAL
Bishop, Mary James L. M.	YN3, USN	61	Hoyt, John M.	AFCM, USN	MAL	Pascua, Inocencio P.	CE1, USN	MAL
Blatz, Walter J.	AMHC, USN	126	Ines, Marcelino	YN3, USN	302	Peters, Walter W.	MNC, USN	MAL
Burke, Richard E.	GMGC, USN	60	Jenkins, Jesse	SMCS, USN	MAL	Petriskie, William A.	AOC, USN	261
Cassatt, Raymond R.	OS1, USN	MAL	Jones, Ralph C.	EMC, USN	14	Quicker, Ronald E.	TMC (SS), USN	104
Chapman, George T.	YNCS, USN	309	Jones, Gordon E.	AEC, USN	61	Reneau, Earl W.	CM, USN	194
Charlton, Eldon	CTIC, USN	334	Jost, John L.	RMC, USN	113	Richard, Yvon J.	RMCS, USN	60
Cohen, Simon S.	BTCS, USN	31	Joyner, William T.	MMC(SS), USN	MAL	Riley, Guthrie	ACC, USN	MAL
Colley, Edward.	DTC, USN	339	Kennedy, John J.	HTCM(SW), USN	281	Rombs, Johnny S.	BT2, USN	94
Colvin, Leonard L.	ENC, USN	MAL	Kincaid, Norman J.	MGYSGT, USMC	208	Sanford, William H.	USN	210
Cordell, Thomas G.	CPO, USN	24	Kinsley, Harry W.	CMDR, USN	MAL	Scairato, Ted R.	CPL, USCGR	1
Cotaya, Julian C.	AVCM, USN	22	Kirby, James W.	PHCS, USN	161	Schofield, Dan H.	MMC(SS), USN	MAL
Cox, Edward D.	PNC, USN	MAL	Krache, James C.	SSGT, USMC	136	Schultz, Edward D.	GYSGT, USMC	MAL
Cummins, Jimmy	YNC, USN	MAL	Krone, John R.	LCDR, USN	MAL	Smith, Ronald L.	ATC, USN	261
Curtis, Jimmie L.	USN	24	Krusko, Stephen D.	PO1, USN	MAL	Thorp, Robert D.	LCDR, USN	MAL
Daniels, Albert H.	HMC, USN	371	Lang, George W.	HMCS, USN	40	Underwood, Robert G.	SKC, USN	MAL
Defevers, Charles M.	OMCS, USN	46	Lawley, Charles	ETCS, USN	MAL	Vestuti, Emil J.	FTBC/SS, USN	20
Drews, Richard	MCPO, USN	14	Lichtman, Benjamin	AMHC, USN	1	Wagner, Fred D.	LCDR, USN	382
Duve, Harry Joseph	PO2, USN	1	Lonestar, Robert B.	ACC, USN	MAL	Walters, Lorenzo D.	BM6, USN	MAL
Elia, Alecks S.	MSGT, USMC	229	Machonga, David E.	USN	MAL	Warrior, Robert E.	ATC, USCG	226
Fallert, Robert	AOC, USNR	161	Martin, Richard E.	LT, USN	294	Witt, William R.	LCDR, USNR	24
Goodwin, Kenneth C.	POC, USN	MAL	McCray, Richard W.	ATC, USN	280	Worley, Gary G.	ABCM, USN	70
Gosney, Lawrence O.	ATC, USN	MAL	Mitchell, Harold B.	ADR1, USN	22	Wright, Donald R.	PR1, USN	MAL

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Message from Southwest Regional President



Nadine Fulton
Southwest RP



2018 Southwest Regional Convention August 4th, 2018 Laughlin, Nevada

As I have come to the end of my two-year term as the regional president, as rewarding as the position has been for me, it is time to pass the baton to the incoming president-elect. If you ever consider running for president of this region, you will have the assistance of a competent parliamentarian. Throughout my year at the Unit visits and during the officer installations, I was able to meet and get to know the majority of the more than 1100 wonderful members of this region. The hospitality and kindness shown was overwhelming.

During my second term, because of the Unit visits, familiarity opened the lines of communication, which lead to more questions and interaction, especially from first-time Unit presidents. You can make many new lifelong friends as SWRP.

The fear of the unknown has discouraged some members from running for a regional office. It can appear to an outsider that it is a daunting job, especially when observing an inexperienced president. The time required is minimal, most experiences have been two to four hours a week. Your work can be done on weekends or nights if you are still active in the workforce.

For anyone contemplating running for a regional office, do not let the thought of insurmountable tasks and the pressure of deadlines discourage you. It is a very rewarding position and there is plenty of support. If you run, consider making it a two-year commitment. The LA FRA does wonderful things for our community and you will feel great about being a leader in such a wonderful organization. Our regional and national members are some of the best people in the world.

We are pleased to announce that the Southwest Region has seen an increase in the number of male members in recent years. We are also proud and grateful to report we have two male members who have taken on leadership positions in the region. Unit 70 (Poway) President Aaron Jenson has done a great job. He also served as the co-chair of the Regional Convention for two terms and did an excellent job. Unit 47 Chaplain and Past Regional Chaplain Nick Ancheta has been an invaluable team member. It takes a brave and secure man to volunteer for a position in a predominantly female organization. I have found that males are readily accepted by the membership. Our hope is that recruiting will start at home with not only our daughters but also our sons. The branches are seeing more female Shipmates, so we also have an opportunity to approach their husbands, brothers and parents.

It has been a tradition that the Ladies Auxiliary was for "ladies" or the wives of the male service members. The role of the Auxiliary has changed from serving refreshments at meetings to organizing legitimate fund raisers and volunteering in our community. We have an opportunity to add more talent to our rosters with the addition of male members.

The LA FRA is about working together as a team to achieve our goal of service to our veterans. I am proud of the accomplishments made by the members of the Southwest Unit. **FRA**

Yours in Loyalty, Protection & Service,
Nadine Fulton, RPSW

Nadine Fulton is the LA FRA Regional President for the Southwest Region.

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¹National Safety Council. *Injury Facts*®, 2017 Edition, p. 14.

²Facts from LIMRA, Life Insurance Awareness Month, September 2017

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Retirement Savings Strategies for the Gig Economy

If you are one of the growing legions of gig workers, freelancers, or commission-based employees, your income stream might feel a bit like a roller coaster. And that can make it tough to save for retirement.



Carl M. Trevisan, CFP®

“More and more people are participating in the gig economy,” says Donna Peterson, Retirement Income Strategist at Wells Fargo Advisors. “It’s a challenge to figure out how to save when you only make a small amount one month and a large amount the next month.”

A challenge, but an important one to overcome.

Make saving a monthly must-do

Peterson suggests that people with variable income make retirement savings part of their monthly budget. “Consider retirement savings as one of those (expenses) that occurs on a monthly basis,” she says. To find the right amount to save, she says, “you need to determine what amount you can or should save for the year and then convert that into a percentage of the income you expect to receive.”

With each payment you receive, Peterson suggests that you set aside that percentage in a separate account that you won’t use for expenses. Transfer those funds into a retirement savings account, such as a traditional or Roth individual retirement account (IRA), either once a month or when each payment comes in. Peterson says 15% of income is a commonly cited rule of thumb for retirement savings, but ideally, you’d consult with your financial advisor to determine how much you should be saving based on your circumstances.

Know your investment options

There are multiple ways workers with variable incomes can save. Gig workers with spouses who have steady paychecks might ask their spouses to contribute the maximum to their qualified employer sponsored retirement plan (QRP), such as a 401(k), 403(b), or governmental 457(b).

You and your spouse could also contribute to an IRA as long as you both have earned income.

However, IRAs, like QRPs, have limits. In 2017, the total IRA contribution limit is \$5,500 (\$6,500 for those age 50 or older) per person.

You can contribute to a Traditional IRA up until the year you turn 70 ½. Contributions to Roth IRAs are allowed at any age as long as you are at or under the modified adjusted gross income (MAGI) limits. Your tax advisor and financial advisor can help you understand what kind of IRA may be best for you.

If you and your spouse have both maxed out your IRA contributions, you can still save more, if you are a business owner. “You could set up a business plan and get access to higher limits,” Peterson says. SEP (Simplified Employee Pension) and SIMPLE IRA (Savings Incentive Match Plans for Employees) allow significantly higher contributions.

These kinds of plans, however, must be offered to all employees of the business, so they can cost more if you have employees. Even if you can’t save more in a retirement account, Peterson adds, you can still save in taxable accounts or consider annuities. Any savings, no matter the source, can be used to fund your future retirement.

Stick to your plan

Whatever the method, consistency is the key. “Keeping that consistent percentage is a good strategy to help ensure that you’re doing all you can to save the right amount for retirement,” Peterson says. “Never assume you are going to make it up the next month.” **FRA**

This article was written by/for Wells Fargo Advisors and provided courtesy of Carl M. Trevisan, Managing Director-Investments and Stephen M. Bearce, First Vice President- Investments in Alexandria, VA at 800-247-8602.

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