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# FRA *today*

The magazine

JULY 2018

## LONG-TERM CARE & NEEDS

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Cover: The Military Health System congratulates Dr. John R. Minarcik of the Ophthalmology clinic at the Belvoir Hospital on his selection as the Best of the Best 2017, Joint Outpatient Experience (JOES) annual report. His patients, who have completed JOES, ranked him highest among all physicians within the Military Health System. Photo by Reese Brown

Marines with Special Purpose Marine Air Ground Task Force Detroit visit veterans at the John D. Dingell Veterans Affairs Medical Center Sept. 8, 2017. Marine Week Detroit is a chance to reconnect with our Marines, sailors, veterans and their families from different generations. Photo by Marine Corps Sgt. Logan Block.

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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.

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## LONG-TERM CARE OPTIONS

**M**any Shipmates probably have a good handle on their long-term care plans and needs. The people in my age bracket are just starting to think about what to do to insure their future of health care and also to not be a burden upon our children or spouses, when that time arrives.



Sure I have insurance, sure I will qualify for Medicare but what about the gaps between when one service starts and Medicare begins? Before I reach that time, rest assured I will have done my homework and will be able to make an educated decision about my long-term plans.

This issue of *FRAtoday* has two feature articles that are similar, but both contain some very valuable information as well as links to online resources

that are very helpful in planning your future care. The lead feature was written by the Military Health System Communications team who also provided the December 2017 article on TRICARE Changes. This feature closes with two important resources, a link to the U.S. Department of Health and Human Services Administration on Aging's website and the Military TRICARE website link.

The second feature was provided by our Affinity Partner, MERCER, who provides many types of insurance from several reputable insurance carriers such as Hartford and Nationwide (see page 26). The "Need Long-Term Care?" feature referenced 15 sources they used for information. Several of these links lead to some very informative websites.

### Go Online

I realize reading these very long URLs and trying to type them into your keyboards can be a real hassle when you miss one little space or some silly punctuation. Did you know *FRAtoday* is available online? You can go to the FRA website and click on the *FRAtoday* icon, which leads to the current issue in two electronic formats: PDF and Microsoft WORD. Inside these electronic files you can very easily click directly on the links and your browser should open the pages without having to key in those long troublesome URLs.

Some other great functions of the online versions are the ability to magnify or enlarge the smaller type in both versions of the online files. You can also search by word and copy and paste information you might want to send along to a Shipmate.

I hope you are able to take advantage of the links online. **FRA**

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

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# STONE COLD FOX

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Every once in a while a timepiece comes along that's so incredibly good looking, masterfully equipped and jaw-droppingly priced, that it stops us stone cold. A watch that can take you seamlessly from the 18th hole to the board room. A watch that blurs the line between sports watch and dress watch. We're talking the **Blue Stone Chronograph**, and it sits at the top of the discerning gentleman's watch list.

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The watch's handsome steel blue dial seamlessly blends an analog watch face with a stylish digital display. It's a stopwatch, calendar, and alarm. Plus, the **Blue Stone** resists water up to 30 meters, making it up for water adventures.

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## Rights & Entitlements



Tom Snee NED

**F**irst off, **Happy Fourth of July!** When growing up outside of Cleveland, this marked the half-way point before school would start in about two months. The **Fourth**, as it is known, brought out the best of all citizens, regardless of how they celebrated and embraced our nation. Today, we have the “Capitol Fourth” in Washington, DC, with its origins dating back to Philadelphia some 242 ago. Each year there is a concert on the front lawn of our Nation’s Capitol with many classic musical selections played before a magnificent backdrop of fireworks that we have all come to know and appreciate.

In those early days of our great nation, there was a *movement* to declare our *rights* from the oppressive actions of Britain. Perhaps a bit treasonous but a Declaration for us toward, “our pursuit of happiness and safety” as stated by George Mason—one of the writers and founders of the Declaration of Independence and author of the Virginia Bill of Rights.

With all of that history, what is the difference between *rights* and *entitlements*? Certainly when the Declaration captured the words of Thomas Jefferson, “We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights that among these are Life, Liberty and the pursuit of Happiness,” gave us a solid foundation.

Today, sometimes those *rights* and *entitlements* get pushed by a declared authority to their very limits. Rights can be claims to something or claims can be free from something, regardless, they are “natural” or “positive” toward a well-intended effort. Entitlements, on the other hand, are those ideals that must be respectively provided to others, to ensure their rights are maintained.

Respecting the rights of others should spearhead cooperation among all people. Is it possible to say what you like without being hurtful or rude? Everyone has a voice to their own opinion, but that does not mean you have the right to degrade another person or their spoken opinion. Consider



the **T.H.I.N.K.** model when you express your views. Ask yourself, is my opinion **True, Helpful, Inspiring, Necessary or Kind?** If your answer is no to any of these questions, than keep it to yourself. “But I have a right to express myself.” Yes you do, but at what cost or expense of hurting another person? The Declaration in itself gave yield to: *The pursuit of happiness is the right that you have to live your life in a way that brings you joy; not to the discontent of others!*

Our own actions should support the shared values that we want to pass along to our children, grandchildren and to society in general. The **THINK** model provides the way and guides us how to be that good citizen. Yes, we are not a perfect society but we can make better strides as that “developing country” now 242 years young.

Within our own lives, communities, country and the FRA, let us all be more aware of the value of being considerate while serving others. I am not trying to lecture, this is just an observation made from a common set of social values that we all should embrace. We fought and declared our Independence from tyranny more than 240 years ago. Everyone has rights, but respecting the entitlements of everyone is a necessity. A quote I often hear goes like this: “After that stone has been thrown, it is too late to retrieve.” So, step back, show your pride as an American and make note of what our founding fathers wanted. Bring about what we responsibly take on as rights through entitlements. Remember, our kids watch and listen to how we behave! **HAPPY Fourth of July! PRESS ON!**

### **FRA**

Tom is FRA’s National Executive Director and can be reached at [NEDFRA@fra.org](mailto:NEDFRA@fra.org)



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### **TRICARE Co-pays for Medications**

I find the new schedule of Co-pays for prescriptions purchased through the TRICARE Pharmacy Home Delivery unfortunate. It not only breaks a promise,



perhaps unwritten, of lifetime health care for retirees; but more importantly, it may put undue and unnecessary burden on some retirees. But what is most egregious is that in many cases the Co-pay exceeds the actual cost of the medication.

I hope FRA will keep up the good fight to repeal, or at least mitigate these Co-pays.

*Richard Lewis,  
RMC, USN (Ret.) MAL*

*FRAtoday: FRA wants you to know your concerns are noted. Many retirees have recently experienced unexpected increases in their TRICARE fees. These increases result from the Defense Department's decision to change its fee schedule from a percent-of-cost model to flat-rate fees. These fee changes disregard the intention of the FY2017 NDAA, which mandated current beneficiaries would be "grandfathered" from health care cost-share increases. Some copayments have doubled and tripled, and FRA strongly opposed these fee increases. The Association argued that the military health care benefit should reflect the sacrifices of military service as a partial prepaid premium for their earned benefits. FRA will continue to advocate that the Defense Department must sufficiently investigate and implement other options to make TRICARE more cost-efficient as alternatives to shifting costs to TRICARE beneficiaries. **FRA***

### **Great Memories**

"Recollections of a White Hat" reminded me of the Chiefs I worked for in the 1950s and 1960s when WWII veterans were still in the ranks. My first ship was *USS RENSHAW* (DDE-499), a well-worn veteran of WWII & Korea, and the only Fletcher Class DD to survive a Japanese Long Lance torpedo. I particularly and fondly remember two "Tojo" Chiefs who survived WWII as Japanese POWs. One was in *USS PERCH* (SS-176), severely

damaged by depth charges and scuttled under fire on 03 March 1942 and the other was captured on Guam, 10 December 1942. The POW from Guam served the longest in captivity during WWII.

I took the Chief exam in 1967, in CONUS and made Chief on 18 November 1967 after I reported to COMNAVFOR VIETNAM, in Saigon. Our CPO initiation was on a barge in the Saigon River. As a newly-minted Chief, I watched in wonder as the SEALs who were promoted to Chief were ceremoniously thrown into the Saigon River!

When I retired in 1986, there were a few Vietnam era Chiefs still in the Fleet. However, I observed the quality of Chief Petty Officers was notably diluted. Many of the WWII CPOs were spinning in their graves over some of the E-7 "Technician Chiefs" at sea and ashore, who were unable or unwilling to mentor their Sailors.

*Aloha,  
Bruce De Wald AGCM/CWO-4/  
LCDR(LDO) USN (Ret.)*

### **USS Pueblo**

Nobody was more disappointed and frankly angry that we didn't retake her after the North Koreans seized the *Pueblo*. I was the OIC of a team of specialists who deployed to South Korea to gather as much info as we could in the event we were going to retake her. We did as much as we could in the few days we were there and then were called back without any word on why "command" decided to allow the Koreans to keep her. I suspect we were called back to allow the diplomats a chance to save the crew but I never found out why. It was a really dark day for us since, by the grace of God, it could have been us on the ship.

*LCDR R. Driesbach, USN (Ret.) MAL*

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



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# ON & OFF *capitol bill*

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



John Davis DLP

## **Pace of Legislation Increases**

As this issue of *FRAtoday* goes to press, the House has passed its version of the National Defense Authorization Act (NDAA-S.5515) and the Senate Armed Services Committee has approved its version of the FY 2019 NDAA. Also, FRA-supported legislation, VA MISSION Act (S. 2372), has passed both chambers of Congress and will soon be signed into law. In addition, the House Veterans Affairs Committee has amended and approved the House version of the "Blue Water Navy Vietnam Veterans Act" (H.R. 299). The House bill will now go to the full House for further

consideration. That bill has been expanded to not only include the Blue Water Vietnam veterans but also veterans who served in Thailand and near the de-militarized zone in Korea. After the July recess (First session day in July is July 10), the pace of legislative activity should pick up. This is an election year and legislators are highly motivated to finish up their legislative work and get back home to campaign for re-election. Members should review *Newsbytes* and check FRA Action Center to keep up on legislative activity that can impact their pocketbooks.

## **VA MISSION Act Passes**

The Senate approved the VA Mission Act (S.2372) by a vote of 92 to 5 and sent it to the President to be signed into law. The bill will:

- Expand the VA Caregiver program to include all disabled veterans;
- Consolidate seven VA community care programs into one to improve access to care;
- Fund for the VA Choice program; and
- Audit VA infrastructure.

The expansion of the VA Caregiver program to include all disabled veterans is a major victory for FRA. The current program is available only to veterans who were seriously disabled on or after September 11, 2001. The Association wants to thank all of the Shipmates who used the FRA Action Center to weigh in on this important legislation.

## **Bill approved by HVAC Expands Agent Orange Reform**

Lawmakers on the House Veterans Affairs Committee (HVAC) approved the "Blue Water Navy Vietnam Veterans Act" (H.R.299), sponsored by Rep. David Valadao (Calif.). This bill 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 was amended to further provide presumption to certain veterans that served in Korea near the demilitarized zone and in Thailand. FRA believes Congress should recognize these veterans who were exposed to Agent Orange and authorize presumptive status for VA disability claims.

"Today is a great day for Blue Water Navy veterans," HVAC Chairman Rep. Phil Roe, M.D. (Tenn.) said after the bill was approved by the committee. "We owe it to the brave veterans who served in the Vietnam War to provide benefits for conditions they may have developed because of exposure to Agent Orange. I'm also proud of our work today to send the Blue Water Navy Vietnam Veterans Act to the full House, and I'm grateful for Rep. Valadao's continued leadership on this important legislation." The bill now goes to the full House for consideration. Members are strongly urged to go online and use the FRA Action Center to ask their Representative to support this important legislation.



### Trump Nominates Wilkie for VA Secretary

President Donald Trump recently nominated the current acting Veterans Affairs Secretary Robert Wilkie to be the next Secretary of the Department of Veterans Affairs, a position that requires Senate approval. The announcement was made during a White House summit on prison reform and caught many Washington observers by surprise. Wilkie has served as Acting Secretary since March, following the firing of David Shulkin amid a travel scandal. Trump's first pick to replace Shulkin, former White House physician Navy Rear Adm. Ronny Jackson, withdrew his name from consideration after allegations emerged about unprofessional behavior and medication mismanagement while serving at the White House.

Before his appointment as VA Acting Secretary, Wilkie was the Under Secretary of Defense for Personnel and Readiness. The son of an Army artillery commander, he spent his youth at Fort Bragg (N.C.). He has more than 20 years of experience at the national and international level. Wilkie served both Robert Gates and Donald Rumsfeld as Assistant Secretary of Defense from 2005 to 2009. Prior to his first Pentagon tour, he was Special Assistant to the President for National Security Affairs and a senior director of the National Security Council under Dr. Condoleezza Rice. Wilkie also has extensive

experience in the United States Congress including recent service as Senior Advisor to Senator Thom Tillis (N.C.) as well as being Counsel to the former Majority Leader of the U.S. Senate, the Honorable Trent Lott (Miss.).

Wilkie is a reserve officer in the United States Air Force Reserve assigned to the Office of the Chief of Staff. Prior to joining the Air Force, he served in the United States Navy Reserve with the Joint Forces Intelligence Command, Naval Special Warfare Group Two and the Office of Naval Intelligence.



A graduate of the College of Naval Command and Staff, Air Command and Staff College, the United States Army War College and the Joint Forces Staff College. He holds personal and unit decorations as well as the Defense Distinguished Public Service Medal, the highest civilian award of the Department.

### Press Conference on Military Burn Pits

Director of Legislative Programs John Davis, participated in a Capitol Hill press conference pertaining to the FRA-supported legislation, Burn Pits Accountability Act (H.R.5671). It is sponsored by Reps. Tulsi Gabbard (Hawaii) and Brian Mast (Fla.), Iraq and Afghanistan veterans respectively. The bill seeks to address the widespread exposure of service members to airborne toxins from burn pits during post 9/11 deployments, a problem experienced by many veterans who served in Iraq and Afghanistan. These toxic exposures could potentially impact millions, and many post 9/11 veterans believe this could be "the Agent Orange issue of their generation."

The VA estimates 3.5 million veterans are eligible to register in the VA's Airborne Hazards and Open Burn Pit registry, which tracks exposures to airborne toxins. The registry was established to address the concerns veterans have that these exposures could result in cancer, respiratory issues and birth defects. A definitive scientific

link between exposure and specific illnesses has not yet been made—the same was said for many years about the Vietnam veterans exposed to the Agent Orange herbicide. Currently, the VA's Burn Pit registry is not well-known and is underutilized. The result is that the data on these exposures is not being collected at the levels desired to determine causality. Presently, the Department of Defense (DoD) has not taken formal accountability of toxic exposures by theater locations for deployed service members.

Specifically, the bill directs DoD to provide periodic health assessments during deployment and during military separations, an evaluation of whether or not a service member has been exposed to open burn pits or toxic airborne chemicals. If they report being exposed, they will be enrolled in the Burn Pit registry unless they opt out. Members are urged to use the FRA Action Center to weigh in on this issue.

### **USCG Commemorative Coin Act Introduced**

Rep. Joe Courtney (Conn.) introduced the "United States Coast Guard Commemorative Coin Act" (H.R. 2317) that would honor the men and women of the Coast

Guard and support the establishment of the National Coast Guard

Museum. Despite its significant role in our national defense, the U.S. Coast Guard is the only uniformed service without a national museum to showcase its 228 year history.



In 2004, FRA-supported passed legislation authorizing the National Coast Guard Museum

to be located in New London, Connecticut. This bill would honor all those who have served in the Coast Guard by the minting of a special commemorative coin and proceeds from sales would be used to support the development and operation of the museum via the National Coast Guard Museum Association, a nonprofit organization dedicated to supporting the facility and to expanding awareness of the important history, service and missions of the Coast Guard.

Members can use the FRA Action Center located on the website ([www.fra.org](http://www.fra.org)) to ask their Representative to support this legislation.

### **President Trump Honors Military Spouses and Military Mothers**

First Lady Melania Trump praised military mothers, and President Trump praised military spouses during a recent White House event. The President stated, "While our men and women in uniform serve our country on base or abroad, their spouses face many challenges to build families at home." At the event, President Trump issued an executive order "Enhancing Noncompetitive Civil Service Appointments of Military Spouses" to improve opportunities for military spouses looking for employment in the Federal Government. The order includes:

- Requiring Federal agencies to promote the use of noncompetitive hiring authority, which currently

exists for military spouses, to the greatest extent possible;

- Directing the Office of Personnel Management (OPM) to educate agencies regarding the use of the noncompetitive hiring authority and to increase awareness of the opportunities it creates among military spouses;
- All agencies to report annually on their progress in advertising positions to, obtaining applications from, and hiring military spouses; and
- Requesting federal agencies to recommend new ways to improve license portability.

The President noted a higher unemployment rate persists notwithstanding that the military spouse population has a higher level of education than the population at large. In 2016, only 57 percent of military spouses participated in the labor force, compared to 76 percent of the population at large. The President added that only five percent of military spouses consider themselves financially well off. He would like to provide significantly greater opportunities for military spouses to be considered for Federal employment.

### **NED Participates in White House Ceremony for Wounded Warriors**

National Executive Director (NED) Thomas J. Sneer attended a White House ceremony honoring wounded warriors. The program (Soldiers Ride D.C.) was sponsored by the Wounded Warrior Project. It's a four-day event that provides a bike ride for injured veterans and wounded service members, and this year the final day included a White House ceremony. President Donald Trump spoke to program participants and told them that veterans come first in his administration. He stated that he wants to continue and expand the VA Choice Program as well as continue efforts to improve the quality of leadership and accountability at the Department of Veterans Affairs. The White House event was intended to bring together the military and veteran communities to highlight their shared commitment to empower injured service members.



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## Memorial Day Observances



FRA's National President William Starkey represented the Association during the Memorial Day ceremonies at Arlington National Cemetery on Monday, May 28. He joined other national leaders in honoring the men and women who have died in service to their nation by laying a wreath at the Tomb of the Unknowns. Branches from the East Coast

Region's Central Liaison Committee sponsored a ceremony at the U.S. Navy Memorial on May 26. Other FRA leaders participated in Memorial Day ceremonies across the country to pay tribute to America's fallen heroes.

On Saturday and Sunday (May 26 and 27) Shipmates from around the D.C. area and members of the FRA National Headquarter (NHQ) team staffed an information booth at Rolling Thunder, an annual motorcycle tribute in the nation's capital to show the country and the world that Vietnam POWs and MIAs are not forgotten.

## NDAAs Move Forward in the House and Senate

The Senate Armed Services Committee (SASC) marked up the Senate version of the National Defense Authorization Act (NDAA) in closed session. The day before, DLP John Davis attended the Personnel Subcommittee markup. FRA signed onto a The Military Coalition (TMC) statement provided to the Senate Subcommittee before the meeting that urged the Subcommittee to do the following:

- Expand concurrent receipt;
- Require the Defense Health Agency to review and report on the impact higher fees are having on beneficiaries;
- Provide an annual active-duty pay increase (2.6 percent) that is at least equal to civilian pay increases (in the markup);
- Continue to adequately fund Commissaries;
- Increase the maximum employer contribution in the new Blended Retirement System from 4 percent to 5 percent of base pay; and
- Eliminate the SBP/DIC offset.

The full committee (SASC) markup provided the full active-duty pay increase at 2.6 percent, and prohibits a scheduled one percent cut in Basic Allowance for Housing (BAH). The SASC markup does not include any TRICARE fee increases or pharmacy co-pay increases. The bill also does not include any concurrent receipt reform and FRA is working to file a Senate floor amendment to the bill to expand concurrent receipt.

The full House amended and passed (351 to 66) its version of the FY2019 Defense Authorization Act. The House approved bill (H.R. 5515) provided the

full active-duty pay increase at 2.6 percent. An FRA supported House floor amendment on concurrent receipt was blocked because it did not have a "pay for" to offset the cost of the amendment. More than 550 floor amendments were filed and most were blocked from being debated and voted by the full House. The House did vote to include a two-year U.S. Coast Guard authorization bill into the House version of the NDAA (H.R.5515). The bill that passed the House (H.R.5515) provides:

- No TRICARE fee increases or pharmacy co-pay increases;
- Mandates Government Accountability Office (GAO) to report to HASC on the TRICARE structural changes impacting beneficiary access to health care services no later than March 29, 2019;
- The full by-law and highest pay raise for the troops in 9 years (2.6 percent);
- An increase in active duty end strength by 15,600 (Navy increased 7,500);
- For the Secretary of the Army to take steps to extend the life of Arlington National Cemetery;
- That DoD review mental health and wounded warrior programs for effectiveness; and
- Reform the Transition Assistance Program (TAP).

Once both chambers of Congress approve their legislation a conference committee will be appointed to resolve the differences between the two bills. This final version will then be voted on by both chambers of Congress and if approved will be sent to President Trump to be signed into law or vetoed.



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### **AFRH CEO Visits FRA NHQ**

As a direct result of FRA's members "Taking Action" about the pending fee increase at the Armed Forces Retirement Home (AFRH), the AFRH Chief Executive Officer, Army Major General (Ret.) Steven Rippe and his staff met with NED Thomas J. Snee and staff at FRA. They met to discuss the huge rent increase being imposed on elderly military retirees living at the AFRH. During the meeting, AFRH personnel explained that they are operating at a \$22 million deficit and while the raising fee proposal alone will not cover this deficit it will significantly close that gap. There are other proposals and renovations planned that will generate revenue but still will not cover the full deficit. FRA expressed concern that these huge rent increases will have a devastating impact on individual residents.

Assistant Director of Veterans Programs, Brian Condon meet with FRA Shipmates at the Armed Forces Retirement Home (AFRH) in Washington, DC in regard to huge rent increases scheduled to take effect on October 1, 2018. Shipmates in attendance thought the increase was a result of poor management and the cost to fix it should not be put on them. They entered the Home with the belief that they would stay there for the remainder

of their life time. They are not against an increase but the sudden and substantial increase starting October 1, 2018 is viewed as excessive. After the member meeting, ADVP Brian Condon attended a meeting with senior officials of the Washington DC AFRH to discuss the pending implementation of significant fee increases for its residents.

The AFRH has two locations: One in Gulfport, Mississippi and one in Washington, DC. Together they are capable of housing up to 1,133 residents. Fees for those in the independent living program (75 percent of residents) are based largely on income. Beginning October 1, 2018, these fees will increase from 40 percent of income to 60 percent of income. The current maximum rent is \$1,458 per month. After October 1, the maximum rent will be \$3,054 per month. Many of the residents who live there are elderly and on a fixed and limited income. This extraordinary raise in rent will put a financial burden on those who have served our country.

Members are urged to visit the Action Center on the FRA website and continue to contact Congress urging them to provide additional funding and stop this excessive increase.

### **PDBR Review of Disability Claims Continues**

The Physical Disability Board of Review (PDBR) was created by the FY2008 Defense Authorization Act (NDAA) to reassess the accuracy and fairness of combined disability ratings of 20 percent or less for service members who were separated from service, rather than medically retired because of medical conditions. In order to be eligible for a PDBR review, service members must have been medically separated between September 11, 2001, and December 31, 2009, with a combined disability rating of 20 percent or less, and found ineligible for retirement. According to Military.com, only 19,000 of the more than 71,000 eligible have requested a review of their claim. The PDBR claims that more than half of reviewed claims have been upgraded to a disability rating of 30 percent or more.

This review panel is authorized to recommend an increase in a disability rating, uphold the previous

finding, or issue a disability rating when the previous board did not assign one. The board, however, is NOT able to recommend a lower rating. Eligible veterans can request a board review by submitting Department of Defense Form 294, Application for Review of Physical Disability Separation from the Armed Forces of the United States. Click here to view form online.

Veterans requesting a review must mail their completed and signed DD Form 294 to:

SAF/MRBR  
550 C St. W., Suite 41  
Randolph Air Force Base, TX 78150-4743

Applicants may submit statements, briefs, medical records or affidavits supporting their application.

More information about PDBR is available on their website (<https://health.mil/>) then search for: Physical Disability Board of Review.



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# TRICARE Options When Facing Long-Term Care Needs

By Military Health System  
Communications Team

People often use the term “long-term care” when talking about assistance for the aging, elderly or disabled. This type of care is not intended to cure you. It is chronic care that you might need for the rest of your life. You can receive long-term care in your own home, a nursing home or another long-term care facility such as an assisted living facility.

People often confuse long-term care with disability or short-term medical care. Long-term care is not:

- care that you receive in the hospital or your doctor’s office;
- care you need to get well from a sickness or an injury;
- short-term rehabilitation from an accident and
- recuperation from surgery.

A 2016 study by the U.S. Department of Health and Human Services estimates that about one in two Americans turning age 65 will develop a disability serious enough to require long-term care. Most will require







Mary Ann Borgman, a physician assistant on Naval Branch Health Clinic Jacksonville's Medical Home Port Silver Team and a native of Jacksonville, Florida, checks a sailor's heartbeat. April 30, 2018 marked the 1st birthday of Navy Medicine's Civilian Corps. The Civilian Corps joined the Medical, Dental, Medical Service, Nurse, and Hospital Corps as a means to support career and leadership development for Navy Medicine's civilian team.



Members of Project Hope, a non-profit that provides health care during disaster and health crises, give check-ups to elderly citizens of Jayuya, Puerto Rico, Oct. 25, 2017. Photo by Airman 1st Class Nicholas Dutton

assistance for less than two years. Approximately one in seven adults will have a disability for more than five years.

“As you age, it is important to understand what your health plan covers and have long-term care insurance or a financial plan for long-term care, which is generally not covered by Medicare or TRICARE,” says Anne Breslin, senior health program analyst and TRICARE For Life program manager at the Defense Health Agency.

Long-term care, also known as custodial care, generally involves helping someone with activities of daily living, like walking, showering or dressing. It can also include supervision of someone who has problems with their memory, language, thinking and judgement.

Like most employer-based health insurance coverage in the U.S., TRICARE does not cover long-term care. Public programs like Medicare and Medicaid may help cover the costs for some long-term care services in certain circumstances. The patient generally has to pay for long-term care services themselves, unless they have long-term care insurance.

To cover potential long-term care expenses, some TRICARE beneficiaries may qualify to purchase long-term care insurance through commercial insurance programs or through the Federal Long

Term Care Insurance Program. This type of insurance is a smart way to protect your income and assets and remain financially independent should you need long-term care services at home, in a nursing home or at another long-term care facility. Please visit their website ([www.ltcfed.com](http://www.ltcfed.com)) for more information.

### What TRICARE Covers

TRICARE covers long-term care hospitals, skilled nursing facility care, durable medical equipment, home health care and hospice care. To learn more about each one of these services, read the following descriptions.

**Long-term care hospitals (LTCHs):** LTCHs differ from long-term care. They provide care for patients with multiple serious medical conditions that require a longer stay than traditional hospitals. There must be a need for intensive medical care. Patients receive extended periods of care before they are well enough to return home or go to rehabilitation. The average length of stay is 25 days or more.

**Skilled nursing facility care:** Skilled nursing facilities provide skilled nursing, rehabilitation and other care, including medications. Skilled nursing facilities are not nursing homes or intermediate facilities. TRICARE may cover your costs if you are





(Above) Cmdr. Michael Johnston, right, a student of the Navy's first Role 2 Light Maneuver (R2LM) course, prepares to make an incision on a mannequin during a ship-board combat surgery training exercise aboard guided-missile destroyer USS Bulkeley (DDG 84). Photo by Mass Communication Specialist 2nd Class Michael J. Lieberknecht

(R) Naval Hospital Bremerton (NHB) went blue on November 14, 2017, to help spread awareness of World Diabetes Day 2017. NHB's Health and Wellness Department used the date to promote the PREVENT T2 Diabetes Prevention Program which began January 2, 2018. Photo by Douglas H. Stutz, NHB Public Affairs Officer



## What Does Medicare Pays For?

- Healthcare for people age 65 years and older
- Healthcare for people under age 65 with receiving Social Security Disability benefits
- Healthcare for people of all ages diagnosed with Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig's disease) or end-stage renal disease (permanent kidney failure that requires dialysis or a kidney transplant).

Medicare covers medically necessary care for acute care, such as doctor visits, drugs, and hospital stays.

Except for the specific circumstances described below, Medicare does not pay for most long-term care services or personal care, such as help with bathing or for supervision (often referred to as custodial care).

### Following Hospitalization, Medicare will help pay for a short stay in a skilled nursing facility if you meet all of the following conditions:

- You have had a hospital admission with an inpatient stay of at least three days
- You are admitted to a Medicare-certified nursing facility within 30 days of that inpatient hospital stay
- You need skilled care, such as skilled nursing services, physical therapy, or other types of therapy

### If you meet all these conditions, Original Medicare will pay a portion of the costs for up to 100 days for each benefit period as follows:

- For the first 20 days, Medicare pays 100 percent of the cost.
- For days 21 through 100, you pay a daily copayment, which was \$164.50 as of November 2017), and Medicare pays any balance.
- Medicare does not pay costs for days you stay in a skilled nursing facility after day 100.

treated in a hospital for at least three consecutive days, not including the day of discharge and you enter the skilled nursing facility within 30 days of the hospital discharge.

**Durable medical equipment:** TRICARE covers durable medical equipment when prescribed by a physician. However, certain limitations apply. Durable equipment are certain medically necessary items that can withstand repeated use and primarily and customarily serves a medical purpose. They are generally not useful to an individual who does not have an illness or injury. Wheelchairs and hospital beds are just two examples of durable equipment.

**Home health care:** TRICARE covers home health care for beneficiaries confined to the home. It includes part-time or intermittent skilled nursing services and home health care services. A participating home health care agency must provide all care and your regional or TRICARE for Life contractor must authorize all care in advance. Additional benefits may be available to injured homebound service members and their caregivers.

The Extended Care Health Option (ECHO) provides financial assistance to eligible active duty family members with special needs. It also provides expanded in-home medical services through TRICARE ECHO Home Health Care (EHC). EHC is limited to the 50 United States, the District of Columbia, Guam, Puerto Rico and the U.S. Virgin Islands.

**Hospice care:** If you or a TRICARE-eligible family member suffers from a terminal illness, TRICARE hospice care provides supportive services, such as pain management. With TRICARE hospice care, patients expected to live six months or less can get palliative care and home health-aide services. Otherwise, these services are limited under TRICARE's basic program options. Your regional contractor can work with you to begin hospice care.

To learn more about TRICARE covered services, visit their website ([www.tricare.mil](http://www.tricare.mil)) and click on "What's Covered." For information

about other long-term care resources, visit the U.S. Department of Health and Human Services, Administration on Aging's website ([longtermcare.acl.gov](http://longtermcare.acl.gov)). **FRA**



## FRA 2018 Regional Convention Calendar

### July 20-21, 2018

East Coast Regional Convention  
Holliday Inn at Solomons  
Island, 155 Holiday Dr.,  
Solomons, MD 20688  
410-326-6311

Contact: Brian J. Jones, 240-925-7818  
email: papajones62@hotmail.com

### July 29-August 1, 2018

West Coast Regional  
Convention  
Sparks Nugget Hotel & Casino,  
1100 Nugget Avenue,  
Sparks, NV  
800-648-1177

Use code: GFRA, \$49 + tax

Contact: Virgil Courneya,  
775-882-9201 or

Tonya Reyes,  
775-461-0009

email: virgil\_courneya@att.net

### August 3-4, 2018

Southwest Regional Convention  
Riverside Resort,  
1650 S Casino Dr.,  
Laughlin, NV 89029  
800-227-3849

Use code: Fleet Reserve Assoc.

(Wed.-Thur. \$39)  
(Fri.-Sat. \$62) + 10% tax.

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Contact: Alice Smith, 619-300-2384 or  
Aaron Jensen, 858-668-8715  
email: blueitigger@yahoo.com

### August 9-12, 2018

North Central Regional Convention  
DoubleTree by Hilton  
Grand Rapids Airport  
4747 28th St SE,  
Grand Rapids, MI 49512  
616-957-0100

Contact: Marty Posekany,  
816-847-6562

email: posekany@chartermi.net

### August 16-19, 2018

South Central Regional  
Convention  
Wyndham Garden Shreveport,  
1419 E. 70th Street,  
Shreveport, LA 71105  
318-797-9900

Contact: Bruce Talbot,  
808-781-6542 or  
281-489-9322

email: brucetalbotfra@outlook.com

### August 17-18, 2018

Northwest Regional Convention  
Riverside Hotel,  
2900 Chinden Blvd.  
Boise, ID 83714  
208-343-1871

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rate \$102.00 + tax  
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Contact: Tom Flanik,  
208-455-8100 or  
Bill Hall,  
208-695-1664

email: gunny@sos.net

### August 23-26, 2018

Southeast Regional Convention  
Quality Inn & Suites,  
51 Gulf Breeze Parkway,  
Gulf Breeze, FL 32561  
850-932-2214

Contact: JJ Thomas, 850-932-2214  
email: aquaspaceventure@aol.com

### September 5-7, 2018

Northeast/New England  
Regional Convention  
Days Hotel Egg Harbor,  
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#74  
P.L.A.V.A.

# Need Long-Term Care?

**Solutions <sup>(and Questions)</sup> Abound**



A woman in a military uniform, likely a nurse or medical professional, is looking down at a smartphone held in her hands. She has her hair pulled back and is wearing a tan uniform with a circular badge on her chest. The background is slightly blurred, showing other people in uniform.

Service in the Navy, Marines or Coast Guard qualifies you for TRICARE, the military's health insurance plan. TRICARE covers many conditions and eventualities but one it does not cover is long-term care. This is where you will need assistance with one or more essential activities of daily living such as dressing, eating, bathing and using the toilet.<sup>1</sup>

As Americans live longer, the likelihood for needing long-term care—resulting from debilitating injury, dementia or the effects of aging—increases. In 2000, almost 10 million people in the U.S. needed long-term care,<sup>2</sup> at home, in an assisted-living facility or a nursing home. Now, it's projected that slightly more than half of Americans turning 65 today will need it.<sup>3</sup> Services can range from skilled care, such as provided by a medical professional in a nursing home, to personal care, which can be administered at your residence.<sup>4</sup>

Whatever form long-term care takes, its cost can put your retirement savings and investments at risk. Costs range from an average \$26,000 a year for adult day health services at home to \$97,000 a year for a private room in a nursing home.<sup>5</sup> Costs continue to rise so if you project ahead to the year 2019, a person needing at-home care may have to

spend an average \$100,000 a year.<sup>6</sup>

Since most long-term care is needed during post-working years, many people have to sacrifice their nest eggs. Others come up with the money by selling their homes or increasing their debt. Their loved ones may have to repay the loans if the person in care passes away.

### Medicare and Medicaid

Many people are surprised to learn that they cannot rely upon government programs to cover long-term care. For example, Medicare covers it but only under certain circumstances and only for 100 days.<sup>7</sup> Medicaid, the combined federal-state health insurance program for the indigent, pays for long-term care but only for those with limited income and assets. These and other requirements vary from state to state and not all long-term care facilities will accept Medicaid.<sup>8</sup>

If you cannot pay for long-term care on your own, many financial advisors recommend long-term care insurance to help you offset a portion of the costs. A long-term care policy pays a daily benefit that can be applied to the cost of care or used to reduce the amount you have to pay out of pocket. The cost for an insurance policy can be affected by several factors, including your age when you purchase, the dollar amount the policy pays, the maximum time you receive payments, and the deductible and waiting period you elect.<sup>9</sup> The policy takes effect when you are diagnosed as needing care and after you satisfy any waiting period and deductible.

### Federal Long-Term Care Insurance

Although TRICARE does not cover long-term care, federal employees, including many active or retired service people, can apply for



Petty Officer 3rd Class Samantha Rath, a Health Services Technician at the Coast Guard Yard clinic in Baltimore, gives a patient an injection at the clinic. The clinic provides health care services for the Coast Guard members and civilian employees of the yard. Photo by Petty Officer 3rd Class Jonathan Lindberg.



coverage through the Federal Long-Term Care Insurance Program (FLTCIP). Policies are administered by the private insurer John Hancock. Eligible members include active and retired military and full-time National Guard and Selected Reserve personnel. Individual Ready Reserve members are not eligible. Policies cover care both at home and in facilities and do not exclude needs based on war-related occurrences. Premiums range from \$174 to \$545 a month for persons age 65. Visit the Office of Personnel Management website ([www.opm.gov/insure/ltc](http://www.opm.gov/insure/ltc)) to learn more.<sup>10</sup>

One alternative to consider is a private policy, which is offered by about a dozen companies. If you are age 55 and in good health, you can expect to pay about \$1,800 a year for a policy that has a 90-day waiting period, pays \$150 per day for five years in a variety of care settings and adds an optional 5% inflation increase.<sup>11</sup> A portion of premiums may be tax-deductible, if you can itemize medical expenses.<sup>12</sup>

How likely are you to use the insurance? Remember, the projection is that slightly more than half of Americans turning 65 today will need it, and for less than five years, on average (3.2 years for men, 4.4 years for women<sup>13</sup>). In contrast, auto insurance experts say you will average three or four accidents over your driving lifetime.<sup>14</sup> Homeowners average a claim every 10 years or so.<sup>15</sup>

Obviously, long-term care



Petty Officer 2nd Class Justin Stephen, a Health Services Technician at the Coast Guard Yard clinic in Baltimore, prepares a patient for an X-ray. Photo by Petty Officer 3rd Class Jonathan Lindberg.



Cmdr. John Cason, program director at the Navy Refractive Surgery Center, performs a KAMRA corneal inlay procedure for the treatment of presbyopia in San Diego, Calif. This is the first procedure of this kind done within the Department of Defense. Photo by Mass Communication Specialist 2nd Class William Cousins

insurance is complicated. Should you buy it? It depends—policies are not for everyone. Because of this, the Fleet Reserve Association has partnered with Mercer Consumer to offer advice for this type of insurance. By accessing the Long-Term Care Resources Network, you can schedule a one-on-one consultation with a licensed specialist who is not tied to one company. You will get answers to all your questions and never be under any obligation to purchase anything. The Long Term Care Resources Network works with top-rated providers such

as Genworth, Mutual of Omaha, Transamerica, One America/State Life, Lincoln Financial and Nationwide.

If you would rather get this information and not have anyone call you, you can visit the website (FRAinsure.com), click on Long-Term Care Insurance from the drop-down menu and click on LTC Planning Tool. At the bottom of the page, you can download a Long-Term Care Solutions Kit in PDF form. **FRA**

#### FOOTNOTES

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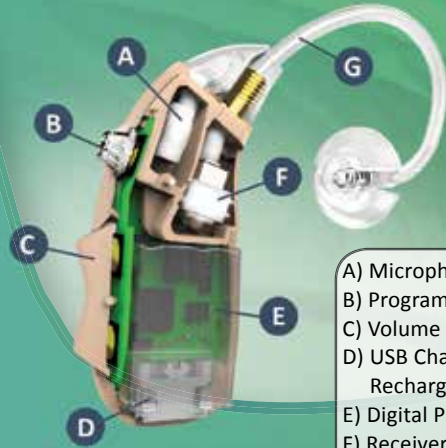


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# The Importance of a Cardio Routine

*By Denny Marshall*

**C**ardio, short for cardiovascular, exercise is any movement that gets your heart rate up and increases blood circulation throughout the body. There are various forms and methods of performing cardio exercise, all which will have specific benefits and guidelines. Regular cardiovascular exercise is important for people of all ages, including seniors. Cardio improves lung capacity and heart function, increases stamina and boosts the immune system. When training my clients, I implement cardio into our weight training regiment to improve muscle endurance.

There are a lot of benefits to performing cardio such as improved heart health, increased metabolism, improved ability to recovery and management of diabetes. The first benefit is an improved condition of your heart. Your heart is a muscle just like any other and in order for it to become strong it must be worked. If you fail to

work your heart, it will weaken over time, which can cause a variety of negative health effects. By getting the heart pumping at a faster rate on a regular basis, you will keep it in shape and healthy.

Another benefit to performing cardio is the positive effects it has on your metabolism. An increased metabolism means an easier effort in maintaining your weight. Low cardio exercise—more moderately paced forms—can decrease recovery time. This helps to reduce muscle soreness after a weight training session. Lastly, for those with diabetes, cardio helps manage your condition by increasing your muscles' ability to utilize glucose.

## **The Benefits**

When you regularly perform cardiovascular exercise, it decreases your blood pressure and your resting heart rate. This means your heart does not have to work as hard all the time, which is good for your



entire body. We know cardio exercise benefits your heart but that is not all. Here are some other benefits for your body.

- **Brain:** Increases blood flow and decreases chances of stroke. It also improves memory and thinking ability. Combats decline in brain function with age and helps protect against developing Alzheimer's disease.
- **Skin:** Increases circulation, leading to clearer, healthier skin.
- **Blood:** Helps control blood sugar, improves good cholesterol levels and lowers blood fats.
- **Lungs:** Helps decrease demands on lungs as your ability to exercise improves and helps reduce fatigue and shortness of breath in those who have chronic lung problems.
- **Weight:** Helps you maintain a healthy body weight by burning more calories throughout the day.
- **Bones and Joints:** Fights osteoporosis and reduces your chances for hip fractures. Helps manage arthritis discomfort and maintains range of joint motion.
- **Mood:** Boosts your mood, especially after a stressful day and combats depression plus improves your self-esteem.
- **Anxiety & Stress:** Releases tension fighting hormones such as serotonin, dopamine and norepinephrine.
- **Sleep:** Helps you fall asleep faster and promotes REM sleep. Be sure to avoid vigorous exercise too close to bed or you may be too energized to sleep.
- **Energy:** Releases endorphins, giving you more lasting energy throughout your day.

Cardiovascular exercise usually falls into one of two broad categories. First, aerobics or long slow distance training such as jogging and interval

training where a short, fast-tempo work is alternated with a slow and easy pace. Second, endurance work that is ideally done on days that you are not weight training. If you choose to combine endurance with weights on the same day, most people find it more effective to lift weights first. However, it is possible to combine cardio and weights together by using a circuit training method.

There are three factors to consider when deciding how much exercise is enough to build and maintain a strong heart and lungs, without a breakdown or loss of muscle and other bodily tissue. These three factors are:

1. **Frequency:** Usually three cardiovascular workouts each week are best for overall fitness. Less often is not enough to maintain fitness and more than three times may lead to the breakdown of muscle.
2. **Duration:** Effective workouts can be as short as twenty minutes or as long as one hour. Shorter but more intense workouts, such as interval training, are more effective for fat burning and conditioning than long, slow workouts such as aerobics.
3. **Intensity:** There is no absolute measure of intensity in cardiovascular exercise. I use a little trick called “The Talk Test” while jogging or running. If you can talk while performing then you are at an aerobic intensity.

### Variety May Be the Key

One common mistake is doing the exact same workout time after time. Most people get better results by cycling through their workouts using different intensity levels and when possible, different exercise options. Variety also reduces the chance of overuse of the same muscle groups, which may cause injury.

I like to implement cardio in my everyday



training routine. I start off my client’s sessions with a combo walk/run on a treadmill for one mile as a warm up. This gets oxygen to their muscles so they can get maximum performance out their muscles. My athlete clients also perform strict cardio activities two days each week. One day we emphasize conditioning and speed training. The other day, we focus more on sport-specific movements based upon the sport that athlete performs. Barring other health conditions, the average healthy adult older than 65 should aim for around 150 minutes of moderately-intense cardio exercises every week.

### The Value of Low Intensity

Low intensity activities only mildly increase your heart and respiration rate. Walking is a standard form of low intensity cardio. A stroll down the sidewalk, around the block or even walking down a grocery aisle all count toward your weekly 150 minutes. Swimming is another low intensity activity that offers good cardio benefits. As an added benefit, being in water helps ease and relieve joint strain and pressure. Moderate intensity exercises raise your heart and breathing rates more than low intensity activities. Light jogging or biking are good but a stationary bike may be better if you have a problem with your balance. You can also take up dance for a more social option. There are



# 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.



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a many other activities you can do to keep your cardiovascular levels high.

- **Power Walking:** Power walking goes by several different names, speed walking, exercise walking or fitness walking. One example is hiking.
- **Treadmill:** The treadmill is the most popular exercise machine for cardiovascular training. You can walk or run, and also change the incline to simulate uphill walking or running.
- **Water Aerobics:** Water aerobics is cardiovascular exercise done in a swimming pool and is a form of resistance training. One of the benefits is the reduced risk of muscle or joint injury. Water activities use more energy than land-based exercises because of the increased resistance caused by the water.
- **Elliptical Machines:** Elliptical machines are stationary exercise machines that simulate walking or running but without putting pressure on your joints.
- **Steppers or Stair Climbers:** Stair Climbers are good for beginners and well-conditioned athletes because you control the speed and amount of resistance.
- **Stationary Bike:** Exercise bikes have low impact on your joints while still providing excellent cardiovascular exercise. You can pedal at a long, slow pace or high intensity intervals. You can also increase resistance on these bikes.

These are a few points to keep in mind. Have a thorough physical examination before beginning your exercise program. Use a variety of intensity levels and, if possible, types of activities. Cardio is extremely important but overdoing it can cause the breakdown of your muscles. As a senior, your goal is to build and maintain muscle, not tear it down.

## FRA

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.

## STABBING FOOT PAIN?

Are you suffering from burning, tingling, numbing or stabbing pain in your feet or legs? Over 20 million Americans live with these aggravating symptoms and put up with the pain because they are not aware of this topical treatment available without a prescription.

MagniLife® Pain Relieving Foot Cream contains eucalyptus oil and yellow jasmine, known to relieve tingling and burning pain, while moisturizers restore cracked, damaged, and itchy skin to help keep bacteria out. *"It's the ONLY product that helps relieve the burning, and tingling feeling in my feet!"* - Mable NY.

MagniLife® Pain Relieving Foot Cream is **sold at Walgreens, CVS, Rite Aid, Kroger, Target and Walmart**, in the foot care and diabetes sections. Order risk free for \$19.99 +\$5.95 S&H for a 4 oz jar. Get a **FREE** jar when you order two for \$39.98 +\$5.95 S&H. Send payment to: MagniLife NC-FR2, PO Box 6789, McKinney, TX 75071, or call **1-800-516-3481**. Satisfaction guaranteed. Order now at [www.MDFootCream.com](http://www.MDFootCream.com)

## AGE SPOTS?

Are unsightly brown spots on your face and body making you uncomfortable? Liver spots, also known as age spots, affect the cosmetic surface of the skin and can add years to your appearance. Millions of people live with dark spots and try to cover them with makeup or bleach them with harsh chemicals because they are not aware of this new topical treatment that gently and effectively lightens the shade of the skin.

MagniLife® Age Spot Cream uses botanicals, such as licorice root extract to naturally fade age spots, freckles, and age-associated discolorations. Emollients soften and smooth skin while protecting against harmful external factors. *"It is fading my liver spots. This product actually works!!!"* - Patricia C., NJ.

MagniLife® Age Spot Cream can be ordered risk free for \$19.99 +\$5.95 S&H. Get a **FREE** jar when you buy two for \$39.98 +\$5.95 S&H. Send payment to: MagniLife AC-FR2, PO Box 6789, McKinney, TX 75071 or call **1-800-516-3481**. Satisfaction guaranteed. Order at [www.AgeSpotSolution.com](http://www.AgeSpotSolution.com)

## SCIATICA BACK PAIN?

Are radiating pains down the back of your leg, or pain in your lower back or buttocks making it uncomfortable to sit, walk or sleep? Millions of people are suffering unnecessarily because they are not aware of this effective, topical treatment.

MagniLife® Leg & Back Pain Relief Cream combines seven active ingredients, such as Colocynthis to relieve burning pains and tingling sensations. Although this product is not intended to *treat or cure* sciatica, it can relieve painful symptoms. *"It provided me with the only relief for my sciatica."* - Mary, LA.

MagniLife® Leg & Back Pain Relief Cream is **sold at Rite Aid Pharmacy**, or check your local retailer. Order risk free for \$19.99 +\$5.95 S&H. Get a **FREE** jar when you order two for \$39.98 +\$5.95 S&H. Send payment to: MagniLife SC-FR2, PO Box 6789, McKinney, TX 75071 or call **1-800-516-3481**. Money back guarantee. Order at [www.LegBackCream.com](http://www.LegBackCream.com)

## What Patriotism Means to Me

By Jonathan Lustig, 8th Grade St. Patrick's School



**M**erriam Webster defines patriotism as a love or devotion to one's country. However, patriotism is much more than a textbook definition. Patriotism is a way of life, a mindset, a quality that stays with you in spite of changing times and it has been exemplified in various ways throughout American history.

Picture yourself in the shoes of a soldier during the American Revolution, where this whole idea of patriotism began. Even though you are cold, hungry, and homesick, you will do anything to defend your new country; that's patriotism. Imagine a young Union soldier in the Civil War, humble eyes behind a musket as he grasps his shiny bayonet. Observing the bloodshed around him, he knew it was his duty to preserve the Union; that's patriotism. As the soldiers stormed the beaches of Normandy, preparing for battle, it was patriotism that motivated them to persevere. Patriotism is what I see when I look at pictures of my late grandfather in Vietnam, knowing that he left his family at home so he could defend the land that he loved. Patriotism is a group

of firefighters erecting an American flag amid death and destruction brought on by terrorism, while my father, grandfather and countless rescue workers searched tirelessly for their fellow Americans. Today, patriotism is the driving force behind the brave men and women who continue to fight for our country and face some of the worst evils our world has ever seen.

I have a profound respect for our fine nation and consider myself to be deeply patriotic. It pains me to see American citizens disrespecting our flag, bashing our country, and forwarding their own agendas under the guise of "patriotism". Patriotism does not see race or political lines. It is not meant to force a nation apart, but rather, bring it together. So, each time I stand proudly with my hand over my heart to recite the Pledge of Allegiance or sing the National Anthem, I am showing my love for this country, its history, its leaders, and most of all, my fellow patriots.

### Congratulations to the 2017–2018 FRA Americanism Essay Contest Winners!

The overall winner was Jonathan Lustig, Branch 226, Northeast/New England Region

#### Grade 7 Winners

1st Place: Cynthia Natalia Lacan, Branch 175, Southwest Region

2nd Place: Chloe Gunawan, Branch 018, Northwest Region

3rd Place: Arabella Palor, Branch 004, East Coast Region

#### Grade 8 Winners

1st Place: Jonathan Lustig, Branch 226, Northeast/New England Region

2nd Place: Bailee Amos, Branch 251, South Central Region

3rd Place: Luke Anderson, Branch 077, Southwest Region

#### Grade 9 Winners

1st Place: Luke Duthie, Branch 146, Northeast/New England Region

2nd Place: Annabel Peltzer, Branch 260, Southwest Region

3rd Place: Noelani Hadfield, Branch 185, West Coast Region

#### Grade 10 Winners

1st Place: Mary Clara Greer, Branch 216, North Central Region

2nd Place: Tori Waite, Branch 087, Northeast/New England Region

3rd Place: Matthew Nguyen, Branch 099, East Coast Region

#### Grade 11 Winners

1st Place: Lily Grace Tomlinson, Branch 099, East Coast Region

2nd Place: Zachary Hutchinson, Branch 248, Southeast Region

3rd Place: Marnie Fitzgerald, Branch 072, Northeast/New England Region

#### Grade 12 Winners

1st Place: Elizabeth Powers, Branch 072, Northeast/New England Region

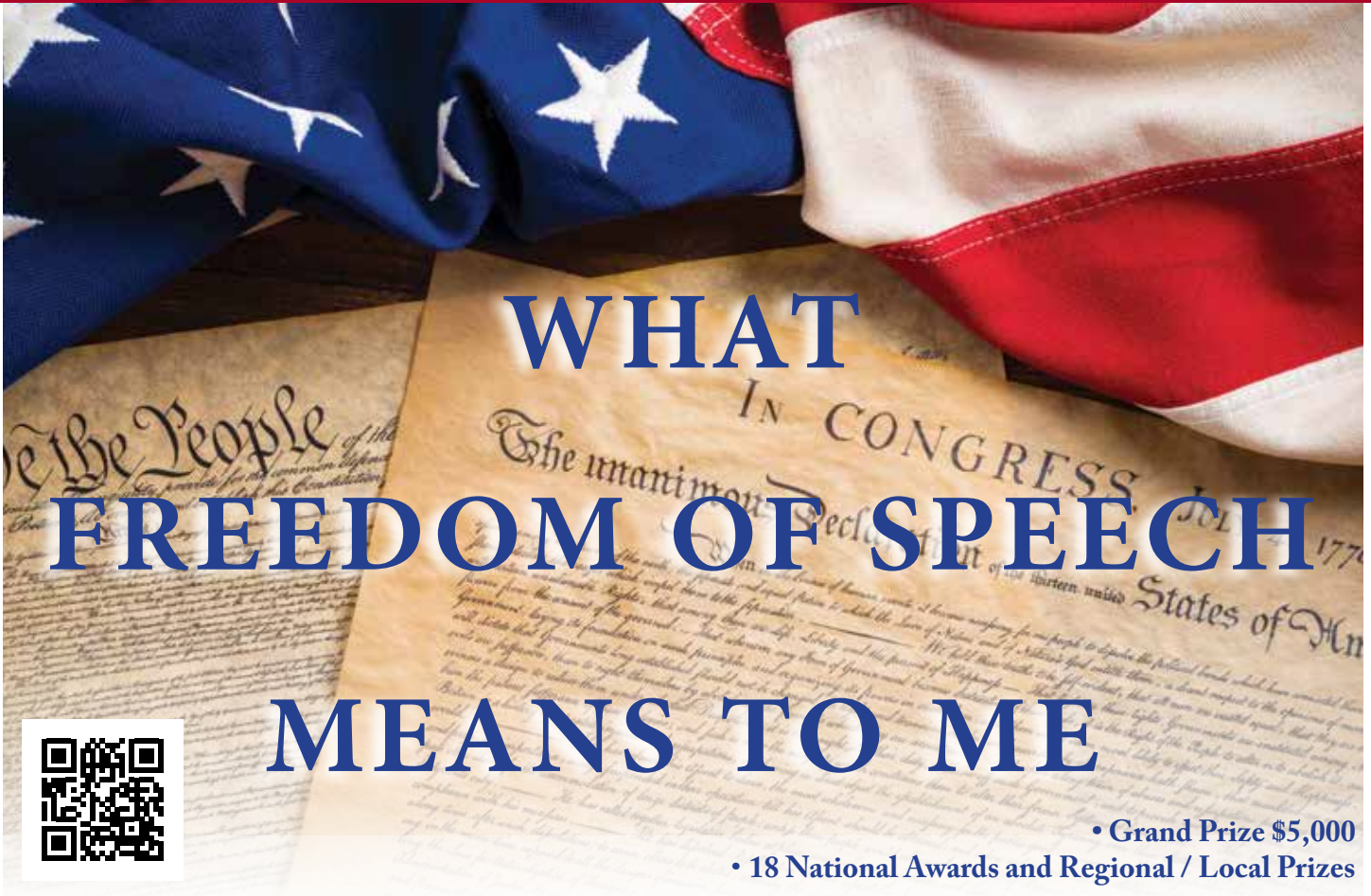
2nd Place: Savanah Olsson, Branch 091, Southeast Region

3rd Place: Cassidy Tshimbalanga, Branch 287, West Coast Region





# FLEET RESERVE ASSOCIATION 2018-2019 AMERICANISM ESSAY CONTEST



## WHAT FREEDOM OF SPEECH MEANS TO ME



• Grand Prize \$5,000

• 18 National Awards and Regional / Local Prizes

- Eligibility: Students, grades 7 through 12
- Deadline: December 1, 2018
- Requirements: 350 words or less about "What Freedom of Speech Means to Me"
- Website: [www.fra.org/essay](http://www.fra.org/essay)

Proudly Sponsored By:

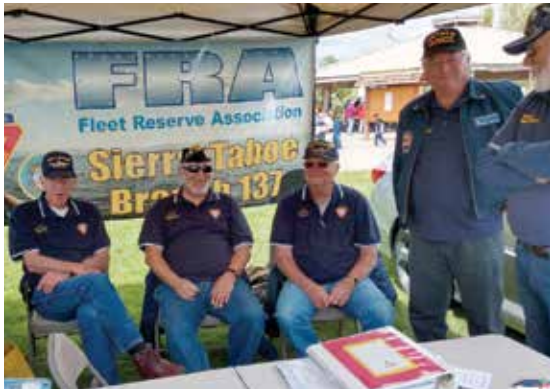


### FRA Americanism Rules

1. All entrants shall be students in grades seven through twelve (or equivalent).
2. Entrants must be sponsored by a branch of the Fleet Reserve Association or a unit of the Ladies Auxiliary, or by an FRA Member-at-Large.
3. The essay shall be on the theme designated and shall not exceed 350 words.
4. The essay shall be legibly written or typed on one side of the paper.
5. The title of the essay shall be written or typed at the top of the paper.
6. A student may submit only one entry each year.
7. Each entry must be accompanied by a separate sheet stating: the entrant's name; address; zip code; telephone number; school grade (or equivalent); name of school or the words "home schooled;" number of words in essay; and the sponsoring branch/unit or sponsor's name.
8. Entries submitted to branches shall be submitted to the Branch Americanism-Patriotism Committee and postmarked not later than December 1, for judging at the branch level.
9. Entries sponsored by membership at large members shall be submitted to the national chairman and forwarded to an appropriate branch for judging in their respective grade group. All entries shall be postmarked not later than December 1.

## Branch Profile: Sierra-Tahoe

Throughout the nation, the Fleet Reserve Association (FRA) is, some say, teetering on the cusp between continual growth and the eventual discontinuation of a long and viable veterans' association. While many of our Shipmates have spent countless past years building the FRA, it is imperative that we revive our efforts to not just maintain but grow our rolls.



Here at the Sierra-Tahoe Branch and Unit 137, Shipmates and members work together to achieve and fulfill our objectives as outlined in our respective Preambles. Recruitment and retention are

high on our joint priority list. We seek out every opportunity to grow our membership. Whether that be through participation in various community events, utilizing media avenues for public awareness, involvement with a local USMC base or just taking advantage of every opportunity to speak to veterans—whether as a group or just one-on-one. Our Branch and Unit members are located throughout three Nevada communities: Minden-



Gardnerville, Carson City and Dayton. Shipmates and Auxiliary members band together throughout the months with events that involve active military personnel, veterans and the community.

Recently, we began the recruitment season by participating in “Big Mama’s Car Show” held at a local community park in Gardnerville, Nev. Though the weather was a bit chilly, the Auxiliary brought hot coffee and donuts to sustain Branch Shipmates while discussing the benefits of FRA membership with prospective members. Both the Branch and Auxiliary recruited new members who signed up to become a part of the FRA and the LA FRA. Events like these also provide opportunities for our current Shipmates and members to enjoy the comradery and enhance the bonds we share with each other—by working together.

This past May, in honor of Memorial Day, we



again provided an annual BBQ at the USMC Mountain Warfare Training Center’s Housing Area in Coleville, Calif. Shipmates were grilling hamburgers, bratwurst and hotdogs, while the LA FRA members served up a variety of salads, BBQ beans and of course, a dessert. Entertainment was provided by our “Branch Musician,” Jeff Wayne who always adds to the gaiety of many of our activities. Historically, this event has been attended by approximately 400 hungry Marines and their families. The BBQ provided another opportunity for the recruitment of new Branch and Unit members. It also provided the opportunity for us to just say “Thank You for Your Service” to a bunch of great young Marines.





As we turn the calendar to the next month, the following weekend required our Shipmates to put on the kitchen aprons and flip pancakes in neighboring Dayton, Nev. We put on a Pancake Breakfast as part of that community's "Oodles and Noodles" event. Auxiliary members were responsible for the "front end" of the house insuring sufficient seating and table settings were available. The local Sea Cadets, which we sponsor as part of our Youth program, helped out with busing the tables and trash details. This event added to the Branch treasury, which in turn allows us to fulfill our goals. Outside the Community Center, an FRA/LA FRA table was set up to sell the breakfast tickets . . . but a recruiting opportunity like this could not be ignored, so the Branch and Unit set up their recruiting booth alongside the ticket table.

Then, it was onward to one of several parades where we proudly displayed the "Colors" affixed to the FRA float as Shipmates with Branch and Unit banners walked in the "Carson Valley Days" parade held in Minden/Gardnerville. This brought public recognition to both the Fleet Reserve Association and Auxiliary. It was gratifying when Shipmates heard the youth of this community yell out "Thank you for your service!"

Though the upcoming months will be a little busier than most, such events are not unusual. We do not expect every member to participate in every event but to contribute in those they can. FRA Branch 137 and LA

FRA Unit 137 are successful due to the "working together" mentality we have developed throughout the past years. Our officers continue to accentuate the positive abilities of members and minimize their faults. Together we foster an atmosphere of humor, good will and an attitude of CAN DO! We share in ideas that benefit the Association, veterans and our communities. **FRA**

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Internet-TV connection  
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Movie Theater  
Bowling Center  
Hobby Shops

#### Gulfport, Miss:

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Outdoor Swimming Pool  
Ocean-view balconies

#### Washington, DC:

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admissions@afrh.gov | afrh.gov  
3700 N. Capitol Street, NW, Washington, DC 20011



**1. BRANCH 44, COLUMBIA, TENN.**

Tennessee Valley Branch John Davis, National Chaplain from Pulaski, Tenn. (L) met with Congressman Marsha Blackburn to discuss concurrent receipt reform, supporting the "Blue Water Navy Vietnam Veterans Act" and excluding Defense from sequestration.



1

**2. BRANCH 11, FT. WORTH, TEXAS**

PRPSC LAFRA Pat Snyder and PRPSC Mike Snyder present certificates and checks to the South Central regional essay winners (L to R) Granddaughter Payton Tapp, 1st place 10th grade \$100; Pat Snyder; Great grandson Grayson Sheffler, 3rd place 8th grade \$50; Mike Snyder; Great granddaughter Charissa Orby, 3rd place 11th grade \$50; Great grandson Landon Sheffler, 2nd place 7th grade \$75.



2

**3. BRANCH 13, ATLANTIC CITY, N.J.**

Branch and Regional President Al Davenport along with Branch Vice President Bob Campbell presented Rowan College Development Director Joe Delgado (C) a scholarship check for \$1000.



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**4. FRA BRANCH 162, NEW ORLEANS, LA.**

PRPSC Dave Field (L) and Shipmate Jerry DuPre (R) present Naval Cadet Stephen Rayle his JROTC medal and certificate after his Change of Command ceremony at Brother Martin High School in New Orleans. Cadet Rayle is a graduating senior.



9

**5. BRANCH 49, DENVER, COLO.**

Mile High Branch President Bill Hanzel presents a Patriotism Award to Cadet LCDR Jayden Peterson at the Mesa Ridge High School in Colorado Springs End of the Year NJROTC awards ceremony.

**6. BRANCH/UNIT 163, PHOENIX, ARIZ.**

Shipmate Alfred Denofre and LA FRA NT Bea Parco tending the information & recruiting booth with the Phoenix Sea Cadets, Sunday March 18th at Luke's Air Force Base Air show.



12

**7. UNIT 182, FREDERICK, MD.**

Regional President East Coast Shirley Vatter visited Unit 182 in Frederick, Maryland on April 19th and presented Helen Trimmer her 50-year pin, certificate and letter from NP Jean Smith! Helen was completely surprised!



13

Submit a photo for Shipmate News by email as an attachment to [FRAtoday@fra.org](mailto:FRAtoday@fra.org) or mail a high-quality photograph to 1000 N. Street, Alexandria, VA 22314. Please include a brief description and names of those pictured.





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**8. BRANCH 93, PATUXENT RIVER, MD.**

Branch Treasurer Otis DeLoach presents a check to Merrilea Cherry, who was the overall winner for the branch Americanism essay contest that promotes the spirit of Americanism and patriotism among our country's youth.

**9. BRANCH 186, HERNANDO, FLA.**

The branch presented awards to the Crystal River High School NJROTC. (L to R) Branch President Jack Townsend, Freshman David King, Sophomore Mya Augst, Junior Alena Beattie, Senior Alicia Callihan and two cadets who received \$500 grants were Robert Poling and Natalie Stone (accepted by her father) and Secretary Bob Huscher. Branch members in the back are, Mary West, Hank Butler, Paul Kimmerling and Florence McCann.



7



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**10. BRANCH 185, OGDEN, UTAH**

Branch 185 Secretary Jim Towery presents a 50-year Continuous Membership Certificate to Shipmate Larry Druce and his wife Arva at their home in Utah. "Thank you for your service and continued membership Shipmate Druce."

**11. BRANCH 101, SANTA CLARA, CALIF.**

Unit President Karen Webster and Branch President Richard Ruiz celebrate during the 71st Anniversary Luncheon.

**12. BRANCH 38, SPOKANE, WASH.**

Shipmate Richard Casselman is presented his 60-year award by JrPRPNW Peg Burke. Due to recovering from a double knee replacement, Burke took the award to his home in Coeur d'Alene, Idaho. Casselman will turn 95 on June 14th.

**13. BRANCH 244, GRAND JUNCT., COLO.**

(L to R) branch winners of the Americanism Patriotism essay contest are: First place 12th grade Megan Young, 11th grade Chole Haywood, 10th grade Tristan Campbell and 9th grade Fletcher Lippert. Second place 11th grade Ben Xiang and 11th grade John Perez.

**14. BRANCH 287, LIVERMORE, CALIF.**

During the March meeting, Bob Weil received his 50-year pin and certificate. (L to R) George Mancuso, Robert Weil (Bob's son), Cliff Diller, Bob Weil (50 Yrs), Bill Lindke and Roy Warner.



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Document in jpeg format to [FRAToday](mailto:FRAToday@125NWest.com), 125 N. West and include the description and include the

## From the Regional President Northeast/New England



Bobbie Seidel,  
Northeast/NE RP

**G**reetings from North East/New England Unit 226 Staten Island, NY; Unit 156 Pine Tree, ME; Unit 124 Lakehurst, NJ; Unit 42 Quonset/Davisville, RI; Unit 20 Groton, Conn.

The past months have been very busy for our Units as many have taken on the challenge of community service to heart. Each Unit has found their own way of providing support and enhancing Community and Military Programs, often with limited members. They are sending cards and making visits to Veterans in Nursing homes, collecting toys for Toys for Tots, making food baskets for families in need, knitting/crocheting/sewing baby blankets, sending care packages/cards to overseas troops, assisting local community programs and of course supporting military and veteran programs in the community such as ceremonies, parades and events. Units that are near or around a military base, provide support to military spouses by giving gift cards in recognition and welcome aboard baskets to newly arrived families.

Our members give countless hours each month to support and enhance community programs. These may seem small but to a veteran in a nursing home with no family, it matters; to a family who struggles to put food on the table, it matters; to a service member overseas, it matters; to a child who may not have a toy during the holidays, it matters; to a veteran or a child at a parade/ceremony, it matters; to that military spouse or AD member far from home, it matters; to the community the unit supports, it matters.

Being involved matters to so many people, each in a different way. Ladies Auxiliary of the Fleet Reserve Association (FRA) do this and so much more. Our members do these things, not for recognition, but because it matters. They not only support their community, but they in turn support our Ladies Auxiliary and FRA Shipmates by

sending get well cards, providing transportation to appointments and just being there for them.

Across the country, April is designated as Volunteer Appreciation Month. I came across a quote from an unknown author which sums up the Ladies Auxiliary of the FRA, "No one can do everything, but everyone can do something". If you are reading this and want to be involved where it matters to a wide range of people, we encourage you to visit the Ladies Auxiliary FRA website ([www.la-fra.org](http://www.la-fra.org)) to find a Unit near you. Like our members, you may be the one to put a smile on a lonely veteran or on a child during the holidays. Or the smile on a veteran's face at a parade as you walk past or place a wreath in remembrance or honor.

To the North East/New England Units and Units everywhere I say "Thank-you for all that you do and will continue to do to support your local community and the military community."

A reminder to all: The Northeast/New England Regional Convention will be held 9/05/18-9/07/18 in Egg Harbor Township, N.J. and the 2018 FRA/LAFRA National Convention 9/23/18- 9/30/18 San Antonio, Texas. For more information contact the Unit/Branch President. **FRA**

In Loyalty, Protection & Service,  
Bobbie Seidel

Bobbie Seidel is the LA FRA Regional President for the Northeast/New England

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# New Male Potency Formula Makes "The Little Blue Pill" Obsolete

*Soaring demand expected for new scientific advance made just for older men. Works on both men's physical ability and their desire in bed.*

By Harlan S. Waxman  
Health News Syndicate

**New York** – If you're like the rest of us guys over 50; you probably already know the truth... Prescription ED pills don't work! "Simply getting an erection doesn't fix the problem," says Dr. Bassam Damaj, chief scientific officer at the world famous Innovus Pharma Laboratories.

As we get older, we need more help in bed. Not only does our desire fade; but erections can be soft or feeble, one of the main complaints with prescription pills. Besides, they're expensive... costing as much as \$50.00 each

Plus, it does nothing to stimulate your brain to want sex. "I don't care what you take, if you aren't interested in sex, you can't get or keep an erection. It's physiologically impossible," said Dr. Damaj.

## MADE JUST FOR MEN OVER 50

But now, for the first time ever, there's a pill made just for older men. It's called Vesele®. A new pill that helps you get an erection by stimulating your body and your brainwaves. So Vesele® can work even when nothing else worked before.

The new men's pill is not a drug. It's something completely different

Because you don't need a prescription for Vesele®, sales are exploding. The maker just can't produce enough of it to keep up with demand. Even doctors are having a tough time getting their hands on it. So what's all the fuss about?

## WORKS ON YOUR HEAD AND YOUR BODY

The new formula takes on erectile problems with a whole new twist. It doesn't just address the physical problems of getting older; it works on the mental part of sex too. Unlike the expensive prescriptions, the new pill stimulates your sexual brain chemistry as well. Actually helping you regain the passion and burning desire you had for your partner again. So you will want sex with the hunger and stamina of a 25-year-old.

## THE BRAIN/ERECTION CONNECTION

Vesele® takes off where Viagra® only begins. Thanks to a discovery made by 3 Nobel-Prize winning scientists; Vesele® has become the first ever patented supplement to harden you and your libido. So you regain your desire as well as the ability to act on it.

In a 16-week clinical study; scientists from the U.S.A. joined forces to prove Nitric Oxide's effects on the cardio vascular system. They showed that Nitric Oxide could not only increase your ability to get an erection, it would also work on your

brainwaves to stimulate your desire for sex. The results were remarkable and published in the world's most respected medical journals.

## THE SCIENCE OF SEX

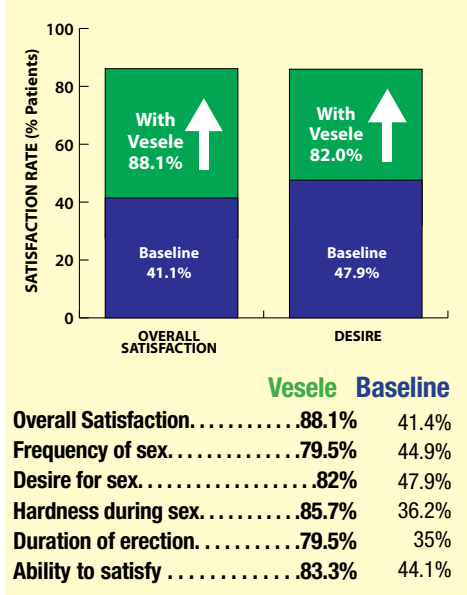
The study asked men, 45 to 65 years old to take the main ingredient in Vesele® once a day. Then they were instructed not to change the way they eat or exercise but to take Vesele® twice a day. What happened next was remarkable. Virtually every man in the study who took Vesele® twice a day reported a huge difference in their desire for sex. In layman's terms, they were horny again. They also experienced harder erections that lasted for almost 20 minutes. The placebo controlled group (who received sugar pills) mostly saw no difference.

AN UNEXPECTED BONUS: The study results even showed an impressive increase in the energy, brain-power and memory of the participants.

## SUPPLY LIMITED BY OVERWHELMING DEMAND

"Once we saw the results we knew we had a game-changer," said Dr. Damaj. "We get hundreds of calls a day from people begging us for a bottle. It's been crazy. We try to meet the crushing demand for Vesele®."

## JAW-DROPPING CLINICAL PROOF



	Vesele	Baseline
Overall Satisfaction.....	88.1%	41.4%
Frequency of sex.....	79.5%	44.9%
Desire for sex.....	82%	47.9%
Hardness during sex.....	85.7%	36.2%
Duration of erection.....	79.5%	35%
Ability to satisfy.....	83.3%	44.1%

## VESELE® PASSED THE TEST

"As an expert in the development of sexual dysfunction, I've studied the effectiveness of Nitric Oxide on the body and the brain. I'm impressed by the way it increases cerebral and penile blood flow.



*New men's pill overwhelms your senses with sexual desire as well as firmer, long-lasting erections. There's never been anything like it before.*

The result is evident in the creation of Vesele®. It's sure-fire proof that the mind/body connection is unbeatable when achieving and maintaining an erection and the results are remarkable" said Dr. Damaj. (His findings are illustrated in the chart at left.)

## HERE'S WHAT MEN ARE SAYING

- I'm ready to go sexually and mentally.
- More frequent erections at night and in the morning.
- I have seen a change in sexual desire.
- Typically take 1 each morning and 1 each night. Great Stamina, Great Results!
- An increased intensity in orgasms.
- My focus (mental) has really improved... Huge improvement.
- Amazing orgasms!
- I feel more confident in bed

## HOW TO GET VESELE®

This is the first official public release of Vesele® since its news release. In order to get the word out about Vesele®, Innovus Pharma is offering special introductory discounts to all who call.

A special phone hotline has been set up for readers in your area; to take advantage of special discounts during this ordering opportunity. Special discounts will be available starting today at 6:00am. The discounts will automatically be applied to all callers. The Special TOLL-FREE Hotline number is 1-800-307-3156 and will be open 24-hours a day.

Only 300 bottles of Vesele® are currently available in your region. Consumers who miss out on our current product inventory will have to wait until more become available. But this could take weeks. The maker advises your best chance is to call 1-800-307-3156 early.

# In Memoriam

Name	Rating	Branch	Name	Rating	Branch	Name	Rating	Branch
Akers, Clayton E.	ADCS, USN	MAL	Farris, Jack G.	ETCM(SS), USN	90	Mowrey, Lewis F.	CT1, USN	24
Aman, Harry E.	ETCS, USN	307	Frank, Richard N.	POCS, USN	136	<b>Munger, Robert W.</b>	<b>SPCM, USN</b>	<b>31</b>
Ammon, Richard E.	BT1, USN	117	Fuller, Dan	PO1, USN	60	<b>Nagel, Oscar T.</b>	<b>ENC, USN</b>	<b>316</b>
Aromy, Edwin A.	HMC, USN	92	Gale, Daniel	MMC, USN	MAL	Pandes, Basilio V.	MSCM, USN	127
Baldoza, Sofronio	PO1, USN	127	German, Charles R.	MRC, US	MAL	Pecher, William R.	MMCS, USN	MAL
Baldwin, John Earl	DTC, USN	201	Gilliland, Gene G.	AC1, USN	289	Porter, Stanley	LT, USN	41
Barker, Nelson Lee	OS1, USN	MAL	Greene, Robert D.	BMC, USN	20	Rainey, Charles E.	RM1, USN	1
Bieker, Joseph	YNC(SS), USN	MAL	Grimm, Keith O.	ENCM, USN	MAL	Reinert, Jane A.	YN3, USN	34
Blade, George A.	YNC, USN	70	Groves, Charles R.	SMCM, USN	99	Rieger, Norman	FTMC, USN	MAL
Block, Frederick R.	ETC(SS), USN	20	Hanson, Ned L.	MSGT, USMC	126	Robbins, Norman P.	PO1, USN	MAL
Bolin, T L.	ASCS, USN	MAL	Harmon, William B.	SKCS, USN	70	Roddy, Phillip L.	HM1, USN	55
Bostdorf, Lionel E.	HTC, USN	106	Hawes, C B.	ATCS, USN	93	Rupp, Jerry L.	EMCS(SS), USN	MAL
Boyles, Nina K.	YNC, USN	112	Hazelton, Nathan	POC, USN	MAL	Shockley, Theodore E.	BUCS, USN	170
Bradbury, Joseph E.	BMC, USN	MAL	Henry, William	RM, USN	MAL	Stanley, William W.	USN	MAL
Breithaupt, Gordon A.	ADJ1, USN	91	<b>Hewson, Gordon C.</b>	<b>SSGT, USMC</b>	<b>90</b>	Suchy, William J.	MS1, USN	MAL
Broadbent, Jon	RMC, USN	MAL	Imbrone, Albert F.	MSC, USNR	136	Sutton, Andrew	CPO, USN	MAL
Brobst, Richard W.	PNC, USN	156	Jaramillo, Jesse	CPO, USN	MAL	Walt, William R.	ABEC, USN	24
Brodie, Leroy	HMC(SS), USN	MAL	<b>Jennings, Melvin R.</b>	<b>BT1, USN</b>	<b>177</b>	Warren, James A.	GMTCS, USN	280
Bruce, Edwin A.	MS1(SS), USN	MAL	Kelly, James A.	TM1, USN	MAL	Watson, George J.	AECM, USCG	293
Bryce, William	RMC, USN	60	Kozakowski, Robert M.	MMCS, USN	99	Weeks, Bobby L.	PO2, USN	MAL
Bush, William R.	HMCS, USN	MAL	Kroll, Stanley	EN1, USN	MAL	Whitlatch, Gordon D.	BM1 Ret, USN	MAL
Christoffersen, Robert A.	HMC, USN	MAL	Long, Clyde P.	POC, USN	MAL	Wilson, Charles E.	SH1, USN	219
Cupic, Pete	USMC	170	Lott, John Patrick	CDR, USNR	MAL	Wolfgang, James F.	ABH1, USN	146
Davies, William W.	LTJG, USN	MAL	Marschak, Joseph A.	ENC(SS), USN	258	<b>Wrobel, Vincent P.</b>	<b>MSC, USN</b>	<b>MAL</b>
Davis, Arthur D.	HMC, USN	MAL	Martin, John W.	SWC, USN	234	Zawieruszynski, Walter M.	EMCM, USN	23
Delacruz, Ruben	PO1, USN	MAL	Mathis, Ron G.	BM1, USN	89	Names in <b>red</b> indicate 50 year continuous members. Any names in <b>bold</b> indicate past national officers.		
Disalvo, Joseph M.	RM3, USN	109	McKenney, Robert J.	AMS1, USN	MAL	To report the death of a Shipmate, please contact us via email at mserfra@fra.org or by telephone at 703-683-1400 ext 1.		
Donth, Albert A.	ADCS, USN	70	McMurdo, Fred P.	GYSGT, USMC	208			
Dube, Charles A.	DT1, USN	MAL	<b>Meteraud, William J.</b>	<b>SO1, USN</b>	<b>MAL</b>			
<b>Duron, Raymond</b>	<b>YNC, USN</b>	<b>166</b>						
East, David T.	ENCS, USN	60						
Eberhardy, Armand J.	POC, USN	14						



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## REUNIONS

### VRC-50 Association

9/5/2018-9/9/2018, Herndon, Va.  
 Contact: Dave Berry  
 2003 Magnolia Ct., Unit 1  
 Dover, DE 19901  
 Telephone: 301-481-1180  
 Email: drbarry@verizon.net

### Aviation Boatswain's Mates Association (ABMA)

08/06/2018-08/10/2018, San Diego, Calif.  
 Contact: Doug Thornton  
 5765 Jade Moon Circle  
 Milton, FL 32583  
 Telephone: 619-578-1523  
 Email: ABMA.SECRETARY@GMAIL.COM  
 www.abma-usn.org

### VMFA 115 Reunion Association

09/07/2018-09/09/2018, Cleveland, Ohio  
 Contact: Patti Kaas  
 Telephone: 717-422-6796  
 Email: kaasfamily4@gmail.com  
 www.115marinereunion.com/

### USS SAUFLEY (DD-465)

09/10/2018-09/14/2018, Branson, Mo.  
 Contact: Richard Bonnett, 1451 RidgeWay,  
 Arnold, MD 21012  
 Telephone: 301-674-0181  
 Email: richardleobonnett@gmail.com  
 Clarion Hotel in Branson, Mo.

### USS Tidewater (AD-31)

09/10/2018-09/14/2018, Branson, Mo.  
 Contact: Dean Agee, 294 Old Hillcrest Rd.  
 Fairgrove, MO 65648  
 Telephone: 417-759-2860  
 Email: rdmlagee@gmail.com  
 www.usstidewater.org

### USS Sperry (AS-12)

09/26/2018-09/29/2018, Mobile, Ala.  
 Contact: Dave Jackson  
 Telephone: 360-435-6919  
 Email: djpanda34@cs.com  
 www.usssperryas12.org

### USS Mountrail (APA-213)

09/27/2018-09/30/2020, Biloxi, Miss.  
 Contact: Don Dicoio, 17 Frances Road  
 Lincoln Park, NJ 07035  
 Telephone: 973-725-1974  
 Email: dicoio44@aol.com

### USS Coral Sea (CVA-43)

10/03/2018-10/07/2018, Reno, Nev.  
 Contact: John Ranson, 52 Woodland Pl.  
 Ft. Thomas, KY 41075-1605  
 Telephone: 859-250-3737  
 Email: jrsr3843@fuse.net

### USS Voge (DE/FF-1047)

10/03/2018-10/07/2018, San Diego, Calif.  
 Contact: Joseph Crump  
 Telephone: 501-259-136  
 Email: ussvogegroup@gmail.com

### USS Wiltsie (DD-716)

9/16/2018-9/20/2018, Buffalo, N.Y.  
 Contact: Ted Laurila  
 1101 S. Scheuber Rd., #53  
 Centralia, WA 98531  
 Telephone: 360-736-3853  
 Email: DD716ted@comcast.net  
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## Is a Will or Trust Right for You?

If you have a will, there is a question you should be asking yourself: “Do I also need a trust?” You might be surprised. A revocable living trust can be a useful estate-planning tool for people at all income levels, not just the very rich, says Lisa Montano, an Estate Planning Strategist for Wells Fargo Advisors.

Knowing the basics. “It depends on your individual circumstances, but most people should at least consider a revocable living trust,” Montano says. You set up the trust and then transfer your property and other assets into it. Most people name themselves as trustee—the person who manages the assets within the trust—but you can also choose someone else or an institution. If you are serving as trustee, you’ll need to name a successor trustee to distribute your assets at your death.

A properly created living trust may be more expensive to set up than a simple will, but it gives you greater control over when and how your assets will be distributed after your death, Montano says.

Other benefits. Here are three other advantages of trusts:

- **Avoid probate.** Probate is the process the court system uses to distribute your assets according to the terms of your will. If you have a trust, you avoid the fees and delays associated with probate.
- **Privacy protection.** Because probate is a public process, anyone can go to the courthouse and see the details of your will, Montano says. A living trust will keep the terms of your estate secret.
- **Built-in incapacity planning.** If you have a financial durable power of attorney (POA), you have already named someone to take over your affairs in case you become incapacitated, but Montano says it can be difficult for an agent named under a POA to step in and handle your financial matters. In contrast, with a revocable living trust, successor trustees



Carl M. Trevisan, CFP®



Stephen M. Bearce

seem to have an easier time having their powers recognized by financial institutions. However, if you have a revocable living trust, it is still advisable to have a POA. A successor trustee has power to manage only trust assets.

**The importance of a will.** If you have a simple estate, don’t have a lot of assets, and live in a state that doesn’t have a lengthy or complicated probate process, a simple will may be all you need, Montano says, but consult with a qualified estate planning attorney first.

One final note: If you decide to create a revocable living trust, make sure you discuss with your attorney how to put assets into the trust, otherwise those assets may still be subjected to the probate process. **FRA**

### Our firm does not provide tax or legal advice.

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## Donna Simms

**D**onna Simms is FRA's Junior Accountant and a Washington D.C. native. She has an infectious laugh that will brighten up anyone's day. Her role outside of FRA involves going to church, watching old movies and working on word puzzles/games. One of her favorite movies is the 1997 biography "Selena," starring Jennifer Lopez in her breakout role. The film highlights the rise to fame of the famous Selena Quintanilla-Pérez, a recording artist well known in the United States and Mexico.

Donna is also an avid fan of seafood. "Steamed shrimp and king crab legs, steamed with Old Bay seasoning is the only way to eat seafood. I would rather get together with my friends and family at home than go to a seafood restaurant," says Simms. Now there are many very popular seafood restaurants

in the DC area, so it certainly shows what is more important to Donna—family and friends. She likes the Blue crabs from the Chesapeake Bay, but they sure take a lot of work.

Before coming to the Fleet Reserve Association in May of 2016, Simms worked for several government contractors, providing accounting services to the federal government. Jimmy Short manages the FRA mail room and delivers tubs of incoming mail to Donna for processing. Donna has assumed that part of her job and has eliminated the need for using a lock box at the bank. Now all payments come directly to HQ and get processed and applied to the correct accounts much faster than how we previously handled incoming payments. Donna also makes time to reach out to some of the Shipmates who have questions about pins, certificates and other

member benefits. Because of her role, she experiences things in the work flow that can be improved. She constantly evaluates and shares suggestions on how FRA can do things better and faster, but not losing the "human touch" our Shipmates deserve and appreciate. She hopes that at FRA we can continue to increase membership numbers and also the purpose of helping all military personnel.

She feels her greatest accomplishment is a being a mother and a good person. Life is about continuous improvement and that is no different for Donna as she hopes to build a closer relationship with the Lord.

As for the future, she is excited for what it may bring and is hopeful that it will include grandkids and retirement. Donna, we wish you the best in the goals you have set for yourself! **FRA**



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

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