

YOUR MISSION, YOUR VOICE

FRA *today*

The magazine of the Fleet Reserve Association

MARCH 2019

FIGHTING PREDATORY LENDING

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The hunt for the perfect outdoorsman knife is over. There's only one tool you need: the *Whitetail™ Hunting Knife*—now **ONLY \$49!**

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actual size.



Rating of A+

• 5 1/4" 420HC stainless steel blade • Full-tang design with gut hook • Pakkawood handle with brass pins • Bonus heavy duty nylon sheath

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LOYALTY, PROTECTION AND SERVICE

The 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.



New Action Center

The online legislative tool that allows Shipmates to add their voice to the FRA activity on Capital Hill is called the Action Center. This has been in place for many years and definitely helps our Shipmates weigh in on important legislation. One good example is the recent Blue Water Navy Vietnam Veterans Act (H.R.299) legislation passing in the House, following years of pressure on lawmakers.

The current Action Center was switched to a new service provider this past January to improve and streamline some of the action. In fact, the current partner bought out the previous vendor we used for years, CQRole Call. They kept many of the features that were popular, and even worked in a few back end tools that allow the legislative team to keep this section of the FRA website current and effective.

As we test some of the new functions of the Action Center, be sure to share your input as a user with us. The new company, called VoterVoice, is very quick to fix the center to work best for us. Granted, we cannot change everything, but some things certainly are worth looking at.

One comment we have received was about the need to add a mobile phone to your profile. Some shipmates do not have or do not want to give their mobile or cellphone number, so we are looking into this.

Another was about getting confirmation after you send a letter. Members want to get a copy of their message they send to legislators because it allows them to edit it and use it again.

To view your sent messages, email your contact after taking action on a campaign. You will receive an email that will list the elected officials that the contact communicated with for that specific campaign. It will also include a link to see every message you have ever sent through the system.

Once you click that link, you will be taken to the page that will list each message that was sent, the official it was sent to, and the time it was sent. The user has the option to view the message that was sent on that page as well. **FRA**

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



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— J. Fitzgerald, VA



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We’ve all had nights when we just can’t lie down in bed and sleep, whether it’s from heartburn, cardiac problems, hip or back aches – it could be a variety of reasons. Those are the nights we’d give anything for a comfortable chair to sleep in, one that reclines to exactly the right degree, raises feet and legs to precisely the desired level, supports the head and shoulders properly, operates easily even in the dead of night, and sends a hopeful sleeper right off to dreamland.

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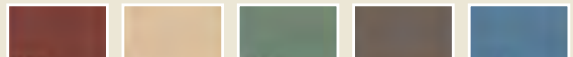
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Student Veteran Program



Robert Washington
National President

Three years ago, the Fleet Reserve Association launched the FRA Student Veteran Program. The objective of the program is to reach out to Navy, Marine Corps and Coast Guard enlisted personnel and let them know about the program and how to pursue higher education opportunities. Each university and college across the country has a Student Veterans Organization or an office dedicated to helping veterans, sometimes called the Veteran Service Office. Veterans who have served or are currently serving in the military may be eligible for education benefits from the U.S. Department of Veterans Affairs. Veterans Services Offices have resources available to assist veterans in navigating the VA Education Benefits process. In addition, they can provide information about other campus services

such as tutoring, counseling, financial aid, disability services and distance learning options.

The FRA can play an active role in providing information and assistance to student veterans. Our mission is to protect and enhance earned military and veteran's benefits through our legislative advocacy, but programs such as the Student Veteran Program are important also. Another area in which the FRA can help veterans is providing assistance with navigating the Department

of Veterans Affairs when filing medical claims. Don't forget the FRA Education Foundation offers generous scholarships and the Americanism Essay Contest provides funds to Shipmates children or grandchildren pay for college.

Community Involvement

We have a very large network of branches across the country where student veterans can connect

with other vets for camaraderie and support. Our branches can sponsor social events for members and their families. Branches also offer a variety of volunteer opportunities, including supporting community boy scout troops, sports teams, high school JROTC or simply individuals within your local community who just may need that special FRA helping hand.

Access to Experts

The FRA has the expertise to give student veterans straight answers on a broad range of military and veteran questions. Our cadre of Veterans Service Officers (VSOs) is a great resource for information and assistance related to filing for VA education and disability benefits. There are also other benefits veterans have earned through their military service: student veterans can just reach out to FRA headquarters staff to ask their questions, and they will either be provided with an answer, or directed to the appropriate resources.

We offer student Veterans information about:

- GI Bill Benefits (also known as the Servicemen's Readjustment Act of 1944).
- Veteran Administration disability claims.
- Vocational rehabilitation.
- Counseling.
- School scholarships.
- American essay contest.
- Pending veterans legislation.
- Women veteran concerns.
- Veteran service program.
- Membership information.

Here is a golden opportunity for our members to reach out to these deserving veterans by helping wherever you can, but particularly with their goal of achieving higher education through the Student Veteran Program. **FRA**

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

Bob is the National President of the Fleet Reserve Association.



You can read about the Student Veteran Program in the September 2017 issue of FRA Today archived online.

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Navy License Plate



Despite being home to the world's largest Navy base and the Atlantic Fleet, Virginia still does not have a U.S. Navy license plate. FRA member Roger Hirsh is the state sponsor working to get the plate authorized by the Virginia DMV. The state requires 450 paid preorders before the bill can be presented to the General Assembly for approval. The annual plate fee is \$25, of which \$15 goes to the Navy-Marine Corps Relief Society and is tax deductible. Personalization up to 6 characters is available for an additional \$10. Motorcycle and disabled plates are also available.

Applications and details are available at: www.facebook.com/Navy.Plate.Va or by email at: Navy.Plate.Va@gmail.com.

*Shipmate Roger Hirsh,
State Sponsor, Navy Plate Virginia*

FRA Calendar Was Wrong

After spending more time than I'd have liked trying to make sense of the second full week of January in FRA's wonderful 2019 calendar, I found the Fixit strip on FRA's website and problem solved quite neatly. It was confusing at first, but the "fix" was decidedly genius!

*Barbara H. Bryan
(widow of Jesse W. Jones, DOB 3-1909)*

Attracting Younger Members

I read the message from the National President on how to attract younger members. If FRA really wants to attract younger members, a first step would be to stop portraying itself as the gripe corner of the lunch room of the local retirement center. I speak as someone who doesn't consider himself particularly young, but I do have over four years of service left before I'm eligible for retirement from the Navy Reserve. The average age of the membership is above the Social Security eligibility cutoff, like many other veteran service

organizations; a quick glance at the Shipmate News photos and the types of ads for hearing aids, walk-in bathtubs and wheel chairs that run every month confirms it. If the FRA is going to survive, then it is essential to recruit currently serving members of the Sea Services. To do that, the current image of a bunch of grumpy, out-of-touch old people getting together to complain about "kids these days" has to go, and they need to see something in the organization that shows that they're taken into account as valued Shipmates.

*Very respectfully,
IS1(IW) Mark E. Anderson, USNR*

My Compensation is Getting Penalized

I retired after 24 years in the Navy and filed for VA service-connected disability compensation. I was evaluated at a VA hospital and was notified that I qualified for 30% disability. Years later, I was re-evaluated and was bumped up a modest 10%. This payment is subtracted from my retirement pay and is tax free since it is less than 50%. Other veterans who did not retire and who have service connected disabilities also receive similar disability compensation. They receive a monthly payment, also tax free regardless of income. Basically, the only benefit I am receiving is that my taxable income is reduced by the amount of my compensation, which for all intents and purposes in my case is negligible. Why should I and other retirees receiving VA disability compensation at the less than 50% level essentially be penalized by having it deducted from our retirement pay?

R. A. Williams CWO USN (Ret.)

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

Wow! A Simple to Use Computer Designed Especially for Seniors!

Easy to read. Easy to see. Easy to use. Just plug it in!



"I love this computer! It is easy to read and to use! I get photo updates from my children and grandchildren all the time."

– Janet F.

Have you ever said to yourself "I'd love to get a computer, if only I could figure out how to use it." Well, you're not alone. Computers were supposed to make our lives simpler, but they've gotten so complicated that they are not worth the trouble. With all of the "pointing and clicking" and "dragging and dropping" you're lucky if you can figure out where you are. Plus, you are constantly worrying about viruses and freeze-ups. If this sounds familiar, we have great news for you. There is finally a computer that's designed for simplicity and ease of use. It's the WOW Computer, and it was designed with you in mind. This computer is easy-to-use, worry-free and literally puts the world

at your fingertips. From the moment you open the box, you'll realize how different the WOW Computer is. The components are all connected; all you do is plug it into an outlet and your high-speed Internet connection. Then you'll see the screen – it's now 22 inches. This is a completely new touch screen system, without the cluttered look of the normal computer screen. The "buttons" on the screen are easy to see and easy to understand. All you do is touch one of them, from the Web, Email, Calendar to Games– you name it... and a new screen opens up. It's so easy to use you won't have to ask your children or grandchildren for help. Until now, the very people who could benefit most from E-mail and the Internet are the ones that have had the hardest time accessing it. Now, thanks to the WOW Computer, countless older Americans are discovering the wonderful world of the Internet every day. Isn't it time

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ON & OFF *capitol bill*

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



John Davis DLP

FRA Supports the Coast Guard

As this issue of *FRAtoday* goes to press, the partial government shutdown has ended, at least for three weeks. So while we welcome the Coast Guard personnel getting paid, we hope that a long term solution between legislators can be obtained before the next deadline for funding. While a temporary funding solution may be in place, it's important for legislators to remember that during the government shutdown, members of the Coast Guard safeguarded our waterways and blocked attempts to smuggle illegal drugs and contraband into the country, all without pay. With the government re-opened these government workers will get their back pay.

During the partial government shutdown, FRA's National President Bob Washington, National Executive Director Thomas Snee, and other FRA staff opened the doors of the FRA National Headquarters to Coast Guard personnel and their

families for lunch and moral support during their struggle. Many FRA branches also made similar gestures of support.

In the legislative arena FRA supports the "Pay Our Coast Guard Act" (S. 21/HR 350), which would provide continuing appropriations to the U.S. Coast Guard for any period during which interim or full-year appropriations for the Coast Guard are not in effect. (See story below for more details on the legislation)

This issue is posted on the FRA Action Center located on the FRA website (www.fra.org) to provide Shipmates an opportunity to weigh in on this issue.



NP Bob Washington and MCPOCG Jason Vanderhaden.

FRA Supports Pay Our Coast Guard Act

Jan. 15, 2019 marked the first time in history members of the Coast Guard were not paid for their service due to a government shutdown. The FRA strongly supports the Pay Our Coast Guard Act (S.21/H.R.350) and has already dispatched a letter of support as well as signed onto a support letter from the Military Coalition (TMC). This legislation would ensure members of the Coast Guard are paid on time, even when there is a lapse in appropriations. Members of the Coast Guard do essential work that

protects the security of our nation. During the current government shutdown, they continued to safeguard our waterways, intercept attempts to smuggle drugs or contraband and perform many other vital functions—all without pay. They serve and sacrifice as members of the armed forces. They take the same oath to preserve and protect the U.S. Constitution. Our nation owes it to our guardsmen to ensure that they are paid on time. FRA members are encouraged to use the Action Center to weigh in on this issue.

Votes on Government Shutdown and Coast Guard Pay Debated

Before President Trump agreed to re-open the government, the Senate voted on two funding bills that would have re-opened several government agencies. They had gone unfunded for more than a month due to the partial government shutdown. The Senate first voted on President Trump's proposal to extend protections for some illegal immigrants already in the country in exchange for \$5.7 billion to fund a border wall. The second bill would have opened the government for three weeks, in order to give lawmakers time to negotiate border wall funding. Both bills failed to obtain the necessary 60-vote threshold to stop a filibuster.

Before the votes on the two funding bills, Sen. John Kennedy (La.) requested leave for the Senate to vote in favor of paying the U.S. Coast Guard. The senator claimed President Trump would sign such a measure into law. Sen. Dan Sullivan (Ala.), a supporter of the motion, argued the Coast Guard is the only uniformed service not being paid during the partial government

shutdown, and that there should be pay parity for the Coast Guard. Senate Minority Leader Chuck Schumer (N.Y.) objected and stopped the motion from moving forward.

Earlier, the House had approved legislation (H.R.1) to fund the remainder of the government (including the Coast Guard) without any funding for the border wall. However, Senate Majority Leader Mitch McConnell (Ky.) would not bring a funding bill to Senate floor for a vote unless President Trump agreed to sign it into law.

The Department of Veterans Affairs and the Department of Defense are fully funded, but the Coast Guard is part of the Department of Homeland Security (DHS) and that department is not funded. The FRA is supporting the Pay Our Coast Guard Act (S.21/H.R.350). The act provides continuing appropriations to the Coast Guard during any period in which interim or full-year appropriations are not in effect. Members are urged to use the FRA Action Center to contact their legislators on this important issue.

Pentagon to Cut 17,000 Medical Billets

Military.com published a story, written by Tom Philpott, claiming the Navy, Army and Air Force are planning to cut more than 17,000 uniformed medical billets over several years. A senior military official told Philpott that the Navy's uniformed medical staff will be reduced by almost 5,300, the Army by almost 7,300 and the Air Force's by a little more than 5,300. The current medical staff consists of a combined medical force of 130,000 active duty and reserve personnel. The planned cuts would lower uniformed medical strength by 13 percent. Senior military staff claims the current medical bureaucracy is bloated and needs trimming. The FRA is concerned that these cuts could impact access to and quality of health care.

Control of all medical facilities is being transferred to the Defense Health Agency, where functions of the three separate service's medical departments are already being consolidated to streamline health care operations, reduce support

costs and standardizes practices and procedures, from scheduling appointments to reporting on provider errors. Meanwhile, the military health system is adopting a new electronic health record system called MHS Genesis.

The FY2017 National Defense Department Authorization Act (NDAA) mandates that the DHA collaborate with service branches on defining medical and dental personnel requirements to ensure operational readiness. The DHA will convert military medical positions to civilian positions if the position is deemed unnecessary to meet operational readiness needs.

The medical force reduction effort, however, does not appear to include funding for replacing of military billets with civilian medical positions, as the NDAA intended. Instead, the emphasis is on providing more efficient care using smaller staffs that are sized to gain more experience and be better trained for military operations.

FRA Participates in Marine Combined Awards Program

For 19 years, the FRA has recognized the top Marine Corps enlisted personnel by participating in the Combined Awards Program ceremonies at MCB Quantico in Virginia. Assistant Commandant of the Marine Corps, Gen. Gary Thomas and SgtMaj. of the Marine Corps, participated in this annual ceremony. Winners of the awards are as follows:

- Recruiter of the Year: Staff Sgt. Tyler J. Jennings.
- Recruiting SNCOIC of the year: Staff Sgt. Thomas R. Hughes.
- Prior Service Recruiter of the Year: Staff Sgt. Terrell L. Pryor.
- Prior Service SNCOIC of the Year: Gunnery Sgt. Grant D. Brawn.
- Drill Instructor of the Year: Gunnery Sgt. Erle W. Pettus.
- Combat Instructor of the Year: Gunnery Sgt.

Christopher I. Simser Jr.

- BN/SQDRN high PFT/CFT: Lt. Col. Christopher R. Seigh.
- BN/SQDRN high: 1stSgt Jose R. Beato.
- Security Guard of the Year: Sgt. Jonathan Cabrera Gonzalez.
- Career Planner of the Year: Gunnery Sgt. Savier Romanribera.
- Reserve Career Planner of the Year: Staff Sgt. Marshall A. Kulik.
- Male Athlete of the Year: Staff Sgt. Jason T. Pacheco.
- Female Athlete of the Year: 1st Lt. Lindsay R. Carrick.

The FRA is one of the sponsors of the awards ceremony and gave each of the recipients an FRA coin, a two-year complementary membership, and an award certificate from FRA's National President.

SECNAV Concerned about Possible Navy Budget Cuts

The Secretary of the Navy Richard Spencer recently spoke at a U.S. Naval Institute and Center for Strategic and International Studies joint event. He expressed gratitude for funding increases for the Navy in the FY2019 budget that was approved by Congress and signed into law. He also expressed concern about possible budget cuts in the upcoming FY2020 administration budget request, due to be submitted to Congress in February. He claimed that proposed cuts would significantly impact Navy readiness. He compared readiness reforms to getting a bicycle up and pedaling, saying: "Please don't knock us over; the waste would be absolutely stunning." Spencer was confirmed as the 76th Secretary of the Navy by the U.S. Senate in June 2017.

The administration has recently sent mixed signals on spending levels. The FY2019 spending for the Defense Department is \$716 billion and was scheduled to increase to \$733 billion in FY2020. With a big increase in the projected government spending deficit, the Trump administration indicated it wanted to reduce FY2020 government spending levels across the board

with all government programs, including the DoD, to being reduced to \$700 billion or less. The new Senate Armed Services Committee Chairman Jim Inhofe (Okla.) urged the administration to reverse course on a planned cut to the fiscal year 2020 national defense budget. Seventy members of Congress also sent a letter to President Trump requesting that he keep Pentagon FY2020 spending at the \$733 billion level. Later, President Trump suggested it might be increased to \$750 billion.

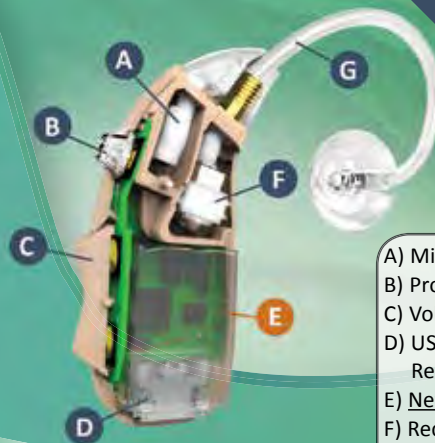
In addition, the spending caps of the Budget Control Act (BCA) of 2011, which sets strict caps on both defense and non-defense spending, are scheduled to be re-imposed in FY2020 and FY2021. In the past, Congress managed to make short-term compromises, lifting the caps for a couple of years at a time. No such agreement applies to the FY2020 Defense budget, at least not yet. The FRA is concerned that budget cuts mandated by the BCA pose a threat to national security and will substantially impact member's pay and benefits. Members can weigh in on this issue by using the FRA Action Center online.

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CBO Calls for TRICARE Fees, Smaller Pay Increases, and Reduced VA Benefits

The Congressional Budget Office (CBO) has recently published an annual report: Options for Reducing the Federal Deficit: 2019-2028. This report is an extensive list of possible options for Congress to consider for reducing the budget deficit. They are not legislative proposals but rather recommendations. However, concern in Congress is increasing about the growing annual spending deficit, currently estimated at \$984 billion. Some of the many recommendations in the report include:

- A new TRICARE-For-Life (TFL) annual enrollment fee of \$485 for individual coverage and \$970 for family coverage, and increased cost-shares;
- Increasing TRICARE Prime enrollment fees to \$650 for individual and \$1300 for family;
- Increasing TRICARE Select annual enrollment fee to \$485 for individuals and \$970 for a family;
- Reduce active duty BAH to 80 percent of actual cost;
- Limit active duty annual pay increases; and
- Eliminate the VA's Individual Unemployability payments to disabled veterans at the full retirement age for Social Security.

Members can use the FRA Action Center to tell their legislators NOT to reduce the deficit by directly impacting active duty military, veterans, retirees and their families.

CFPB Regulation of Military Lending Act

New Consumer Financial Protection Bureau Director Kathleen Kraninger is asking Congress to give the bureau specific authority to supervise companies for compliance with lending rules aimed at protecting service members. The Trump administration nominated Kathleen Kraninger to serve as director of CFPB. Previously, she served at the Office of Management and Budget (OMB) where she oversaw the budgets for a extensive list of government agencies. After graduating from Marquette University in 1997 with a bachelor's degree in political science, she volunteered to serve in the Peace Corps. She then attended Georgetown University and obtained a law degree in 2007. She was confirmed by the Senate on December 6, 2018.

Kraninger dispatched a letter asking Vice President Mike Pence, in his role as Senate president, and House Speaker Nancy Pelosi (Calif.) to pass legislation that would specifically allow the CFPB to supervise payday lenders, banks and other firms to ensure compliance with the Military Lending Act (MLA). Kraninger's predecessor, acting White House Chief of Staff and Office of Management and Budget Director Mick Mulvaney, suspended such supervision last year, arguing that the Dodd-Frank Act did not give the CFPB that authority. Consumer groups claim Mulvaney was misinterpreting the law and that the CFPB already has this authority.

"The Bureau is committed to the financial well-being of America's service members," Kraninger said in the letter. "This commitment includes ensuring that lenders subject to our jurisdiction comply with the Military Lending Act so our service members and their families are provided with the protections of that law."

Among other protections, the MLA bars companies from offering loans to active duty service members with interest rates higher than 36 percent and makes it illegal to insert mandatory arbitration clauses in consumer loan contracts.

Rep. Andy Barr (Ky.) introduced a bill (H.R.442) to give the CFPB supervisory authority for MLA. No similar legislation has been introduced in the Senate. The FRA will fight to ensure that the Servicemembers Civil Relief Act (SCRA) is enforced by regulatory agencies, including the CFPB and Office of Military Affairs, and will work to ensure that active duty personnel are protected from predatory lenders. The association also seeks to make mandatory arbitration agreements in financial contracts unenforceable.

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right on the steering lever so it's simple to operate and its exclusive footrest swings out of the way when you stand up or sit down. With its rugged yet lightweight aluminum frame, the **Zinger** is sturdy and durable yet convenient and comfortable! What's more, it easily folds up for storage in a car seat or trunk— you can even gate-check it at the airport like a stroller. Think about it, you can take your **Zinger** almost anywhere, so you don't have to let mobility issues rule your life. It folds in seconds without tools and is safe and reliable. It holds up to 265 pounds, and it goes up to 6 mph and operates for up to 8 hours on a single charge.

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Less Than 25 Percent of Active Duty Opt for New Retirement System

The Pentagon recently reported that less than one in four of eligible active duty and reserve service members opted for the new Blended Retirement System (BRS). From Jan. 1, 2018 to Dec. 31, 2018, service members who began their military service between January 1, 2006 and December 31, 2017 had the option to join the BRS or stay with the 20-year retirement system. The vast majority (75 percent) of those service members preferred the 20-year plan with higher benefits for those that serve 20 or more years. The percentage of BRS enrollment was higher in the active component—one in three, or 33.1 percent. About 12 percent of reserve component members opted into the BRS by the deadline.

The FRA opposed the BRS, arguing that the previous system has been an effective tool in maintaining a career force through the stresses of the 17-year-long Global War on Terror. Never before has an All-Volunteer Force (AVF) been given the task of conducting such a long, ongoing military operation with multiple deployments. This force is made up of less than one percent of the population and is shouldering 100 percent of the burden of maintaining our national security.

The FRA believes military service is unlike any other career or occupation and requires a unique retirement system with adequate compensation. Career non-commissioned officers (NCOs) are the backbone of our military. Their leadership and guidance are invaluable and are a result of many years of training and experience. The association is concerned that the BRS will reduce incentives for future service members to serve for 20 year or more and create too many incentives to leave military service before 20 years of service. It may make an impact upon the career military as we know it today.

SCOTUS to Consider Agent Orange Case

The Supreme Court of the United States (SCOTUS) agreed to review the veteran's case, *Gray v. Wilkie*, on Feb. 25, 2019. The justices agreed to address an issue involving whether or not the U.S. Court of Appeals for the Federal Circuit Court has jurisdiction to hear pre-enforcement litigation of VA rules in the agency's manual.

In 1991, Congress passed the Agent Orange Act to make it easier for veterans who were exposed to toxic herbicides in Vietnam to obtain VA disability benefits. If a veteran served onland in Vietnam between January 9, 1962 and May 7, 1975 and developed any one of several disabilities linked to Agent Orange exposure, they were granted presumptive service connection. In 2007, Mr. Gray filed a disability compensation claim for several medical conditions related to his naval service in Da Nang Harbor, Vietnam. At the time, the VA considered service in Vietnam to be service on its land mass or in its inland waterways, but not in open deep-water coastal ports and harbors.

The VA denied Gray's claim under the above-mentioned interpretation. Eventually, he appealed to the U.S. Court of Appeals for Veterans Claims. The CAVC concluded that the VA's definition of "inland waterways" was both inconsistent with the regulatory purpose and irrational, in part because the VA offered no meaningful explanation as to why it classified some bays as inland waterways, but not others. Therefore, the CAVC remanded Gray's case to the Veterans Board of Appeals with instructions to re-evaluate its definition of "inland waterways" to be consistent with the statute (38 CFR § 3.307), relating to the presumption of exposure.

Following this CAVC decision in February of 2016, the VA published a Memorandum of Changes, announcing a change to its interpretation of the Agent Orange Act. The revision to the M21-1 Manual stated that only veterans who set foot on Vietnam soil or served in the country's "inland waterways" would be presumed to have been exposed to Agent Orange. Furthermore, the manual defined "inland waterways" as "fresh water rivers, streams, canals and similar waterways. Because these waterways are distinct from ocean waters and other related coastal features, service in these waterways is considered service in Vietnam." Gray challenged this matter in the Federal Circuit Court.

The Federal Circuit Court held to the position that it lacked the jurisdiction to review VA interpretive rules if the VA published them in its manual. The Supreme Court justices agreed to decide whether the Federal Circuit Court has jurisdiction to review VA policies set forth in the M21-1 Manual under 38 U.S.C. § 502. The SCOTUS hearing is scheduled for Monday, Feb. 25, 2019.



Actual size is 30.6 mm

50th Anniversary Apollo 11 Commemorative Half-Dollar

On July 20, 1969, the world sat glued to their television sets. Before their very eyes, a door opened, a ladder descended, and man first set foot on the surface of the moon. The footprints, flag and plaque left on the lunar surface sent an eternal message throughout the cosmos: humanity had finally reached the heavens, and America led the way.

In honor of the 50th anniversary of the Apollo 11 mission, Congress has authorized the release of this special, limited-edition commemorative half dollar.



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For just the second time in history, the U.S. Mint has struck a coin with a curved surface. On one side is the indented footprint left by astronaut Neil Armstrong, along with the names of the space programs that led to such a historic moment: Mercury, Gemini and Apollo. Flip the coin over and you'll see the outward curve of an astronaut's helmet. This design recreates the close-up photo taken by Buzz Aldrin of Armstrong standing next to the landing module as seen through Buzz's visor.

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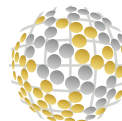
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SBP/DIC Offset Repeal Bill Introduced

Rep. Joe Wilson (S.C.) has introduced legislation in the House (H.R.553) that would repeal the current VA practice of substituting Dependency and Indemnity Compensation for a surviving spouse's Survivor Benefit Plan when the service member's death is premature and service-connected. This is sometimes referred to as the "Military Widows Tax." SBP is purchased by the retiree and is intended to provide a portion of retired pay to the survivor. DIC is a special indemnity compensation paid to the survivor when a member's service causes his or her premature death. In such cases, the VA indemnity compensation should be added to the SBP that the retiree paid for, not substituted for it. It should be noted as a matter of equity that surviving spouses of federal civilian retirees who are disabled veterans and die of military-service-connected causes can receive DIC without losing any of their federal civilian SBP benefits.

Sen. Doug Jones (Ala.) indicated he will introduce a companion bill in the Senate. Members are urged to use the FRA Action Center on the website to ask their legislators to support this important legislation.

Visit the FRA
Action Center
Online at:
WWW.FRA.ORG

Legislation Passes to Address GI Bill Payment Delays

The Senate unanimously passed the Servicemembers Improved Transition Through Reforms for Ensuring Progress (SIT-REP) Act (S.3777) sponsored by Sens. Mark Boozman (Ark.) and Elizabeth Warren (Mass.). The bill would ensure student veterans are not forced to endure additional financial burdens and are not denied access to school facilities due to delayed processing of GI Bill benefit payments. This legislation will do the following:

- Prohibit a school policy that imposes a late fee on eligible student veterans, denies them access to school facilities; or requires them to take out additional loans due to a delayed GI Bill benefit payment from the VA to the school.
- Prohibit schools from imposing late fees on student veterans due to a delayed GI Bill benefit payment directly from the VA to the school.
- Require the VA to distribute GI Bill payments to a school within 60 days of that school certifying tuition and fees for a student veteran.
- Mandate a report from the VA to Congress twice a year with a summary of any cases in which GI Bill disbursements were delayed and an explanation for the delays.

President Trump signed the bill into law (P. L. 115-422).

President Trump Signs Veterans Benefits and Transition Act

President Trump signed into law the Veterans Benefits and Transition Act (S.2248), sponsored by Sen. Jon Tester (Mont.), ranking member of the Senate Veterans Affairs Committee. The bill provides the following provisions:

- Provides transparency by requiring the Department of Veterans Affairs (VA) to notify Congress in the event of any significant cost increase, schedule delay, loss of veteran health data or breach of privacy in regard to the implementation of the VA Electronic Health Record (EHR).
- Requires the VA to report on the possibility of expanding veterans' access to dental care.
- Mandates that the VA to notify veterans with easy-to-understand electronic or standard mail notification of any debt owed to the VA and the steps they can take to dispute that debt.
- Allows the VA to provide headstones or burial markers to a Native American veteran's spouse and dependents who wish to be buried alongside their loved one in a tribal veterans' cemetery.

"This legislation is the product of hard work, compromise and bipartisanship," said Tester. "I have been honored to work with Chairman Isakson this Congress... for our nation's veterans."

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The FRA Fights Predatory Lenders

Protecting Service Members & Their Families

By FRA Director of Legislative Programs John Davis

The first legislative issue assigned to me in February 2006 was halting predatory lending to active duty military. Since then, the FRA has been at the forefront of ensuring that active duty personnel and their dependents have adequate protections against predatory lenders who target the military and their families.

The association successfully amended the FY2007 NDAA to include a 36 percent cap on the interest rates of payday loans, which are typically designed to bridge a cash shortage between checks. The loans are typically for small dollar amounts and borrowers must repay them quickly. Service members can receive permanent change of station (PCS) orders to a new state where nonresidents often may not be protected by all state credit laws. Military service is unique in that service member's financial distress has a direct impact on military readiness. Exorbitant interest rates can only undermine the readiness and morale of active duty personnel.

While the Military Lending Act (MLA) was

comprehensive, the regulation that implemented the law excluded credit cards, overdraft loans and all forms of open-ended credit from the 36 percent rate cap. Then Secretary of Defense Donald Rumsfeld expressed concern that DoD was not good at regulating financial institutions. In the December 31, 2007 issue of *The Navy Times*, an editorial indicated that predatory lenders were charging annual percentage rates as high as 584 percent on these types of loans. The FRA expressed concerns to the DoD that the regulation was too narrow and should include all loans except for mortgages.

CFPB Begins

In 2010, President Obama signed the Dodd-Frank Wall Street Reform and Consumer Protection Act (S. 3712, P.L.-111-203) into law, which created the Consumer Financial Protection Bureau (CFPC). The bureau was controversial because its funding is not appropriated by Congress. The FRA successfully advocated to include in the bureau an Office of

Logistics Specialist 1st Class Mario Garciacantu, from Houston, the command financial specialist for training department aboard the aircraft carrier USS Nimitz (CVN 68), poses for a photo aboard Nimitz, March 22, 2018. Photo by Mass Communication Specialist Seaman Greg Hall



Servicemember Affairs (OSA) within the enacting legislation. It would assist active duty personnel, reserve, retirees, family members and veterans—the entire military community. The FRA was concerned the law did not specifically empower CFPB to enforce the Military Lending Act (MLA) and excluded auto dealers and their lending practices. The FRA lobbied to include auto loans as part of the CFPB enforcement, claiming the most significant financial obligation for most enlisted service members is auto financing. Including auto dealers' financing and sales in the financial reform bill would have provided greater protection for our service members and their families.

Despite opposition from the White House, the Pentagon, consumer groups and the FRA, Congress passed the bill exempting auto dealer loan regulation by the newly created CFPB. Providing an exemption for auto dealers allows dishonest auto dealers to continue to take advantage of service members. However, auto loans could be monitored by the CFPB if the loan was from a financial institution.

The CFPB became operational in June 2011. The Office of Servicemember Affairs (OSA) was headed by Mrs. Holly Petraeus, wife of four-star General

David Petraeus. From that day forward, the office works with bank examiners on military-specific issues to make it easy for service members and their families to contact the CFPB with questions or complaints about financial products and services.

Servicemembers Civil Relief Act

The need for the OSA was demonstrated in 2011 when the House Veterans Affairs Committee (HVAC), chaired by Rep. Jeff Miller (Fla.), held hearings on banks that were ignoring the Servicemembers Civil Relief Act (SCRA). This long-established law provides a wide range of protections for individuals entering the service, being called to active duty or deploying. The law postpones or suspends certain civil obligations so that service members can devote their full attention to their military duties. The hearing revealed J.P. Morgan Chase Bank violated the SCRA by improperly charging higher-than-allowed interest rates on some 4,500 active duty service members' mortgages. They foreclosed on 18 service members' homes while they were deployed, which the SCRA also prohibits. Members of the committee expressed concern that other service members' financial transactions, such as car loans, leases and cell phone

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contracts also violated the SCRA.

Holly Petraeus testified during one of the HVAC hearings and ensured the committee that the OSA would work on educating military personnel about financial protections and best financial practices. As a result of the hearing, the Department of Justice (DOJ) began investigating banks for SCRA violations. Subsequently, the DOJ ordered Bank of America to pay more than \$39 million to 316 service members whose homes were unlawfully foreclosed on between 2006 and 2010, violating the SCRA. Under another DOJ settlement, Saxon Mortgage Services, Inc. paid out more than \$2.5 million to 19 service members whose homes were unlawfully foreclosed on between 2006 and 2010. After the hearings, the FRA worked with consumer groups to provide CFPB and OSA enforcement jurisdiction under the guidelines of the SCRA.

Other OSA Initiatives

In 2012, OSA expanded its support for the military by issuing a new CFPB report that outlined the unique obstacles reported by service members trying

to pay off student loans. The report stated that 41 percent of active duty personnel were paying off education-related loans. Then Secretary of Defense Leon Panetta, Assistant Director of the CFPB Office of Servicemembers Affairs Holly Petraeus and acting Deputy Assistant Secretary of Defense for Military Community and Family Policy Chuck Milan participated in a Pentagon press conference regarding the report. Panetta stated that the financial health of the military is important and that poor credit is the number one reason for service members losing their security clearance.

The OSA also initiated a first-of-its-kind database that tracks fraud aimed at active duty service members at home and overseas. The database, Repeat Offenders Against Military (ROAM), is a centralized database of all companies and individuals that repeatedly break SCRA and MLA regulations. ROAM is accessible to all state Attorneys General, the 93 U.S. Attorneys and Judge Advocates from the five branches of the armed forces and helps streamline predatory lending investigations.

In 2013, the CFPB released guidelines to its

Break Free from Neuropathy with a New Supportive Care Cream

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

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

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

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

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

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

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

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

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

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

No Pills, No Prescriptions, No Agony

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

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

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

And since these nerves are located right below the skin, we've chosen to formulate it as a cream.

This allows for the ingredients to get to them faster and without any drug like side effects" he adds.

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

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

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

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

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

Diabasens is shown to provide relief from:

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

Diabasens Users Demand More

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

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

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

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

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

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



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

Targets Nerve Damage Right Below the Skin's Surface

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

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

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

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

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

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

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

How to Get Diabasens

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

examiners on how to identify consumer harm and risks related to MLA violations when supervising payday lenders. The new guidelines are included in an updated exam manual the CFPB released for the short-term, small-dollar lending industry.

“Protecting service members is a priority for the CFPB,” said the first CFPB Director Richard Cordray. “We will use the authority Congress gave us to enforce the Military Lending Act and to safeguard our men and women in uniform from illegal payday loans.”

In June 2013, the CFPB ordered U.S. Bank and Dealers’ Financial Services to end deceptive marketing and lending practices targeting active duty military members. The two companies were ordered to refund approximately \$6.5 million to service members for failing to disclose all the fees charged to troops who used their Military Installment Loans and Educational Services (MILES) auto loans program, and for misrepresenting the true cost and coverage of add-on products financed with the loans. The companies were also faulted for the way they used the military allotment system to pay for cars bought through MILES.

Mortgage Regulations

In 2014, CFPB Assistant Director of the Office of Servicemember Affairs Petraeus announced new rules that addressed some of the worst problems in the mortgage industry and brought new rights and protections to service members. For military families, this meant that when they sought help for a troubled mortgage or had to move because of PCS orders, they would face fewer surprises and reduce the risk of losing their homes.

Here are some of the changes that were made to help service members:

- Restrictions on dual tracking. In the past, service members dealing with mortgage troubles sometimes found that their mortgage servicer had moved forward to foreclose on their home at the same time it was working with the service member on a loan modification. That is called “dual tracking” and the new CFPB rules set up clear guidelines that restricted this practice.
- More help for troubled borrowers. Too often service members had to apply many times for

programs that might help them keep their homes. Each time they were asked to send in the same paperwork. The new CFPB rules required mortgage servicers to evaluate a borrower who filed a complete application for all of the mortgage assistance options available. That meant fewer applications and less wasted time and resources for homeowners seeking help.

Student Loans

Later that year, the CFPB released a report outlining the challenges faced by service members when they contact student loan servicers to invoke the military rights and protections they had earned through their service. The report, “Overseas & Underserved: Student Loan Servicing and the Cost to Our Men and Women in Uniform,” indicated that some lenders continued to make mistakes handling service members’ student loan repayments, resulting in improper denials of legal benefits, negative credit reporting and shoddy follow-through on legal protections for military families. Complaints also included frustrations from grieving parents seeking to discharge a co-signed loan following the death of their child. Specifically, the report found:

- Deployed service members continued to report difficulties in obtaining the SCRA interest rate cap of 6 percent.
- Student lenders failed to adequately inform service members of deferment options and process completed requests.
- Some disabled veterans and parents of who had co-signed loans for deceased service members encountered difficulty processing loan discharges.

Allotment Payments

The military discretionary allotment system allows service members to automatically direct a portion of their paycheck to financial institutions or people of their choosing. However, military personnel using the allotment system instead of other automatic payment options like Automated Clearing House can end up losing out on certain legal protections.

The CFPB has taken multiple actions to enforce consumer financial protection laws against entities whose businesses were largely premised on receiving



payments from service members, often through the military allotment system. In those actions, the CFPB has recovered over \$100 million for thousands of consumers.

To better protect service members, the Department of Defense announced changes to the allotment system in January 2014. The regulations prohibit new allotments to purchase, lease or rent personal property such as vehicles, appliances and consumer electronics. The regulations do allow allotments for the purpose of savings, insurance premiums, mortgage or rent payments, support for dependents or investments. Military retirees and Department of Defense civilian employees were not affected by the changes.

The CFPB sent letters to several companies that sell goods to the military, advising them to review their websites and advertising for misleading marketing. They were told to review practices related to payment by allotment.

“Companies that are still advertising repayment via military allotment may be violating the law,” said CFPB Director Richard Cordray. “Companies should give consumers accurate and reliable information so they can make the best decisions for their own financial situations.”

Payday Lending

In August 2015, the DoD implemented new rules to rein in payday lenders that have often sidestepped existing rules and lured service members into signing up for financial products and loans with excessive interest rates. The rules set interest rate caps on payday loans, car title loans, refund anticipation loans, deposit advance loans, installment loans and credit cards extended to service members. These products were not covered under previous protections.

The new rules also covered certain add-on features so lenders that traditionally set up their business near military bases cannot charge excessive fees. The rules were written with help from federal banking regulators including the CFPB. Director Richard Cordray recently told the Senate Banking Committee that under past loopholes, there were still a number of online lenders charging service members interest rates as high as 600 percent.

Stopping Arbitration Agreements

In August of 2016, the FRA sent a letter to the CFPB supporting the agency’s proposed arbitration agreements (81 FR 32829). The proposed rule addressed the widespread harm of forced arbitration

by preserving the ability of service members and other consumers to band together to seek relief through the civil justice system. The association applauded the CFPB for moving forward on this rule. The letter stated that forced arbitration is a system where service member claims against a corporation are funneled into a rigged, secretive system in which all the rules, including the choice of the arbitrator, are picked by the corporation. Forced arbitration clauses include a provision banning consumers from joining together to hold a corporation accountable. Given the expansive use of these clauses by financial institutions in contracts with service members, prohibiting the practice of forcing service members to surrender fundamental constitutional and statutory rights through the use of pre-dispute forced arbitration clauses is critical.

CFPB in Turmoil

In December 2017, the CFPB was engulfed in chaos and uncertainty when the director of the agency resigned and appointed his chief of staff, Leandra English, to serve as acting director. The Trump administration immediately appointed Mick Mulvaney, Office of Management and Budget (OMB), as acting director of the CFPB. In response, Leandra English filed suit in U.S. district court to block Mulvaney's appointment. The court ruled in favor of the Trump administration's appointment.

During his time as acting director, Mulvaney suspended the CFPB's ability to supervise financial institutions for compliance with the MLA, arguing that the Dodd-Frank Act did not give the CFPB that authority. Consumer groups claimed that Mulvaney was misinterpreting the law, and that the CFPB already had supervisory authority.

The Trump administration nominated Kathleen Kraninger to serve as director of the CFPB and she was confirmed by the Senate on December 6, 2018. Previously, she served at the OMB where she oversaw the budgets for many government agencies, including the Treasury Department, the Department of Homeland Security and the Department of Housing and Urban Development. After graduating from Marquette University in 1997 with a bachelor's degree in political science, she volunteered to serve

in the Peace Corps. Later, she attended Georgetown University and obtained a law degree in 2007.

The FRA was glad to see that in January of 2019, CFPB Director Kraninger asked Congress to give the bureau specific authority to supervise companies for compliance with lending rules aimed at protecting service members. She sent a letter asking Vice President Mike Pence, in his role as Senate president, and House Speaker Nancy Pelosi (Calif.) to pass legislation that would specifically allow the CFPB to supervise payday lenders, banks and other firms for compliance with the MLA.

"The bureau is committed to the financial well-being of America's service members. This commitment includes ensuring that lenders subject to our jurisdiction comply with the Military Lending Act so our service members and their families are provided with the protections of that law," said Kraninger in her letter.

Where We Are Today

Today the MLA bars companies from offering loans to active duty service members with interest rates higher than 36 percent and makes it illegal to insert mandatory arbitration clauses in consumer loan contracts, among other protections. Rep. Andy Barr (Ky.) introduced a bill (H.R.442) that would give the CFPB supervisory authority for the Military Lending Act. No similar legislation has been introduced in the Senate at this time.

The future of the CFPB seems uncertain. But the FRA will fight to ensure that the Servicemembers Civil Relief Act is enforced by regulatory agencies, including the CFPB and the Office of Military Affairs. We will work to make sure active duty personnel are protected from predatory lenders. The association also seeks to make mandatory arbitration agreements in financial contracts unenforceable.

Our service members protect our nation against both foreign and domestic threats. The sacrifices and logistical undertakings they and their families make in order to serve are compelling enough reasons to ensure they are not only shielded from predatory financial practices and unscrupulous lenders, but are also able to enforce their congressionally-mandated rights through our civil justice system if and when violations arise. **FRA**

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BIODERM

Disaster in the Florida Panhandle

By Ann Norvell Gray

GULF OF MEXICO (Oct. 10, 2016) A GOES-16 East Geocolor satellite image of Hurricane Michael shows the storm at approximately 7:27 a.m. EDT in the Gulf of Mexico as it approaches the Florida Panhandle. Hurricane Michael's center had a maximum sustained wind of 145 mph and a minimum central pressure of 933 milibars. In this image, the center of the storm is about 90 miles southwest of Panama City moving north at 13 mph.



The U.S. Navy Steps up, and Not for the First Time

On Oct. 10, 2018, three days before the 243rd birthday of the U.S. Navy, the most ferocious hurricane in a hundred years slammed into the Florida Panhandle. It scoured the Gulf Coast with 155 mile an hour winds, towering seas, and torrential rain. It flattened trees, tore buildings apart, threw boats into piles along the shore, submerged houses, turned rubble into missiles, and broke the wind gauges intended to record its fury. Between Oct. 8th and 10th, Hurricane Michael strengthened from a Category 1 to a Category 4 storm, and made an 11 mile an hour beeline on a northwesterly course for the south-facing shore of the panhandle. A slight eastward shift spared NAS Pensacola the worst of it. But the phalanx of roaring wind and ten-foot surges hit Naval Support Activity Panama City head on, virtually destroyed the town of Mexico Beach, and inflicted widespread, catastrophic damage to Tyndall Air Force Base.

On Oct. 11, Naval Facilities Engineering Command Southeast dispatched the first members of a Contingency Engineering Response Team from Naval Air Station Jacksonville, which is due east of the strike zone on the Atlantic coast, to NSA Panama City. Their charge was to make damage assessments and work with the NSA staff to get base operations back to normal. Because the CERT teams train continuously for such emergencies, they are on-site, fully equipped and entirely ready to go to work within hours of a disaster. The all-volunteer teams include architects, construction and environmental specialists, a variety of engineers and any other specialists the situation requires.

Some of NSA Panama City's personnel and their families had already evacuated 250 miles west to safety at the Naval Construction Battalion Center in Gulfport, Mississippi. Others had decamped to Meridian, Mississippi, and still others to New Orleans. Once Michael moved out of the neighborhood,

Lt. j.g. Derek Schmitz, construction manager, assigned to Public Works Department Jacksonville, briefed volunteers of Naval Facilities Engineering Command Southeast's Contingency Eng. Response Team (CERT). Photo by Jeffrey Hamlin.



NAS Pensacola was designated Panama City's remote safe haven, and the air station prepared to welcome everyone who was displaced by the storm and get them settled in within the mandated 150-mile radius of their home station. The NCBC also sent personnel to Panama City to participate in the restoration of the base.

None of our Shipmates will be surprised by the speed and efficiency of the Floridian response. If asked, any of the responding servicemen would be likely to say, "Well, of course. It's what we do." In a Naval Facilities Engineering Command release two days after the storm, Lt. j.g. Derek Schmitz, the leader of the Contingency Emergency Response Team working in Panama City said, "Being a part of a CERT is an exciting experience ... it's fast-paced and demands long hours. Being able to coordinate a group of people with various engineering disciplines to safely assess damages of every structure on a base after a devastating event is challenging and rewarding."¹

In the history of the military presence along this northern edge of the Gulf of Mexico, there are many instances of catastrophe. The abundance of rivers flowing south into the network of channels, coves, and bays that punctuates the panhandle's coastline have made this stretch an attractive strategic stronghold. NAS Pensacola's location has been claimed, in succession, for nearly 500 years by Spain, France, Great Britain, and finally the United States. With the purchase of Florida from Spain in 1821, the U.S. gained control of its significant position. The subsequent Pensacola Navy Yard became a vital base for operations suppressing piracy in the Gulf and the Caribbean, and for the building and maintenance of warships.

Forty-one years after the U.S. acquisition of the

site, Confederate troops who gained control of the Navy Yard after secession were routed in the Battle of New Orleans. To keep the base out of Union hands, the retreating rebel army blew up the ordinance and burned it to the ground. At the end of the Civil War, the cleanup and reconstruction of the base began in earnest, and the Navy Yard continued to grow in spread, strength and modern capability.

Then in 1906, one of a series of hurricanes in an unusually active season barreled across the Gulf, took aim at Pascagoula, Mississippi, and in its passage clobbered the town of Pensacola and the Navy Yard, destroying all but three vessels, and sending ten-foot tides into Pensacola Bay. The young Weather Bureau (ancestor of the National Weather Service) managed to issue warnings three days in advance, but the damage was catastrophic, and this hurricane was judged to be the worst in 170 years. An epidemic of yellow fever less than two years later brought the work to a standstill. In 1911, the Pensacola Navy Yard was decommissioned and closed.

Ever resilient and forward-looking, the Department of the Navy began acting on its new understanding of the potential of naval aviation. In 1913, a board appointed by the secretary of the Navy recommended the establishment of an aviation training station in Pensacola.² Despite more hurricane damage ranging from the inconvenient to the significant, by Armistice Day in 1918, NAS Pensacola was up and running.

Fast-forward to the 21st century, with bigger, slower-moving storms becoming less unusual. NAS Pensacola was not spared in 2004 when Hurricane Ivan scored a direct hit on the installation. Early estimates reported that 90% of the base's structures



had sustained damage when Ivan made landfall on Sept. 18 of that year. The Naval Hospital alone sustained more than a million dollars in damage. With typical courage and determination, in the middle of the Category 4 hurricane's 135 mph winds and punishing rain, the beleaguered hospital managed to complete numerous emergency surgeries and to deliver ten babies. The roof was stabilized by September 19, and the hospital began regular operations the following day with morning colors.

On that morning, Commanding Officer Capt. Matthew L. Nathan spoke to the assembly.

"We're here to show the world Naval Hospital Pensacola is back in operation and recognizes its role to this country and our people here. We got kicked in the tail by one of the worst storms in U.S. history, but if there are any questions as to whether we could weather any storm...

here's your answer," he said, pointing to the unfurled flag.³

The U.S. military, and particularly the sea services, are aware of the need for thoughtful and effective responses to evidence that the older climate models have become less reliable. In their description of the conditions that gave us Hurricane Michael and its historic power, the U.S. Weather Service said this: "This storm fell nothing short of extraordinary when it came to intensification. ...

Possibly the biggest environmental factor favoring its rapid intensification were the very warm Gulf waters ahead of the storm. A month before the formation of Michael, Florida experienced its warmest September (statewide average) on record as determined by the National Center for Environmental Information. Consequently, sea surface temperatures (SSTs) reached anomalously warm values of around 2-4 °F (1-2 °C) above average.

Construction Electrician Louis Disalvo, assigned to Naval Mobile Construction Battalion (NMCB) 11, uses a chainsaw to remove debris from a roadway at Naval Support Activity Panama City, Florida. NMCB-11 sent a 54-man, task-tailored Seabee detachment that included mechanics, electricians, equipment operators, builders, and administrative, logistics and culinary personnel in response to damage caused by Hurricane Michael. Photo by Mass Communication Specialist 1st Class Collin Turner.



Seabees assigned to Naval Mobile Construction Battalion (NMCB) 11 work to clear a road of debris on board Naval Station Panama City, Florida. Photo by Mass Communication Specialist 1st Class Collin Turner.

This left Michael with an important energy reservoir to tap into as it moved across the Gulf of Mexico.”⁴

In an interview with National Geographic, Rear Admiral David Titley, who now heads the Center for Solutions to Weather and Climate Risk at the University of Pennsylvania, discussed the current challenges in meeting the need for a more accurate climate model. Funding for the necessary planning is a point of contention as the arguments in Congress about the science of climate change continue.

“That’s the hard issue,” Titley said. “How are we going to pay and which areas are we not going to protect? No politician wants to raise his or her hand and say, ‘you guys are out of the fence line.’ ... Well, guess what? The ocean gets a vote.”

Retired Rear Admiral Jonathan White, the former chairman of the Navy’s Task Force on Climate Change, echoed the sense of urgency.

“Timing is critical,” he said. “Just like timing for sorties out of Norfolk in advance of a hurricane is critical—if you wait too late, you can’t get the ships out because the seas are too high. The same kind of thing is going on with sea level rise. You can’t wait for a certain yes. It’s going to be here or not. You’ve got to make decisions in advance, based on the uncertainty that you have.”⁵ **FRA**

1. “NAVFAC Southeast CERT Deploys to Panama City to Assess Damage Caused by Hurricane Michael,” NAVFAC Southeast Public Affairs, NNS181012-08, Oct. 12, 2018.

2. http://www.mybaseguide.com/navy/1-540/nas_pensacola_history

3. Rod Duren, “NAVHOSP Pensacola Recovers from Hurricane Ivan,” Naval Hospital Pensacola Public Affairs NNS040921-07, Sept. 2, 2004.

4. <https://www.weather.gov/tae/HurricaneMichael2018>

5. Laura Parker, “Who’s Still Fighting Climate Change? The US Military,” National Geographic, Feb. 7, 2017

MOVING FORWARD

2018 - 2019



Continuing Programs

Recruit 3 Program

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

Recruit 32 Program

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

Submit completed applications to:

FRA, 125 N. West St., Alexandria, VA 22314 -2754.

Remember to include payment and your full name and membership number in the "Sponsored by" section of the application.

Continuing Recruiting Initiatives (2018)

Recruit 5 Initiative

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

Retain 5 Initiative

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

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



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Wreaths Across America and Branch 197

National cemeteries were first developed on July 17, 1862 during the Civil War to accommodate soldiers who died for their country. Throughout the years, the National Cemetery Administration expanded the program to accommodate veterans from all the wars since the Civil War. One-hundred and fourteen national cemeteries are located throughout the United States, with each state having at least one. San Joaquin Valley National Cemetery lies in Santa Nella, California, and was the sixth of the state's nine national cemeteries to be established.

The land for the cemetery was donated to the Department of Veterans Affairs by the Romero Ranch Company on Feb. 3, 1989. Construction of the 105-acre first phase began on July 15, 1990 and yielded 15,000 grave sites and 8,000 in-ground cremation sites. Various monuments and memorials have since been dedicated at the cemetery and grave sites have expanded to accommodate hundreds of thousands of veterans and their family members.

In 1992, the Worcester family of Harrington, Maine had a surplus of wreaths and decided to donate them to Arlington National Cemetery for the grave sites that received the fewest visitors. Since then, the tradition has expanded across the United States. By 2014, as many as



Wreath-laying ceremony at Santa Nella National Cemetery on Dec. 15, 2018.



Linda Matthews, wife of FRA Branch Secretary Steve Matthews, holds up two wreaths to be placed upon grave sites.

226,525 wreaths were laid over grave sites and by 2018 a total of 1.75 million wreaths were laid over grave sites, including some sites overseas. Millions of volunteers prepare and ship the wreaths to their various destinations.

The custom of wreath-laying reached Santa Nella, California 15 years ago. Various military and other organizations participate in a formal ceremony held around the second weekend of December, with local dignitaries presiding, which is followed by volunteers laying wreaths.

FRA Branch 197 of Modesto, California has been participating for the past five years. Donations are sought from private donors for the wreaths while volunteers from the branch and auxiliary lay the wreaths over grave sites. This past December, 61 wreaths were obtained from donors and others who contributed, so that a total of 100 wreaths were laid by members of the branch and unit on Saturday, Dec. 15, 2018. **FRA**

Photos and story by Leonard E. Churilla

SNMG1 Prepares For Dynamic Guard

BERGEN, Norway –Standing NATO Maritime Group ONE (SNMG1), under the command of U.S. Rear Adm. Edward Cashman, is in Bergen for a port visit to finalize planning for Allied Maritime Command led exercise Dynamic Guard 19-1, hosted by Norway.

Dynamic Guard is a multi-national exercise, merged with Norwegian led exercise TG 19-1 and aimed at maintaining proficiency in maritime electronic warfare and anti-ship missile defense.

“Exercises play a key role in building and maintaining the readiness of Allied forces and ensuring interoperability of NATO’s maritime forces,” said

Cashman. “This visit to Bergen will enable SNMG1 units to coordinate with Norwegian Navy exercise leads and the other participating units to ensure a safe and effective exercise. We will work to maximize the training benefit of the Dynamic Guard exercise for all of the participating forces.”

SNMG1 is composed of the U.S. flagship guided-missile destroyer USS Gravelly (DDG107), the German navy replenishment tanker FGS Spessart (A1442), and the Polish guided-missile frigate ORP General Kazmierz Pulaski (FrR 272). In addition to SNMG1, naval ships and submarines from France, Spain, Norway, Denmark,

the Netherlands and Germany will participate.

Standing NATO Maritime Group One (SNMG1) is one of four standing maritime task groups composed of ships from various Allied countries. These task groups form the core maritime capability of NATO’s Very High Readiness Joint Task Force (VJTF). They provide a continuous maritime capability to execute NATO missions across the spectrum of operations, demonstrate solidarity, and strengthen diplomatic and professional links among Allied naval forces. **FRA**

Story by Lt. Lyndsi Gutierrez, Navy Public Affairs Support Element East - (Active)

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John S. Victory, Sr. US Army, Retired

Scholarships Are Part of the FRA's "Value Proposition"



NEDE Joe Barnes

National President Bob Washington wrote about attracting younger members to the FRA in the January 2019 issue of *FRAtoday*. His timely article focused on effective ways to attract and communicate with younger Shipmates. He also mentioned the FRA Toolbox, citing things important to these service members that the association already offers. These include scholarships, better benefits and help navigating the challenging VA system.

Each of these programs is integral to the association's mission and principles of loyalty, protection and service. And when communicating with potential members, these should be thought of as part of the FRA's "value proposition."

What does that mean? Wikipedia (the online encyclopedia) defines a value proposition as a statement which identifies, clear, measurable and demonstrable benefits consumers (or members) get when buying a particular product or service, or in the case of our association, paying annual dues as members in good standing.

An *Associations Now* magazine article entitled "A Member-Focused Value Proposition" by Melynn Sight and Carol Weinrich Helse, addresses the importance of developing a membership strategy based on members' wants and needs. They write, "While most association board members think they know what association members want, there tends to be an unintentional disconnect between what the board members believe they know, and what association members (and potential members) actually want." They noted that there's usually a focus on membership benefits, not the value proposition, resulting in the loss of an "opportunity to articulate what is really important to members and what will ensure their dues checks keep coming." A value proposition offers members a clear, sound rationale for belonging to and contributing to an association, as well as taking advantage of what it offers.

Shipmate NP Bob also talked about thinking "outside the box," and I believe that rethinking the value of belonging to the FRA fits with this concept. And I know from personal experience that our scholarships are a major interest item when speaking

with potential members. Everyone should keep this in mind when interacting with these Shipmates.

Speaking of the Education Foundation scholarships, Shipmates should note that the current scholarship cycle commenced last September and the deadline for submitting applications is April 15, 2019 for the 2019-2020 academic year.

FRA Member and Non-Member Scholarship forms are posted on the Foundation web page at www.fra.org/foundation. (LA FRA scholarship forms are also posted there.)

Applicants must be affiliated with the United States Navy, Marine Corps or Coast Guard through their own service or that of a spouse, parent, grandparent or great-grandparent. FRA members in good standing qualify for more scholarships, and award recipients must be U.S. citizens and full-time students at accredited U.S. colleges or universities.

Some scholarships have broad eligibility criteria, while others—including legacy awards based on estate contributions and associated instructions from deceased Shipmates—are designated for specific individuals such as the children of Navy Corpsmen (Benn Scholarships), and Navy personnel (Nunez Scholarships). Details are included on application forms.

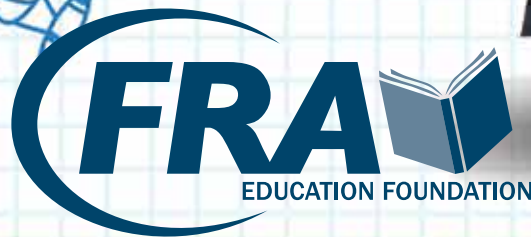
Awards can be as much as \$5,000, and the number and amount of Foundation scholarships depends upon contributions from individuals, Branches and corporate organizations.

The above paragraphs provide a brief and useful overview of our scholarship program—and information about a key value of membership in the FRA. And it may be useful to note that since 2000 we've awarded approximately \$1.8 million to deserving scholars pursuing higher education. And remember that other scholarship information is available at www.fra.org/foundation.

Thanks for your strong and continuing support and please encourage eligible family members and others to check out—and apply for—Education Foundation scholarships. **FRA**

By NEDE Joe Barnes

Visit www.fra.org/foundation for the 2019 scholarship applications and rules or make donations.



Who needs money for college?

FRA's Education Foundation awards approximately \$90,000 in scholarship funds each year to recipients based on financial need, academic standing, character and leadership qualities. Our scholarship program is open to anyone who has an affiliation with the USN, USMC or USCG, through their own service or that of a spouse, parent or grandparent.

To learn more about the FRA Education Foundation and our scholarships, visit www.fra.org/foundation where you will find descriptions of each scholarship program, lists of past winners and, starting in September of each year, applications for the current year's programs. We encourage all eligible recipients to apply for our scholarships and to share information about them with others.

Questions?

E-mail us at scholars@fra.org or call 703-683-1400.

Educating our service members,
veterans and their families.



125 N. West Street
Alexandria, VA 22314
800-FRA-1924 • 703-683-1400
scholars@fra.org

Did You Know FRA Has an APP?



Christina Hitchcock

Our shipmates have a wide range of experience with mobile technology. Reactions to that question probably range from “Yes, of course I knew” to “What’s an app?” Over the next few months I’m going to introduce you to the FRA app and some of its key features.

Apps are focused programs which run on your mobile phone or tablet. The FRA app is available for Apple and Android devices and works the same on both systems. You can find it by going to the app store on your device and searching for “FRA” -- you’ll see the familiar national seal. There is no cost to download and install it. If you’re unsure about these steps, consult a nearby teenager or call FRA Member Services!

Once installed, you can tap the triangle icon to launch the app, and you’ll see something like this:



The three horizontal bars in the top left corner is the Main Menu. If you tap that, you’ll see a number of resources you can explore. I’ll go into more detail about many of those in future articles, but for this month we will focus on the Action Center. This is where you can lend your voice to key FRA legislative priorities with only a few simple clicks. The tool will generate written letters and submit them electronically to your senators, representatives, the president and other key officials with your name; you don’t even have to buy a stamp!

The Action Center screen is divided into two main sections. At the top is an auto-advancing summary of key issues, and you can tap on any of those to be taken directly to the Action Page for that topic.

At the bottom of each Action Page is the section where you can personalize your letter. There is a section where you can add your own story in support of the request to the elected official to support the issue at hand; this is an important addition and

makes a real difference, so please be sure to add your own remarks. The last fields are for you to add your name and contact information, address, along with your mobile phone number if you want to receive updates after your letter is submitted. Finally, you can click the large red ‘Send Message’ button at the very bottom, and everything will be delivered to the appropriate recipient.

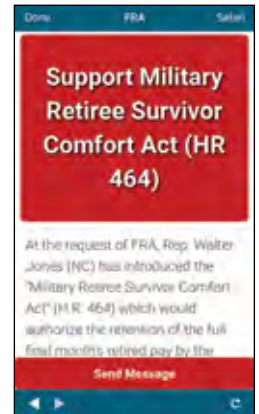
Once submitted, you can also share with friends on social network sites like Facebook, Twitter, LinkedIn or email it to a friend.

You can do this for any of the items in the Action Center you wish to support. We hope you’ll lend your voice to all of them and check back regularly as new items are added. This is our most powerful tool to ensure our Shipmates’ voices are heard on Capitol Hill and we believe the ease of use of this system ensures as many people as possible can take advantage.

The FRA app also lets you login to your FRA membership profile and confirm all the details we have on record for you are accurate. The username and password are the same as you would use on the main FRA website; if you’ve never logged in before, please check my December 2018 article in FRA Today or contact Member Services for assistance.

Thank you for your efforts in support of current and future Shipmates! . **FRA**

Yours in Loyalty, Protection, and Service,
Christina Hitchcock



Christina is the FRA's Director of Membership. She can be reached at ChristinaH@fra.org or 703-683-1400 (Ext. 123)



MEMBERSHIP APPLICATION

Membership is open to all current and former enlisted sea service (USN, USMC, USCG) personnel.

Member benefits include:

- A legislative team fighting for your pay and benefits on Capitol Hill
- Use of the Action Center at www.fra.org to share your opinions directly with Congress
- Eligibility for you and your family to apply for the FRA education scholarships
- Access to expert staff to answer your legislative questions
- Representation on disability or other VA claims
- Discounts on products and services
- Camaraderie with other service members

Your dues include a subscription to the association magazine. *FRAtoday* is your most reliable source of association information. Topics covered are: military pay, health care, and benefits. Some great association information and items of interest to you and your family are included.

In addition to the magazine, please choose to receive any or all of the following member benefits:

- NewsBytes*: the weekly email newsletter update of legislative and association activities

I certify I meet the FRA eligibility requirements of being a current or former enlisted member of the Navy, Marine Corps or Coast Guard. Service: USN USMC USCG Status: Active Reserve Retired Veteran

NAME _____

PHONE _____

RATE / RANK _____

DATE OF BIRTH (MM/DD/YY) _____ SSN (optional) _____

STREET ADDRESS _____

SPOUSE'S NAME _____

SUITE / SPACE / LOT _____

Branch # _____ Closest Branch Member-at-Large

CITY _____

Are you a previous FRA member?

STATE _____ ZIP CODE _____

No Yes, previous member # _____

EMAIL ADDRESS _____

MEMBERSHIP OPTIONS

All memberships includes a subscription to *FRAtoday* magazine, a \$40 value.

1 Year / \$40.00

2 Years / \$64.00 SPECIAL OFFER FIRST TIME MEMBERS!

2 Years / \$75.00 (for renewing or reinstating FRA members)

5 Years / \$180.00

PAYMENT OPTIONS

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- American Express Check-enclosed

CREDIT CARD NO. _____ EXP. DATE _____

SIGNATURE _____ DATE _____

SPONSORED BY

NAME _____

MEMBER NO. _____ BRANCH NO. _____ MARCH2018

LIFE MEMBERSHIP RATES	
Active Duty	\$400
Age 40 & younger...	\$450
Ages 41 to 50	\$425
Ages 51 to 60	\$390
Ages 61 to 70	\$340
Ages 71 to 80	\$260
Ages 81 to 99	\$200
Ages 100 and older	FREE

1. BRANCH 208, JACKSONVILLE, N.C.

Shipmate Gerald Gray was awarded the FRA Camp Lejeune (Branch 208) Outstanding Veteran of the Year. The award was presented by Mayor Sammy Phillips and the Jacksonville City Council on Nov. 20, 2018.



2. BRANCH 126, JACKSONVILLE, FLA.

Pearl Harbor Remembrance ceremony held at Branch Home Triangle. (L to R) J. J. Thomas, Branch President 126/Jr PRPSE; Elmer Wine, Branch 126; Robbie Robbins PRPSE, Branch 126; Auxiliary PNP/RPSE Carolyn Whitaker, Unit 126; and Auxiliary PNP Sandra Robbins, Unit 91.



3. FRA STAFF, ALEXANDRIA, VA.

Assistant Director, Veterans Programs Brian Condon meets with the Sergeant Major of the Marine Corps Ronald Green during the annual Marine Corps Combined Awards. The FRA is one of the sponsors of the ceremony.



4. BRANCH 23, BUFFALO, N.Y.

Approximately 22 people attended the Branch Christmas Party at Longhorn Steakhouse in Cheektowaga, New York. They gave a 10% Military Discount on all food and drink. Branch President Wayne Sorrentino and Secretary Dave LaGraves setup the event.

5. BRANCH 182, BETHESDA, MD.

Annual Pearl Harbor Day Remembrance Service on December 7, 2018 at Walter Reed National Military Medical Center in Bethesda, Maryland hosted by the WRNMMC Chief Petty Officer Association (CPOA). Picture includes CPOA Director Captain Mark A. Kobelja, Command Master Chief Sean L. Brown, CPOA President HMCS Phonechia Long, LAFRA RPEC Christina Dixon, FRA PRPEC Paul Gunther and FRA RPEC Randy Phillipp.



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6. BRANCH 34, TALLAHASSEE, FLA.

Branch officers presenting Shipmate Nettles his 50-year pin and certificate. (L to R) Branch Secretary Alex Topicz, Branch President Earnest Reed, Treasurer Al Harwood and Leon Nettles.



7. BRANCH 162, NEW ORLEANS, LA.

Manning an FRA recruiting and fund-raising booth are (L to R) PRPSC Dave Field and Jr. Past Branch President Dave Campobasso.

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4

8. BRANCH 186, HERNANDO, FLA.

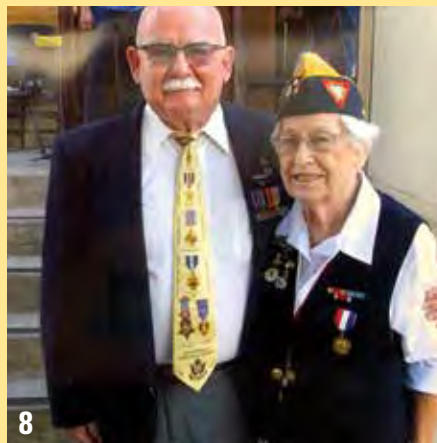
Citrus Branch Shipmates J.J. Kenney and Florence McCann were invited as guests of honor to the Tampa Bay Buccaneers' televised NFL games at the Buc's stadium during November and December 2018.

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

317 toys were contributed to the Toys for Tots Program. (L to R) Marilyn Tharp, Trish Chilton, Unit President Linda Cox, Theresa Milligan, NC Gale Nathan, Staff Sgt. Robert Swift and NFS Pat Suckow.



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10. BRANCH 101, SANTA CLARA, CALIF.

Branch and Unit members supported Toys for Tots in December 2018 along with Marine Staff Sgt. Lazarre.

11. BRANCH 208, JACKSONVILLE, N.C.

The Camp Lejeune Branch held their annual Christmas party Dec. 11, 2018 at the Golden Corral in Jacksonville, N.C. Members brought toys and food for local charities.

12. BRANCH 89, ATLANTA, GA.

The Branch participated in Wreaths Across America at the National Cemetery in Canton, GA and then assembled for the Branch Annual Christmas Party. The admission was a Toys For Tots gift, pictured is Branch VP Ted Rambo.

13. BRANCH 103, YOKOSUKA, JAPAN

The Tokyo Toy Run was established in 2009 to provide Christmas joy for underprivileged children. The Branch has been involved since it began. (L to R) Shipmate Misiura, Branch President Huffman and Shipmate King can be seen preparing food in the city Yokosuka, Japan.

14. FRA STAFF, ALEXANDRIA, VA

Administrative Assistant Debora Tshiovo meets with Marine Corps, Gen. Gary Thomas during the annual Marine Corps Combined Awards. The FRA is one of the sponsors of the ceremony.

15. UNIT 269, GOOSE CREEK, S.C

(L to R) VPSE Gale Nathan and NFS Pat Suckow deliver school supplies to The Teachers Closet.



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14



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Submit a photo for Shipmate News by email as an attachment in jpeg format to FRAtoday@fra.org. Please include a brief description and include the names of those pictured.



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¹Rate/bonus lock time periods and premium bonus are subject to change. Bonus match percentage is fixed and will not change after the contract is issued. Not available in New York. Premium bonus (boost) offer is limited to the purchase of a new USAA Flexible Retirement Annuity only. The advertised rate shown is the rate currently in effect and is subject to change without notice. Premium bonus amount will never be less than 1% of your first-year premiums. Premium bonus (when offered) is locked for 45 days after it is quoted. If contract is not funded within 45 days, bonus rate could change.

An annuity is a long-term insurance contract sold by an insurance company and designed to provide an income, usually after retirement, that cannot be outlived. There are fees, expenses and surrender charges that may apply. Money not previously taxed is taxed as income when withdrawn. Withdrawals before age 59½ may be subject to a 10% federal tax penalty. Annuities are generally suitable for long-term investing, particularly retirement savings. Flexible Retirement Annuity: ARA33846ST 03-99 (varies by state); in NY, NRA3617INY 05-00 and ASI94832ST 10-11. Call for details on specific costs, benefits, limitations and availability in your state. Annuities provided by USAA Life Insurance Company, San Antonio, TX, and in New York by USAA Life Insurance Company of New York, Highland Falls, NY. All insurance products are subject to state availability, issue limitations, and contractual terms and conditions. Each company has sole financial responsibility for its own products. Fleet Reserve Association receives financial support from USAA for this sponsorship. © 2019 USAA. 248448-0319-FRA

In Memoriam

Name	Rating	Branch	Name	Rating	Branch	Name	Rating	Branch
Archdale, Robert W.	ENC, USN	MAL	Gumataotao, Vicente D.	MCPO, USN	73	Peterson, Gene	HN, USN	136
Baird, John H.	BTC, USN	94	Halligan, Edward J.	PO1, USN	260	Pfeifer, Joseph E.	PH1, USN	MAL
Baker, Vanuel G.	QMCS, USN	34	Harmon, William J.	CTCR(SS) USN	182	Phillips, Harold T.	ADR1, USN	105
Barkley, Lorrain D.	EO1, USN	MAL	Harrison, Granville L.	ME1, USN	161	Phillips, John	CWO3, USN	269
Bassett, James A.	AMSC, USN	147	Hendrix, Edwin L.	PO1, USN	130	Pike, Ervin W.	AMH1, USN	44
Baumer, Jennings C.	SSGT, USMC	115	Hesser, Anthony Wayne	MSGT, USMC	210	Potfay, John	AEC, USN	126
Betts, John W.	HM1, USN	177	Hoofnagle, Grant H.	GMG1, USN	MAL	Putnam, Robert A.	OSC, USN	188
Blanchard, Charles L.	AMSC, USN	175	Jackson, Roscoe W.	MSCM, USN	94	Reed, Donald D.	CPO, USN	101
Bounds, Cleve L.	AMHC, USN	268	Johnson, David S.	MCPO, USN	MAL	Robinson, Jerry L.	HMCM(SW), USN	342
Bowman, Larry E.	E6, USN	MAL	Johnson, Lyle S.	AC1, USN	145	Rogers, Wilford H.	CMC, USN	268
Brecheen, James H.	ACCS, USN	MAL	Jones, Robert L.	GYSGT, USMC	201	Rood, David V.	POCM, USN	291
Brown, Robert M.	ENC, USN	MAL	Jones, Edward R.	CWO2, USN	219	Russ, Fletcher G.	RMC, USN	217
Brownell, William H	LT, USN	MAL	Jones, John E.	MGYSGT, USMC	62	Schoonmaker, Donald	USN	20
Bryan, Gary L.	HMC, USN	MAL	Kachel, Robert W.	EM1, USN	MAL	Schuyler, John A.	MAJ, USMC	24
Byrnes, Joseph L.	CDR, USN	24	Kapple, Albert W.	ICC, USN	20	Shaffer, James,	OSCS, USN	MAL
Cady, John H.	RMSN, USN	MAL	Kendrick, William T.	YNC, USN	126	Shoaf, Richard A.	CAPT, USMC	34
Carroll, Walter R.	QMCS(SS), USN	MAL	Kidd, William E.	CTACS, USN	161	Sikorski, Stanley B.	DTCS, USN	159
Chapman, Leonard	HT1, USN	269	Lisko, Pete	USN	024	Singleton, Lewis J.	ATC, USN	275
Clark, Donol E.	AOC, USN	156	Lovejoy, Owen	CDR, USNR	147	Smith, Billy R.	SH2, USN	268
Cleary, Robert H.	HTC, USN	MAL	Madrid, Richard F.	ADJ1, USN	08	Smith, Charles N.	ACC, USN	97
Cockrell, Marvin L.	BMC, USN	MAL	Mahannah, Fred D.	ADR1, USN	289	Stafford, Harold A.	BMC, USN	MAL
Collins, Wilke W.	ADR1, USN	159	May, James C.	CPO, USN	MAL	Stephan, Robert W.	POC, USN	MAL
Collins, Dave	ETR2, USN	20	McCroy, Robert B.	SN1, USCG	371	Sutherland, Scott B.	ADCS, USN	MAL
Cooper, Michel C.	QMC(SS), USN	20	McCullough, Clifford R.	RM3, USN	89	Sutton, Walter L.	POC, USN	01
Davis, Harold W.	BT1, USN	161	McKeever, Richard J.	CSC, USN	MAL	Taylor, David	BMC, USN	210
DiBenedetto, Antonio R.	JOC, USN	72	Mendoza, Arturo M.	AKCS, USN	171	Try, Lowell A.	SF1, USN	53
Dixon, Wesley	GMTCM, USN	11	Mitchell, Arthur J.	RMCS, USN	201	Turner, Walter H.	EMCS, USN	159
Domitrovich, Mike	CSCM, USN	201	Mooney, Derbert D.	CWO2, USN	MAL	PRPNE/NENG, Waite, William J., AFCEM, USN, 156		
Downing, Richard	SMCM, USN	MAL	Munkacsy, William T.	DC1, USN	MAL	Ward, Gordon	LCDR, USN	147
Drope, Bobby M.	AD1, USN	MAL	O'Bryan, Joe	USN	94	Weaver, J. B.	MSC(SS), USN	145
Eselstine, John W.	SSGT, USMC	382	O'Dea Jr., Thomas W.	MACS, USNR	MAL	Wenger, Laverne R.	PO1, USN	156
Francescon, Quentin	SK2, USN	130	Paradise, Herschel D.	QMC(SS), USN	20	Westcott, Charles T.	COL, USMC	72
Galera, Peter	SCPO, USN	MAL	Pavlo, Daniel J.	AMHC, USN	210	Whisenant, Jack	PNCS, USN	162
Gray, Donald E.	PO2, USN	159	Petersen, James A.	ETC, USN	53	White, Allan A.	BT1, USN	MAL
						White, Pinkney B.	PNCM, USN	91
						White, Arthur L.	SK3	226
						Whittington, Cecil P.	PO1, USN	MAL
						Wilkie, Richard A.	PNCS, USN	201

Names in **red** indicate 50 year continuous members. Any names in **bold** indicate past national officers.

To report a Shipmate death, please email: mserfra@fra.org or telephone at 703-683-1400 ext 1.



REUNIONS

Swift Boat Sailors (CTF-115) Vietnam 1965-1970

05/01/2019-05/06/2019

San Antonio, Texas

Contact: Bob Barnett, P.O. Box 80183

Albuquerque, NM 87198-0183

Telephone: 505-340-8715

Email: MCPO.Barnett@gmail.com

www.SwiftBoats.org

USS Tigrone (AGSS-419)

05/30/2019-06/02/2019

Manitowoc, Wisc.

Contact: John Murray "Dirt"

148 Coinjock Development Rd.,

Coinjock, NC 27923,

Telephone: 757-573-1695

Email: Jmurray@delreysys.com

USS Steinaker (DD/DDR-863)

04/25/2019-04/28/2019

Savannah, GA.

Contact: Ken Kohnen

Telephone: 904-654-7321

Email: ken.kohnen@yahoo.com

www.usssteinaker.org

VP-16 Reunion Association

04/03/2019-04/07/2019

Norfolk, Va.

www.ihg.com/holidayinn/hotels/us/en/virginia-beach/orfgr/hoteldetail

www.vp-16reunion.net/next-reunion.html

USS George Bancroft (SSBN -643)

06/06/2019-06/09/2019

Cleveland, Ohio

Contact: Dan Oldham

Telephone: 440-278-4100

www.ssb643.org

USS Ticonderoga Vets

05/16/2019-05/20/2019

Albuquerque, N.M.

Contact: David Graf

Telephone: 860-608-5943

Email: dgraf88@gmail.com

VW-1 All Hands Alumni Assoc.

04/23/2019-04/27/2019

Branson, Mo.

Contact: R. Link

15825 Old Orchard Rd.

Bloomington, IL 61705

Telephone: 309-828-3244

Email: Aewron1fe@gmail.com

www.grandplazabranson.com

www.VW1assoc.org

USS Nimitz (CVN-68) Association

05/05/2019-05/10/2019

Biloxi, Miss.

Contact: William Paschall

Telephone: 910-622-0518

Email: bpldousnret@gmail.com

www.ussnimitzassociation.org

LOOKING FOR...

Looking for RM1 Robert G. McPaul and ET1 Duane C.H. Wong, both stationed on the USS Reclaimer (ARS-42) in the early 80's. McPaul then went to Philly and Wong to MOTU 1.

Contact: ETCS Nelson Arroyo at: neloyo@aol.com or 714-608-9009.

A comprehensive list of Reunions can be found at: www.fra.org/Reunions. All Reunions/lookingFor... must be submitted online, via email to reunions@fra.org or in writing to FRA Reunions/LookingFor... to 125 N. West St. Alexandria, VA 22314. Please include your FRA Member ID and a daytime phone number. For questions regarding submissions, contact FRA Member Services 1 800-FRA-1924.

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Available for
FRA Members
under age 65.



All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. The Hartford® is The Hartford Financial Services Group, Inc., and its subsidiaries, including issuing company Hartford Life and Accident Insurance Company, Hartford, CT 06155.

Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

Program Administered by
Mercer Health & Benefits Administration LLC
AR Insurance License #100102691
CA Insurance License #0G39709

In CA d/b/a Mercer Health & Benefits Insurance Services LLC

Message from the North Central Regional President



Barbara White
North Central RP

Happy New Year to all members of the Auxiliary of the Fleet Reserve Association from the North Central Regional President. The North Central Region has lost units due to the closing and the merging of units, as well as members passing. At this time, I am working on starting a unit in Omaha, Nebraska and should have it up and running as soon as the weather breaks.

The number of Units in the North Central Region is down to five. I have spoken with the members of the units from this Region and they are determined to hang in there. At Thanksgiving and Christmas, Unit 54, located in McAlester, Oklahoma donates money to a hospice for the supplies they need. Unit 216 (Hawkeye) has a lot of fun playing bridge after their meetings. They even hold bridge tournaments to raise money for scholarships. Unit 358, located in Paul Bunyan, Michigan donates to two soup kitchens, one in Saginaw, Michigan and one in Alpena, Michigan. Last but not least, Unit 161 (Mo Kan) is very busy helping with the Veterans Tiny Houses, volunteering at hospitals and donating to church food pantries. They also buy gifts for kids at four of the children's homes and the Children's Hospital. They are on the go all the time and during the summer they volunteer by feeding lunch to kids while they are out of school.

We are also in the process of starting a new branch and unit in the Lake of the Ozarks. There will be much discussion during our Mid-Year Conference, which will be held March 24-26, 2019 at the Inn at Grand Glaize, 5142 Osage Beach Pkwy, Osage Beach, MO, 65065. The room rate is \$65.00 plus tax. Please consider joining us and come have some FUN. Reservations can be made by calling (573) 348-4731. If you plan to attend



NT Bea Parco installed the Officers of Unit 161. (L to R) NES Doris Fri, Diane Schilly, Pat Wentworth, PRPNC Corinne Fields, Ernestene Combs, Sharon Folkers, Teresa Stephenson, Virginia Lammer, NT Bea Parco, RPNC Barbara White. (Below) PRPNC Corinne receiving her 40 year pin.

and would like to go to the banquet, you will need to get in touch with the Gray Hats. Please call Marty Posekany at (616) 225-9264 or you can email him at: posekany@charter.net.

Our North Central Regional Convention will be held August 18-20, 2019 at the Seasons Lodge, 560 State Rd. 46 East, Nashville, Indiana, hosted by Branch 130. The room rate is \$69.00 plus tax and reservations can be made by calling (812) 988-2284. The little town that is near the Lodge has several places to eat and shops where you can buy things that you cannot live without. **FRA**

I hope everyone stays well.
In Loyalty, Protection and Service,
Barbara White

Barbara White is the LA FRA Regional President for the North Central Region.



FRA 2019 Regional Meetings Calendar

March 22-23

South Central Mid-Year Meeting
Clarion Inn and Suites
4000 Industrial Drive
Bossier City, LA 71112
318-747-0711

Room rate: \$69 plus tax, includes continental breakfast

Contact: Emmett Smith, 318-617-1018, or
Cathleen Gruetzner, 512-694-9801
email: emmettsmith191@gmail.com

March 24-26

North Central Mid-Year Meeting
Inn at Grand Glaize
5142 Osage Beach Parkway
Osage Beach, MO 65065
573-384-4731

Room rate: \$65 plus tax, hosted by Gray Hats of North Central Region

Contact: Barry White
816-205-5191
email: barrywhite688@gmail.com

March 22-23

West Coast Mid-Year Meeting
DoubleTree Hotel and Spa Napa Valley—American Canyon
3600 Broadway Avenue
American Canyon, CA 94503
707-674-2100

Rooms rate: \$110 plus tax for single king/double queens. Specify "FRA" when making your reservation. Cut-off date is February 22, 2019.

Contact: Gary Blackburn
707-373-1810
email: npfra@earthlink.net or
Natalie Gibson
707-642-4378
email: nataliegib@aol.com

March 29-30

Northeast/New England
Mid-Year Meeting
Lakehurst, N.J.

Hosted by Branch 124

Contact: Sharon Munday
732-350-6403
email: samnj124@comcast.net

July 18-21

East Coast Regional Convention
Holiday Inn Conference Center
203 Greenville Blvd.
Greenville, NC 27834
252-355-8300

Contact: Randy Phillipp
301-977-2827
rlphillipp@yahoo.com

August 9-10

Northeast/New England
Regional Convention
Groton, Conn.
Hosted by Branch 20

Contact: Joyce Harris
860-303-1718
email: joymb1@aol.com

August 12-13

Southwest Regional Convention
Plaza Hotel & Casino
1 S Main St, Las Vegas, NV 89101
800-634-6575

Contact: John Quesnel
email: jqques619@aol.com

August 18-20

North Central Regional Convention
The Seasons Lodge
560 State Rd. 46 East
Nashville, IN 47448
800-365-7327

Room rate: \$69 plus tax
Hosted by Branch 130

Contact: Barry White
816-205-5191
email: barrywhite688@gmail.com

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Compounding: The Potential Power of Time



Carl M. Trevisan, CFP®



Stephen M. Bearce

Why is time of the essence? The sooner you begin saving — even small amounts — the better your chance of reaching your retirement goals. Consider the following example that shows how much waiting to invest can cost.

Put time on your side.

Let's assume hypothetical Investor A invested \$1,000 per year for 10 years, beginning at age 30 and reinvested his returns (interest, dividends, capital gains) back into his account. Investor B invested the same amount per year, earned an identical rate of return, and reinvested her returns; however, she waited until age 45 to start with the strategy and continued with it for twice as long (20 years). Even though Investor A saved less money — half as much as Investor B — Investor A had more money at the time of retirement, all because of starting earlier.

What's the secret?

The extra years of compounding are what boosted Investor A's bottom line. Investor B will now have to save considerably more if she wants to catch up. This is the potential cost of waiting. It doesn't matter what age you are — you'll have more time on your side if you start saving for retirement today.

What can you do next?

A few simple steps can help you along the road to retirement savings:

- Talk with your financial advisor about how much you should be saving for retirement.
- Use a savings calculator to see compounding in action and how little changes to your spending can have a big impact on how much you can save for retirement.
- Commit to increasing your ongoing contributions to your 401(k), at least to the maximum of your employer's match (if any), or IRA.
- Avoid taking loans from your 401(k) if possible



- to keep focused upon your long-term needs.
- If you change jobs, understand your retirement distribution options and the full cost of cashing out.
- Consider opening an IRA if you're already maxing out your employer-sponsored plan contributions for an additional tax-advantaged savings opportunity, or if you don't have access to an employer plan. If you're self-employed, consider establishing a Simplified Employee Pension (SEP), SIMPLE IRA, or other plan with similar tax advantages.

Bottom line: it is never too early — or too late — to start saving for retirement. Use retirement calculators to get an idea about how much you should save, and ask your financial advisor about tax-advantaged accounts. **FRA**

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

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A TRIBUTE TO AMERICA'S SAILORS

Defending Freedom Forever

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

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

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

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

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

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

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



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

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

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

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



▲ *The right side features an American Sailor in his familiar white uniform. Beside him is the intimidating image of an American destroyer. Also featured is our stylized logo to the spirit of the American Sailor which features a globe of the earth in the center, framed with a sailor cap, anchor, and compass. Surrounding the logo, banners read, "Defending Freedom Around the World." Next is the image of 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".*

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

See AmericaRemembers.com for details on Tributes to other service branches.

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I wish to reserve ___ of the "Tribute to America's Sailors", a working Thompson semi-automatic submachine gun, at the current issue price of \$2,995*. My deposit of \$195 per Tribute is enclosed. I wish to pay the balance at \$100 per month, no interest or carrying charges. Certificate of Authenticity included. Thirty-day return privilege. *All orders are subject to acceptance and credit verification prior to shipment. Shipping and handling will be added to each order. Virginia residents please add sales tax.

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